

# Marketplace, Insurance Types, & More

## Will the Supreme Court Toss the ACA?

The lawsuit challenging sections of the Affordable Care Act currently before the US Supreme Court will not change anything in the 2021 coverage year. Plans, prices, tax credits, etc. will remain as you see them in HealthCare.Gov. Any Decision by the Supreme Court is not expected until June 2021, so don't let it impact your enrollment decision this Open Enrollment Period!

President-Elect Joe Biden said he supports the Affordable Care Act and would work to bolster provisions of the law once inaugurated on January 20, 2021. That could mean new Executive Orders, or when working with Congress, new legislation later in 2021.

## Should I Just Keep My Same Plan This Year?

It's always a good idea to shop. If you were enrolled in a Marketplace plan this past year, you may be able to enroll into the same (or similar) plan for 2021. Carefully review the Marketplace plans and make sure your own information is current. Some **plans have changed** and you could end up with **different costs 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 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. The young adult's spouse or children are **not** eligible for this coverage.

## What if I Miss "Open Enrollment?" Is There Another Chance to Get Insurance?

Maybe. Open Enrollment for the Marketplace is **November 1, 2020 - December 15, 2020**. 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 **SEP** to apply outside the Open Enrollment period. Additionally, changes in income, age, or health status could trigger eligibility for BadgerCare+, disability programs, or Medicare.

## 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.

## What Appeal Rights are There?

There are two kinds of appeals: 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, 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.

## Beware of So-Called Junk Plans

Some newer health plan products look like comprehensive insurance at first glance, but actually fall short! "Association Health Plans" and "Short Term Plans," are sometimes referred to as "junk plans," since most fail to cover preexisting conditions or essential health benefits requirements (like pregnancy or prescriptions.) When shopping for insurance, be aware of "cheaper" plans that might have exclusions or limitations.

# BadgerCare Plus & Local Resources

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 women, and children in Wisconsin. Your income and family size are key pieces of information to determine eligibility.\*

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

**Income Eligibility Limits for BadgerCare Plus:**

- Parents, Caretakers & 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 living in your house; how you are related, and whether you have access to insurance through your job.

**Note: The State will start using the 2021 Federal Poverty Level Guidelines to calculate eligibility in BadgerCare Plus once those numbers are available, typically in late January 2021. Remember that the Marketplace will use 2020 FPL numbers at that time.**

Need help? Use our FPL Calculator: <https://home.mycoverageplan.com/fpl.html>

## 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

*\*Note: Some rule changes are in effect during COVID. Be sure to ask when you call.*