

Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from their job or the Marketplace. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

1. Health Insurance from your Job

Ask your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.78% of your family's income, it is considered affordable.

Is insurance from a job affordable?

no

yes

Talk to your employer

2. Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.



Do you qualify for Medicare?

no

yes

1-800-242-1060 or medicare.gov

3. BadgerCare Plus (State of Wisconsin Medicaid)

This program is for low-income adults, parents, and children. Check the back to see if you qualify.



Do you qualify for BadgerCare Plus?

no

yes

access.wi.gov

4. The Marketplace (also known as Obamacare)

Almost everyone can get a Marketplace plan, but financial help is based on income. Check the back for more information.



Can you get financial help?

no

yes

1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

covering
Wisconsin
Connect to Care, Engage in Health

www.coveringwi.org

BadgerCare Plus





Call 2-1-1 for local help
access.wi.gov

Sign up at any time!

- Household size? _____
Use ONLY this number in the chart.
- Total household income? _____
Income BEFORE taxes
- Will men or women in your household qualify? yes no
- Will pregnant women or kids in household qualify? yes no

For example, if you have a family of 3 and make less than \$1,810/mo, then everyone qualifies.

You may qualify if you make **this amount or less**. Adults and pregnant women/children qualify at different income amounts.

| household size | Man  | Woman  | Pregnant Woman  | Child (under age 19)  |
|----------------|---|---|--|--|
| 1 | \$0 - \$1,063/mo | \$0 - \$1,063/mo | Mom + Baby ↓ | \$0 - \$3,254/mo |
| 2 | \$0 - \$1,437/mo | \$0 - \$1,437/mo | \$0 - \$4,396/mo | \$0 - \$4,396/mo |
| 3 | \$0 - \$1,810/mo | \$0 - \$1,810/mo | \$0 - \$5,539/mo | \$0 - \$5,539/mo |
| 4 | \$0 - \$2,183/mo | \$0 - \$2,183/mo | \$0 - \$6,681/mo | \$0 - \$6,681/mo |
| 5 | \$0 - \$2,557/mo | \$0 - \$2,557/mo | \$0 - \$7,823/mo | \$0 - \$7,823/mo |

Household - who you file taxes with


These numbers are for 2019.

The Marketplace

1-800-318-2596
healthcare.gov

also known as: Obamacare and the Affordable Care Act (ACA)

Open Enrollment:
Nov. 1 - Dec. 15

 If you can get affordable insurance from a job, you will NOT get financial help for a Marketplace plan.



To get financial help:

- Household size? _____
- Total household income? _____
- Will you get financial help? yes no

| household size | 1 | 2 | 3 | 4 | 5 |
|---------------------------|---------------------------|---------------------------|---------------------------|----------------------------|-----------------------------|
| income for financial help | \$4,163/mo \$49,960/yr | \$5,637/mo \$67,640/yr | \$7,110/mo \$85,320/yr | \$8,583/mo \$103,000/yr | \$10,057/mo \$120,680/yr |

Household - who you file taxes with

You can still sign up for The Marketplace if your income is higher, but you will not get financial help.

Missed the deadline? Sign up within 60 days of:

- **Loss of coverage**
Loss of employer coverage from a job, turning 26 and losing parent's insurance, or other
- **Changes in household size**
Birth or adoption, marriage, divorce, legal separation, death
- **Moving**
A permanent move out of county that results in access to new plans
- **Release from incarceration**
- **Immigration**
Gain of citizenship or lawful presence in the U.S.
- **Tribal Membership**
Members of a federally recognized tribe may enroll at any time