HOW DO WISCONSINITES PAY FOR MENTAL HEALTH SERVICES?

People pay for mental health services through employer-based (60%) private insurance, other private insurance (7%), Medicaid (18%), Medicare (3%), military coverage (1%) or out-of-pocket (11% uninsured).

NOTE: This breakdown is from 2012. Due to recent eligibility changes to our state’s Medicaid program and the Affordable Care Act (“Obamacare”), the current data will be different.

1) Employer-based private insurance. This means your employer offers insurance as a benefit of working at your job. For example, some employers will pay a certain percentage of your monthly payment to insurance companies. Some employers will pay the whole cost of your insurance. Others will offer a slightly discounted, but still fairly expensive plan. If you are considering an employer-based plan, find out if the plan covers mental/behavioral health and, if so, what services are covered, co-pays and other associated costs.

2) Private health insurance. If your employer does not offer insurance, you can still purchase an insurance plan on the commercial market. This is called private or commercial health insurance. If you are considering private health insurance, find out if the plan covers mental/behavioral health and, if so, what services are covered, co-pays and other associated costs.

The Affordable Care Act (“Obamacare”) has changed the way we choose and pay for private health insurance. Learn more at www.namiwisconsin.org/understanding-wisconsins-mental-health-system.

NOTE: Employer-based insurance is still private insurance. It is called “employer-based” simply to indicate that the person receives help from their employer in paying for the coverage.

3) Medicaid. Medicaid is a joint federal/state health insurance program to pay for medical services for people with disabilities, people 65 years and older, children and their caretakers and pregnant women who meet the program's financial requirements. Each state has a Medicaid program. Wisconsin Medicaid is also known as the Medical Assistance (MA) Program, Title XIX, or T19. In Wisconsin, we have several types of Medicaid coverage. See the following page for more information.

4) Medicare. Medicare is a federal health insurance program available to those over the age of 65. Medicare Part A covers hospital expenses, including home health care and hospice care. Part B covers medical services, such as physician services, outpatient hospital care, and laboratory services. Part D covers some prescription medications.

5) Out-of-pocket. If your employer does not offer affordable insurance, you cannot afford private insurance and you are not eligible for Medicaid or Medicare, you may pay out of pocket for mental health services. If you do not have any type of insurance, you may be able to receive services from free, low-cost or “sliding scale” clinics. Sliding scale means that the provider charges for services based on how much you can pay, rather than charging a fixed price for each person.

If you or a loved one is in need of mental health care and needs help considering your options, please contact NAMI Wisconsin at 1-800-236-2988 or visit www.namiwisconsin.org
WHAT IS MEDICAID?
Medicaid is a joint federal/state health insurance program to pay for medical services for people with disabilities, people 65 years and older, children and their caretakers and pregnant women who meet the program’s financial requirements. Each state has a Medicaid program. Wisconsin Medicaid is also known as the Medical Assistance (MA) Program, Title XIX, or T19.

In Wisconsin, Medicaid is a bit confusing because there are several different “types.” This fact sheet is designed to help you understand the different Medicaid programs that provide mental health and/or substance services to people who meet the program eligibility requirements.

WISCONSIN MEDICAID PROGRAMS (with mental health/substance use services)

BADGERCARE PLUS: Health coverage for low-income individuals that includes wide-ranging mental health services, serves adults up to 100% of Federal Poverty Level (individuals earning up to $11,770/year or less), kids up to 200% of FPL. Call 1-800-362-3002 to learn more about BadgerCare Plus and/or apply.

MEDICAID FOR THE ELDERLY, BLIND OR DISABLED (including serious mental illness):

1. **Medicaid Purchase Plan (MAPP):** provides health care for people with disabilities who work, consumers pay a monthly premium for Medicaid coverage. Call 1-800-362-3002 to learn more and/or apply.

2. **Home and Community-Based Services (HCBS) Waivers:** Medicaid benefits that allow people with complex health care needs to live in their homes/in the community, rather than a state institution or nursing home. To participate in these waivers, an individual must require an institutional level of care.

   - **CLTS – SED:** Children’s Long Term Support (waiver) – for kids with social/emotional disturbance (SED), serves kids under 22, diagnosis of long-term SED, currently receiving services, long-term functional screen [www.dhs.wisconsin.gov/children/clts/](http://www.dhs.wisconsin.gov/children/clts/)
   - **COP:** Community Options Program (waiver) -- provides services to keep people in their home/in the community when they have very intensive needs that would otherwise necessitate nursing home care [www.dhs.wisconsin.gov/ltc_cop/copdesc.htm](http://www.dhs.wisconsin.gov/ltc_cop/copdesc.htm)

   Call your local Aging and Disability Resource Center (ADRC) to learn more and/or to apply for an HCBS waiver. ADRC contact info: Visit [dhs.wi.gov/LTCare/adrc/](http://dhs.wi.gov/LTCare/adrc/) or call 1-800-362-3002

3. **Community Recovery Services (CRS)** – service available to people in participating counties, does not require individuals to meet institutional level of care, provides three (3) specific services: Community Living Supportive Services, Supported Employment and Peer Supports.

   To learn more visit: [www.dhs.wisconsin.gov/crs/index.htm](http://www.dhs.wisconsin.gov/crs/index.htm)

4. **Katie Beckett Program:** program that allows certain children with long-term disabilities, mental illness, or complex medical needs, living at home with their families, to obtain a Wisconsin ForwardHealth Medicaid card. To learn more visit: [www.dhs.wisconsin.gov/children/kbp/index.htm](http://www.dhs.wisconsin.gov/children/kbp/index.htm)

[www.namiwisconsin.org](http://www.namiwisconsin.org)