

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 \$1,215 per month, you may be eligible for BadgerCare Plus. Household size will raise the income limit. For instance, a family of four is eligible if total earnings are less than \$2,500 per month.

Why do I need it?

In 2018, individuals must still have health insurance or they will 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 may need proof of identity and citizenship. These include a government-issued photo identification card and a copy of your U.S. birth certificate. You may also be asked to provide 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:

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) can request application assistance from the social worker.



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Purchasing Insurance on the Health Insurance Marketplace

Who is eligible?

You have to be a U.S. citizen or in the country legally to apply to purchase insurance on the marketplace. If you live by yourself and expect to make more than approximately \$1,215 per month, you may be able to purchase insurance on the marketplace. Household size will raise the income limit. For instance, a family of four is eligible if they make more than approximately \$2,500 per month.

Why do I need it?

In 2018, individuals must still have health insurance or they will 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 may 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 may need to complete an Employer Coverage Tool for every job-based plan you or someone in your household is eligible for, even if not enrolled in the plan.

What is the Health Insurance Exchange?

The health insurance marketplace, sometimes referred to as the exchange, 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. Forms are available from healthcare.gov or by calling 1-800-318-2956.

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. 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 they are released. Released individuals then have 60 days to apply during a special enrollment period.