

Consumer Assistance Program (CAP) Termination

ABC for Health

- OCI must provide a 30 day written termination notice to ABC for Health.
- Attached is a draft letter OCI legal prepared that could be sent to ABC.

Federal Termination Process

- Notify the Grant Management Officer by:
 - A written notification - An Official letter typed on their agency's letter head
 - The letter should include their award/grant number and the grant program name
 - The letter should include the "**Effective date of termination**"
 - A reason(s) for the recipient request to terminate
 - The letter should be signed by the Commissioner and AOR
 - Submit WI's final Progress Report and Financial Status Report (SF 425).

CAP Expenditures

- The state will not have to cover expenses incurred by the program. HHS grant funds will cover expenses through the termination date.
- Worse case scenario, initiating termination of the program on 1-28-11 will result in approximately \$72,702 incurred for the life of the program.
 - \$72,702 itemized:
 - \$58,750 ABC (*note: this is a 3 mos. advance. ABC likely to return some of these funds*);
 - \$13,952 OCI contracted IT services

Arguments in Favor of Terminating CAP

- OCI complaints staff is well qualified and has a proven record of working with consumers and insurers to resolve complaints.
- Health related complaints, overall, declined last year compared to 2009.
 - OCI received 4,198 health complaints in 2009 compared to 3,393 in 2010, **an overall reduction of 19%**.
- ABC has resolved 16 CAP cases and has 24 in progress. Only 2 cases were referred from OCI. A review of these case summaries indicates alternative resources are available to assist these consumers.
- One of the goals for the program, through the contract with ABC, is to assist individuals with self funded coverage.
 - OCI staff recently received training from federal Department of Labor staff on how to best help consumers navigate their complaint process.
 - It is standard practice for OCI complaints staff to work with third party administrators to facilitate getting information for consumers with self funded coverage.

- Individuals with self funded coverage will soon have access to independent external review of their complaints (PPACA requirement).
- Another goal of the grant is to assist consumers with enrollment into public health care coverage. However, DHS has eligibility information on Medicaid/BadgerCare on their website and offers an interactive site where individuals can enroll on-line. There are also options for enrollment assistance through county human services agencies
 - OCI complaints staff is aware and can be reminded of the DHS Medicaid contact information. Any consumers reaching out to OCI can receive this information.