

Backdating BadgerCare Plus

Individuals applying for BadgerCare Plus may be eligible for retroactive coverage - that is, signing up for coverage in one month, but having that coverage actually help pay for care you received in prior months. This is called “backdating coverage.”

General Rule: Generally, individuals may have their eligibility backdated to the first of the month, **three** calendar months prior to the month of application. This is true if the individual’s financial and non-financial eligibility requirements are met for those prior months. Example: an application submitted November 22 may have coverage backdated to August 1!

For Children: Backdating is determined by age and income:

| AGE | INCOME |
|---|----------------|
| Infants less than 1 year | Below 306% FPL |
| Age 1-5 | Below 191% FPL |
| Age 6-8 | Below 156% FPL |
| All former foster care youth that meet criteria | |

For Adults: Almost any adult at or below 100% FPL can backdate as long as they would have been under the threshold for each of those months.

Pregnant Women: All pregnant women at or below 306% FPL may backdate to whichever is more recent: The first of the month in which the pregnancy began, or the first of the month, three months prior to the month of application. (Does not include BadgerCare Plus Prenatal Program).

When Can Backdating be Requested? A backdate request can be made at any time, except in the case where the member is already enrolled and backdating the member’s eligibility would result in a deductible for the backdated period.

Source: BadgerCare Plus Eligibility Handbook Chapter 25.8:
www.emhandbooks.wisconsin.gov/bcplus/bcplus.htm

BadgerCare 



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Example: You help Joe and his family apply for BadgerCare Plus, and submit an application **November 22**. Joe has one son, age 3, the family size is 3, and household income is at 185% FPL. Joe and his wife are above 100% FPL so they are not BadgerCare Plus eligible, but their son is, AND the son is under the age and household income threshold for backdating, so he may be eligible to have his coverage backdated to **August 1**, which is 3 months prior to the month of application!

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|----------------------|--------|---------|-----------|----------|--------|----------|
| November 2016 | | | | | | |
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | Notes: | | |

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------------------|--------|---------|-----------|----------|--------|----------|
| August 2016 | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | Notes: | | |

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|-----------------------|--------|---------|-----------|----------|--------|----------|
| September 2016 | | | | | | |
| | | | 1 | 2 | 3 | |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | |
| Notes: | | | | | | |

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---------------------|--------|---------|-----------|----------|--------|----------|
| October 2016 | | | | | | |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | Notes: | | | | |

Contact Information for Navigator Agencies

| County | Navigator Agency | Phone: |
|---|-------------------------------|----------------|
| Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, or Washburn | Northwest Wisconsin CEP, Inc. | 1-888-780-4237 |
| Buffalo, Crawford, Jackson, Juneau, La Crosse, Monroe, Trempealeau, or Vernon | Workforce Connections, Inc. | 1-800-742-5627 |
| Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, or St. Croix | Workforce Resource, Inc. | 1-800-472-5522 |
| You can also contact ABC for Health for assistance: 1-800-585-4222 | | |

Contact Information for Targeted County Human Service Agencies

| County | Human Service Agency Consortium | Phone: |
|--|---------------------------------|--------------|
| Ashland, Bayfield, Iron, Price, Rusk, Sawyer, or Taylor | Northern Consortium | 888-794-5722 |
| Buffalo, Clark, Jackson, La Crosse, Monroe, Pepin, Trempealeau, or Vernon | Western Consortium | 888-627-0430 |
| Barron, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, St. Croix, or Washburn | Great Rivers Consortium | 888-283-0012 |
| Crawford | Southern Consortium | 888-794-5780 |
| Juneau | Capital Consortium | 888-794-5556 |
| Live in another county? Check online for contact information of your local Human Services Agency: www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm#Counties | | |