

Healthcare Coverage Options for People Losing an Employer Health Plan



Medicaid and BadgerCare Plus

Two main public health care programs are Medicaid and BadgerCare Plus.

Medicaid also includes some subprograms for special populations, such as the MAPP program that provides coverage for people with disabilities who can do some work and whose income is too high for regular Medicaid.



You can apply for Medicaid and BadgerCare Plus at any time.

There are many different ways you can apply:

- Mail or fax a paper application. You can find the application here: <https://bit.ly/bcplusapp>
- Apply online at: <https://access.wisconsin.gov>
- Apply in person at an Income Maintenance county or tribal agency close to home. Find the address and hours of operations here: <https://bit.ly/wiconsortia>
- Or call member services at 800.362.3002 for the phone number of your human services office.

Polk County is in the Great Rivers Consortium. Call (888)283-0012.

Medicare

Medicare has not changed as part of the Pandemic response.

Medicare is an insurance program for people age 65 and above or are disabled. People pay into Medicare out of their paychecks.

Once you become eligible for Medicare, you cannot get an insurance plan in the Federal Marketplace.



Still Have Questions? We Can Help!

ABC for Rural Health

608-358-0028

www.abcforruralhealth.org

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ACA Federal Marketplace (“ObamaCare”)

If you lost your job or had a reduction in work hours and therefore lost your job-based health insurance (or expect that you will lose your coverage soon), you may qualify for a Special Enrollment Period (SEP) in the ACA Marketplace.



Normally, people can only apply for a Marketplace insurance plan during the annual “Open Enrollment” from November 1 to December 15.

Special Enrollment Periods (SEP)

However, if you experience a “life change” event, you may qualify for a SEP. Loss of qualifying health coverage counts as one of these qualifying life changes. Each SEP lasts 60 days from the life-changing event, but individuals should act quickly to prevent a gap in coverage.

- If you know when you will be losing your insurance, and you contact the Marketplace before that date, you should be able to get a Marketplace plan that starts up right when your other plan ends.
- If you wait until after you lose your insurance to apply, you will have to wait a full month for your new Marketplace plan to start.

If you keep your employer plan, but loss of wages makes it too expensive (more than 9.78% of your income), you may also qualify for a SEP.

How to Apply

You can check out Marketplace plans and apply at [HealthCare.gov](https://www.healthcare.gov). If you need assistance, you can find local help at <https://localhelp.healthcare.gov/> or call Covering Wisconsin at 608-261-1455 or 414-270-4677.

Scams

Make sure you are on the actual government website, with the “.gov.” Websites that do not end in “.gov” will not offer the same insurance products, protections, and subsidies.



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