

Other Considerations About Public Health Coverage Programs



Medicaid Freeze on Disenrollments

If you were on Medicaid anytime on or after March 18, 2020, you should not be removed from the program for any reason, even if your income becomes too high. This coverage protection runs the duration of the public health emergency.

Marketplace and COBRA Plans

If you are losing your employer health coverage, check your eligibility for a Federal Marketplace plan before you sign up for the COBRA continuation plan offered by your employer's health plan. Once you sign up for a COBRA plan, you cannot sign up for a Marketplace plan with a tax credit until your COBRA plan runs out (except during Open Enrollment or unless your employer stops paying part of your premium). If your income drops low enough you can sign up for Medicaid and BadgerCare even if you already started a COBRA plan

Cost-Sharing Reductions (CSR)

If you are already on an ACA Marketplace plan, and your income drops below 250% FPL, you may qualify for a Special Enrollment Period to change to a CSR Plan, that is, a plan with lower out of pocket costs. You must sign up for a Silver Level Plan to qualify for Cost Sharing Reductions. CSR plans give you: lower deductibles, lower Coinsurance or Copayments, & lower out-of-pocket maximums.

Gap-Filler

If your monthly income is too high for BadgerCare but your annual income is too low for a Marketplace Premium Tax Credit (under 100% of the Federal Poverty Level), you may qualify for BadgerCare coverage until the end of the year or until your income changes.

Federal Poverty Level (FPL)

FPL is used to determine eligibility for programs like: Medicaid, food, housing & telecommunications assistance, Marketplace Tax Subsidies, and others. The thresholds vary by state. Each public benefits program may have a different effective date. Use this calculator to get an estimate of where your family falls on the FPL. <https://home.mycoverageplan.com/fpl.html>

Still Have Questions? We Can Help!

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