

# Frequently Asked Questions

## Do I Have to Buy Insurance?

Most people with health insurance through work can keep their current coverage. The law requires that everyone who can afford health insurance must purchase insurance. Medicaid, Medicare, or BadgerCare count as Insurance.

If you can afford it and fail to obtain insurance, you might face penalties. In 2016, the penalty is the **larger** dollar amount of 2.5% of your yearly, household income (the amount of income above the tax filing threshold, about \$10,300 for individuals) or **\$695** per adult.

## Can My Adult Child Stay on My Insurance?

Adult children can stay on a parent's health insurance until age 26. A young adult can get this coverage even if he or she no longer lives with a parent, is not a dependent on a parent's tax return, or is no longer a student. Both married and unmarried young adults can get this type of coverage from a parent's health insurance. However the young adult's spouse or children are **not** eligible for this coverage.

## What Appeal Rights are There?

There are two kinds of appeals you can make once you have applied and enrolled through the Marketplace: Marketplace appeals and Health Plan appeals.

### **Marketplace decisions you can appeal:**

Eligibility, cost savings, start dates, or exemption decisions. You can request an appeal online in your "My Account" on [Healthcare.gov](http://Healthcare.gov), or by calling: 1-800-318-2596.

**Health Plan decisions you can appeal:** Refusal or denial of service, coverage restrictions, compliance with insurance law, etc. You can request an appeal with your insurance plan. You can also raise insurance concerns to the Office of the Commissioner of Insurance: 1-800-236-8517.

## What if I miss "open enrollment?" Is there another chance to get insurance?

Maybe. Open enrollment for the Marketplace is **November 1, 2016 - January 31, 2017**. However, some "life events" can trigger a "Special Enrollment Period (SEP)." If you have a baby, get married, change immigration status, lose existing coverage (including losing BadgerCare Plus) or move to a new state, you may qualify for a "**Special Enrollment Period** to apply outside the "normal" enrollment period." Additionally, changes in income, age or health status could trigger eligibility for BadgerCare Plus, disability programs, or Medicare.

## Is there an auto-enroll option for the Marketplace this year?

Yes! If you are enrolled in a Marketplace plan last year, you may be eligible to auto-enroll into the same (or similar) plan as last year. But be very careful! We urge people to carefully review the Marketplace application and subsidy process again. Some **plans have changed** and you could end up with different cost and networks than you expected. Open enrollment is also an opportunity to make sure your information—things like family size and income—are current and correct.

## Can I Get Insurance if I Have Pre-Existing Conditions?

Yes! The Affordable Care Act changed the rules: health plans can no longer exclude applicants, limit coverage or charge more because of a preexisting health condition. Insurers can charge different rates based on an individual's location or age. Consumers are also guaranteed the right to choose any available doctor in their selected health plan network as their primary doctor. Parents can choose any available pediatrician in the plan as their child's primary doctor.

# BadgerCare Plus

BadgerCare Plus (BC+) is Wisconsin's family Medicaid program. BC+ is a health coverage program in Wisconsin that helps pay for health care. BC+ allows enrollment **at any time** as long as you are eligible. In general, the program covers individuals, parents, pregnant woman, and children in Wisconsin. For BC+, your income and family size are key pieces of information to determine eligibility.

## Income Eligibility Limits for BadgerCare Plus:

- Parents, Caretakers and Childless Adults - 100% FPL
- Pregnant Women - 306% FPL
- Children under age 19 - 306% FPL

To see if BC+ is right for you, fill out an application. The application asks questions like: How much money you make; job information; the names, birthdates, and social security numbers (or registration numbers) of family and housemates living in your house; how you are related, and whether you have access to insurance through your job.

To apply for BadgerCare Plus, visit: [access.wisconsin.gov](http://access.wisconsin.gov) or find your county on the chart below to apply over the phone.

**Note: The State uses the 2017 Federal Poverty Level Guidelines to calculate eligibility in BC+ for 2017**, while Health Reform's Marketplace, however, will use 2016 Federal Poverty Level Guidelines for those applying in Health Reform's Marketplace in 2017. Need help? Use our FPL Calculator: [www.safetyweb.org/fpl.php](http://www.safetyweb.org/fpl.php)

## Where Do I Call for Help With BadgerCare Plus?

| Region        | Phone Number | Counties Served   |
|---------------|--------------|---|
| Bay Lake      | 888-794-5747 | <i>Brown, Door, Marinette, Oconto, Shawano</i>  |
| Capital       | 888-794-5556 | <i>Adams, Columbia, Dane, Dodge, Juneau, Richland, Sauk, Sheboygan</i>                                  |
| Central       | 888-445-1621 | <i>Langlade, Marathon, Oneida, and Portage</i>  |
| East Central  | 888-256-4563 | <i>Calumet, Green Lake, Kewaunee, Manitowoc, Marquette, Outagamie, Waupaca, Waushara, and Winnebago</i> |
| Great Rivers  | 888-283-0012 | <i>Barron, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, St. Croix, and Washburn</i>      |
| Moraine Lakes | 888-446-1239 | <i>Fond du Lac, Ozaukee, Walworth, Washington, and Waukesha</i>   |
| Northern      | 888-794-5722 | <i>Ashland, Bayfield, Florence, Forest, Iron, Lincoln, Price, Rusk, Sawyer, Taylor, Vilas, and Wood</i> |
| Southern      | 888-794-5780 | <i>Crawford, Grant, Green, Iowa, Jefferson, Lafayette, and Rock</i>                                     |
| WKRP          | 888-794-5820 | <i>Kenosha, and Racine</i>  |
| Western       | 888-627-0430 | <i>Buffalo, Clark, Jackson, La Crosse, Monroe, Pepin, Trempealeau, and Vernon</i>                       |
| Milwaukee     | 888-947-6583 | Milwaukee   |
| Menominee     | 715-799-5137 | Menominee   |

