



Agriculture and Natural Resources
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NOTE to editor: This is one in a series of articles produced by University of Wisconsin-Extension agents and specialists to address farming through difficult times. More articles can be found on the Extension Responds website at: www.uwex.edu/ces/ag/farmingindifficulttimes.html

There are three attachments to this news release: (1) a list of the free health care clinics, (2) a list of the Community Health Centers, and (3) a map of the Community Health Centers

July 2009

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Managing through Difficult Times: Health Care for Farmers-Finding Options that Work

Madison, Wis. – Many Wisconsin farm families have found it difficult to obtain affordable and accessible health insurance. One farm family described the situation this way: “We have gone without health insurance for 12 years because decent health insurance is just too costly...This is money that is hard to justify with all the bills and then living expenses. So, we take the risk of going without...that’s one more worry on our shoulders, hoping that nothing serious happens to anyone in our family.”

Going without health insurance is a significant risk. Fortunately, there are more options available to farm families now than in the past and Congress is working on federal health care reform legislation that could add still more options. Here are some of the health care options and resources currently available to Wisconsin farm families, along with basic information and ideas about how to access each program or service.

Badger Care Plus for Children and Families – is available to all Wisconsin children up to 19 years old—at all income levels—and to parents and caretakers of children with incomes up to 200% of the federal poverty level. The Badger Care Plus program has new guidelines which enable larger numbers of farm families and self-employed families to be eligible than under the Badger Care program that preceded it. The Standard Plan includes a range of services: primary and preventive care, hospitalization, physical and occupational therapy, outpatient mental health treatment, chiropractic services, dental care, pre-natal care, prescription drugs and medical supplies and equipment. Be aware that families must meet income guidelines and age restrictions of children on an annual basis. Thus, higher income in any given year or children who have outgrown the 19 year age restriction can make families ineligible for coverage.

To apply for Badger Care Plus for Children and Families, go to www.access.wi.gov and click on *Apply for Benefits*. You will need to create a Wisconsin User ID and password to initiate an account and apply for services. If you do not have access to the Internet or if you have questions, call Member Services at 800-362-3002.

Badger Care Plus Core Plan – provides access to basic health care services for long-term uninsured adults. Recipients must meet certain eligibility requirements: 1) their income must be at or below 200% of the federal guidelines for poverty; 2) they must be between the ages of 19 and 64 who do not have dependent children under the age of 19 living with them; and 3) they must not have private health insurance when they request coverage or in the 12 months before they request coverage. The Core Plan covers basic health care services, including primary and preventive care as well as generic drugs, hospital services, emergency room visits, physical therapy, chiropractic services plus medical supplies and equipment. This is a new program (made available on July 15, 2009) that could be very helpful for Wisconsin farm families who have been uninsured for some time. But, be aware that families must meet income guidelines and age restrictions on an annual basis. So, higher income in any given year or family member age changes (recipients being over the age of 64 or having children under the age of 19 living with them) can make families ineligible for coverage.

To apply for the Badger Care Plus Core Plan, go to www.access.wi.gov and click on *Apply for Benefits*. You will be asked to complete a short survey about your health and mail or fax proof of your income and other information. Call 800-291-2002 for further information about the program.

Farmers' Health Cooperative of Wisconsin -- is a cooperative health care service developed specifically for Wisconsin farmers and agribusinesses by the Wisconsin Federation of Cooperatives. As a cooperative, it is designed and managed by and for the members to provide group purchasing power for people involved in the field of agriculture. It offers a choice of doctors, 24 hour/7 days-week coverage, first dollar preventive care, prescription drug coverage, dental care (a new benefit), a 24-hour nurse hotline, and coverage for work-related injuries. Health care coverage is provided by Aetna, one of the nation's top five insurance companies. The program states they provide "predictable, stabilized rates;" this will be the key challenge since their rates, over time, will be dependent on the costs incurred by those who are members of the cooperative. Adults enrolling in the cooperative must participate in a free personal Health Risk Assessment as a requirement for entry into the program.

You can obtain a health insurance quote as well as information on benefits and an application packet at www.farmershealthcooperative.com or you can call 800-539-9370 for more information.

Health Insurance Risk Sharing Program (HIRSP) - HIRSP offers health insurance to Wisconsin residents who are unable to find adequate health care coverage in the private market due to their medical conditions or due to lost employer-sponsored group health insurance. HIRSP is sometimes referred to as Wisconsin's "high risk pool" or insurance of last resort. Applicants to the HIRSP program must meet the following requirements: 1) resident of Wisconsin, 2) under age 65, 3) not eligible for employer-offered group health care insurance, and 4) not eligible for Wisconsin Medicaid services or Badger Care Plus. In addition, applicants must be eligible because of preexisting medical conditions or because they have lost employer-offered group health insurance. HIRSP covers major medical and prescription drug expenses, subject to pre-existing condition limitations. Policy-holders are responsible for paying premiums, deductible and co-insurance amounts as outlined in their HIRSP policy. Enrollment in HIRSP is not dependent on income or assets, so it can be helpful to farm families who have significant income yet have problems obtaining coverage due to medical conditions (it is generally used to cover individuals with significant preexisting conditions).

To apply for HIRSP coverage, go to the HIRSP Website: www.hirsp.org, call HIRSP Customer Service at 800-828-4777 or contact an insurance agent licensed in Wisconsin.

Community Health Centers – Seventeen Community Health Centers (CHCs) exist in 33 medically underserved communities (including rural areas) across Wisconsin. This network of CHCs is federally-funded; each is a non-profit corporation that delivers primary medical, dental and mental health services in medically underserved areas. They operate on a sliding fee scale basis and most accept all kinds of insurance, including Medicare, Medicaid and Badger Care. This is not a form of health insurance, but farmers living within the service area of a CHC may benefit from its services. CHCs'

sliding fee scales and their ability to accept all kinds of insurance are powerful advantages. The biggest disadvantage is that CHCs are currently only located in 33 communities across the state (see attached [map](#) and [list](#) of Wisconsin Community Health Centers).

For further information, contact the Wisconsin Primary Health Care Association, 4600 American Parkway, Suite 204, Madison, WI 53718; or you can call 608-277-7477 or check their Website: www.wphca.org.

Free Health Care Clinics – Thirty-two free health care clinics exist in Wisconsin, with several serving rural areas of the state. Most are community-based clinics, and some are affiliated with religious organizations. The services offered differ from clinic to clinic. The St. Clare Health Mission in La Crosse, for example, is open two nights a week, making it more accessible for farm families. This clinic offers primary health care and a pharmacy that provides medications at reduced cost. Volunteers provide the health care services, and services are free unless patients are in a position to pay (on a sliding fee scale basis). Some clinics do not offer services to persons with health insurance; so they would only be a resource for uninsured farm families.

For further information, check the attached [list of free clinics](#) or contact Susan Strom, Chippewa Valley Free Clinic, P. O. Box 231, Eau Claire, WI 54702; call (715) 839-8477.

Parish Nurse Programs – More than 400 churches throughout Wisconsin have Parish Nurse Programs that provide a range of prevention and early intervention programs including blood pressure screening, bone density screening, information about nutrition and exercise, weight loss, smoking cessation, grief counseling/support and other programs, which vary by location. Parish Nurse Programs bring a holistic approach to health care, integrating the physical, emotional, social, environmental and spiritual aspects of health. Some programs are run by volunteers and others employ paid Parish Nurses. While Parish Nurse Programs are not able to provide a full array of health care services, they can be a helpful resource for low-cost prevention and early intervention services in many communities across Wisconsin. They can also help link people with other health resources in the community or region.

Check with churches in your community or area to see if they have Parish Nurse Programs that could be helpful to you.

To access more information and/or tools to help analyze your situation, link to the Extension Responds web page at: www.uwex.edu/ces/ag/farmingindifficulttimes.html

For assistance in making these tough decisions, contact your UW-Extension county agent, your Farm Business and Production Management Instructor in the Technical College or the DATCP Farm Center at 1-800-942-2474.

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File: risk management, farming in difficult times