

# BadgerCare Plus: A Simple Guide to Health Insurance

## Who is Eligible?

You have to be a U.S. citizen and resident of Wisconsin to apply for BadgerCare Plus. If you live by yourself and expect to make less than approximately \$981 per month, you will be eligible for BadgerCare Plus. Household size will raise the income limit. For instance, a family of four is eligible if they make less than \$2,021 per month.

## Why do I need it?

Beginning in 2014, most people must have health insurance or they will have to pay a penalty. There are also many medical and health benefits for having insurance, including access to doctors, preventative services, and significantly lower out-of-pocket costs.

## How do I get started?

You will need proof of identity and citizenship. These include a government-issued photo identification card and a copy of your U.S. birth certificate. You should also gather proof of income for any adult family members in your household including yourself. You may be asked for more documentation by staff processing your application.

## What is BadgerCare Plus?

BadgerCare Plus is the state of Wisconsin Medicaid program. The program provides low-cost health care to eligible applicants. The program can provide low-cost prescription medications, transportation to covered appointments, health care, hospital stays, substance use disorder and mental health treatment, and other services.

## Where do I apply?

The county or tribal government in your county of residence will be able to assist you. You can apply on the internet, over the phone or in person. To find contact information visit:

<https://access.wisconsin.gov/> or call 1-800-362-3002. Your local agency will provide much more information about the application process. Residents of a public institution (prison) are not eligible until release.



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# Purchasing Insurance on the Health Insurance Exchange

## Who is Eligible?

You have to be a U.S. citizen or in the country legally to apply to purchase insurance on the exchange. If you live by yourself and expect to make more than approximately \$981 per month, you can purchase insurance on the exchange. Household size will raise the income limit. For instance, a family of four is eligible if they make more than approximately \$2,021 per month.

## Why do I need it?

Beginning in 2014, most people must have health insurance or they will have to pay a penalty. There are also many medical and health benefits for having insurance, including access to doctors and preventative services. The government may also provide assistance with monthly premiums and co-pays.

## How do I get started?

You will need to gather Social Security Numbers or document numbers for everyone who needs coverage, along with income and employer information. You will also need policy numbers for any current health insurance plans covering members of your household. You will need to complete a Employer Coverage Tool for every job-based plan you or someone in your household is eligible for, even if not enrolled in the plan.

Forms are available at [healthcare.gov](http://healthcare.gov) or 1-800-318-2956.

## What is it?

The health insurance exchange, also known as the marketplace, is a new way to find quality health coverage. It can help if you don't have coverage now or if you have it but want to look at other options. With one Marketplace application, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.

## Where do I apply?

The marketplace can be accessed through the internet, over the phone, via mail, and in person. The internet address is [healthcare.gov](http://healthcare.gov). The phone number is 1-800-318-2956. This number can also be used to find local help in your area. Applications can be mailed to

**Health Insurance Marketplace  
Dept. of Health and Human Services  
465 Industrial Blvd.  
London, KY 40750-0001**

Residents of a public institution (prison) are not eligible until release.