

# The Consumer's Companion

## A February 2014 Guide to Health Care Reform



Welcome to **The Consumer's Companion**, your quick reference for rights & responsibilities under the federal health reform law. Learn about health insurance exchanges, private insurance changes, and additional resources to help you and your family understand a changing national health care system. The Consumer's Companion is a publication of ABC for Health, Inc.

## How Do I Get Insurance?

**[www.healthcare.gov](http://www.healthcare.gov)**

**Toll Free: 800-318-2596**

In 2010 President Obama signed the "Patient Protection and Affordable Care Act," or more commonly, "health reform" or "Obamacare," into law. The law includes strong consumer protections, provides new coverage options, and gives patients the tools needed to make informed choices about their health. Individuals can apply for health insurance using the federal Marketplace during "open enrollment periods," where you can shop for health plans in your area. You'll answer questions about household size and income, learn about premium costs or assistance paying for insurance, or if you qualify for free or low-cost coverage through a BadgerCare Plus Program. The Marketplace Open Enrollment periods are:

**October 1, 2013 – March 31, 2014**

**November 15, 2014 - January 15, 2015**

**You can apply online ([www.healthcare.gov](http://www.healthcare.gov)) or call (800-318-2596).**

## Who is Impacted by Health Reform?

The implementation of the Affordable Care Act means big changes in access to healthcare for some Wisconsin citizens. However, many individuals and families can keep their current coverage:

### People **NOT** Affected by Either the Health Reform Law or Wisconsin's Changing Laws:

- Most individuals who already have private insurance, such as insurance through an employer
- Seniors over age 65 on Medicare
- People with disabilities on Medicare and Medicaid programs
- Children/pregnant women under 306% of the Federal Poverty Level

### People who **ARE** Impacted by Health Reform or Wisconsin's Changing Laws:

- Parents on BadgerCare Plus over 100% of the Federal Poverty Level
- Adults without dependent children in the home, under 100% of the Federal Poverty Level
- People who are uninsured

**ADVOCACY & BENEFITS COUNSELING FOR HEALTH**

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## Key Dates: What Happens When!

**February 1**  
MAGI rules and 100% FPL limit for NEW adult BadgerCare Plus applicants implemented

**March 31**  
BadgerCare Plus coverage ends for parents enrolled with income over 100% FPL

**April 1**  
BadgerCare Plus coverage begins for childless adults under 100% FPL

2014

**February 1**  
Childless adults may apply for BadgerCare Plus coverage starting April 1

**March 31**  
Marketplace open enrollment period ends

## The Marketplace in 2014 will use the 2013 Federal Poverty Level Guidelines!

A calculation of a family's household size and gross monthly income to determine financial eligibility for certain federal and state programs. The calculations, refigured each year by the U.S. Department of Health and Human Services, use weighted averages of federal poverty thresholds. The information is published each year in the Federal Register. Need help calculating where you fall on the Federal Poverty Level? Enter your income and family size into our calculator: [www.safetyweb.org/fpl.php](http://www.safetyweb.org/fpl.php)



Household Size	100%	133%	150%	250%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$28,725	\$34,470	\$45,960
2	\$15,510	\$20,628	\$23,265	\$38,775	\$46,530	\$62,040
3	\$19,530	\$25,975	\$29,295	\$48,825	\$58,590	\$78,120
4	\$23,550	\$31,322	\$35,325	\$58,875	\$70,650	\$94,200
5	\$27,570	\$36,668	\$41,355	\$68,925	\$82,710	\$110,280
6	\$31,590	\$42,015	\$47,385	\$78,975	\$94,770	\$126,360
7	\$35,610	\$47,361	\$53,414	\$89,025	\$106,830	\$142,440
8	\$39,630	\$52,708	\$59,445	\$99,075	\$118,890	\$158,520
For each additional person add:	\$4,020	\$4,020	\$4,020	\$4,020	\$4,020	\$4,020

Income will be calculated using Modified Adjusted Gross Income (MAGI). Generally, MAGI is your adjusted gross income plus any tax-exempt Social Security, interest, or foreign income you have. You don't have to figure out this income yourself! The math will be done for you when you apply through the Marketplace or your state agency.

## How is BadgerCare Plus Changing?

BadgerCare Plus is available as a health coverage program in Wisconsin to help people pay for health care. Your income and family size are key pieces of information to determine if you can get BadgerCare Plus. To see if BadgerCare Plus is right for you, begin by completing an application form that asks questions like: How much money you make if you are working, the names, birthdates, and social security numbers (or registration numbers) of the people living in your house and how you are related, and whether you have private health insurance now.

### Key Changes for 2014 include the following:

- After Feb 1, 2014, income rules for BC+ changed to Modified Adjusted Gross Income (MAGI) for new applicants to align with Marketplace rules
- Parents under 100% of the Federal Poverty Level may continue with BadgerCare Plus coverage, while parents over 100% of the Federal Poverty Level may seek coverage in the Marketplace (They will need to apply by March 15 for coverage starting April 1, 2014).
- The existing BadgerCare Plus Core Plan and Core Plan Waiting List end March 31, 2014.
- Adults without dependent children who are under 100% of the Federal Poverty Level can apply for BadgerCare Plus for coverage starting April 1, 2014.
- Children under 306% of the Federal Poverty Level remain eligible for BadgerCare Plus.
- BadgerCare Plus uses **2014** Federal Poverty Level Guidelines effective February 1, 2014
- To apply for BadgerCare Plus, visit [access.wisconsin.gov](http://access.wisconsin.gov) or contact your local Consortium

## 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, and Sauk</i>
Central	888-445-1621	<i>Langlade, Marathon, Oneida, and Portage</i>
East Central	888-256-4563	<i>Calumet, Green Lake, Kewaunee, Manitowoc, Outagamie, Marquette, Sheboygan, 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	<i>Milwaukee</i>
Menominee	888-681-0836	<i>Menominee</i>

## Consumer Resources

### Questions about Health Reform:

HealthWatch Wisconsin Website

[www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org)

HealthWatch Wisconsin Training Portal (login required)

[www.hww-on-demand.com](http://www.hww-on-demand.com)

Kaiser Family Foundation Health Reform Source:

<http://healthreform.kff.org/>

US Department of Health and Human Services:

<http://www.healthcare.gov>

### Questions about Private Insurance:

Kaiser Family Foundation: <http://www.kff.org>

US Department of Labor: <http://www.dol.gov/>

Wisconsin Office of the Commissioner of Insurance:

<http://oci.wi.gov/> (800) 236-8517

### Questions about Public Benefits/Medicaid:

BadgerCare Plus: <http://www.badgercareplus.org/>

WI Department of Health Services, ForwardHealth:

<https://www.forwardhealth.wi.gov/WIPortal/Default.aspx>

### Advocacy and Legal Services:

ABC for Health, Inc.: <http://www.safetyweb.org>

Disability Rights Wisconsin:

<http://www.disabilityrightswi.org>

Elder Law Center:

<http://cwagwisconsin.org/elder-law-center/>

Family Voices of Wisconsin: <http://fvofwi.org/policy.html>

Legal Action of Wisconsin: <http://www.legalaction.org/>

Wisconsin Council on Children and Families:

<http://www.wccf.org/>

Wisconsin Family Ties: <http://www.wifamilyties.org/>

Wisconsin Judicare, Inc.: <http://judicare.org/>

## New to the Marketplace?

A health insurance Marketplace is an on-line web site where you can shop for affordable health care coverage options. In Wisconsin, this website will let consumers compare cost and coverage of health plans.

### [www.healthcare.gov](http://www.healthcare.gov)

If your job does not offer insurance, you can sign up to buy private insurance right from the Marketplace.

If you are low income (under 100% of the Federal Poverty Level), BadgerCare Plus will be an option for you! If you are above 100% of the Federal Poverty Level, you will need to purchase coverage through the Marketplace.

Individuals/families with income between 100-400% of the Federal Poverty Level may be eligible for **premium assistance tax credits**. In addition, individuals/families with income between 100-250% of the Federal Poverty Level may be eligible for Marketplace plans with lower out-of-pocket costs!



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ABC for Health is a Wisconsin-based, nonprofit public interest law firm dedicated to linking children and families, particularly those with special needs, to health care benefits and services. ABC provides the community the information, advocacy tools, legal services, and expert support they need to secure health care coverage and services.

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