

Frequently Asked Questions

Do I Have to Buy Insurance?

Most people with health insurance through work can keep their current coverage. The law requires that everyone who can afford health insurance must purchase insurance. Medicaid, Medicare, or BadgerCare count as Insurance.

If you can afford it and fail to obtain insurance, you might face penalties. The fee for not having insurance in 2018 is the **larger** dollar amount of 2.5% of your yearly, household income (the amount of income above the tax filing threshold, about \$12,000 for individuals) or **\$695** per adult. Read more: <https://www.healthcare.gov/fees>

I Thought the Tax Penalty was Gone?

Not yet! The most recent tax bill signed into law will zero out the penalty for not having insurance, but not until coverage year 2019, to be reconciled when people file taxes in 2020. Unless you select a “hardship exemption,” you will owe a tax penalty filing taxes in 2019 if you were uninsured in 2018.

Should I Just Keep My Same Marketplace 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 2019. Carefully review the Marketplace application and subsidy process again. 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, 2018 - December 15, 2018**. 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 “**Special Enrollment Period** to apply outside the “normal” enrollment period.” Additionally, changes in income, age or health status could trigger eligibility for BadgerCare Plus, 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. Consumers are also guaranteed the right to choose any available doctor in their selected health plan network as their primary doctor. Parents can choose any available pediatrician in the plan as their child’s primary doctor.

What Appeal Rights are There?

There are two kinds of appeals you can make once you have applied and enrolled through the Marketplace: 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.

BadgerCare Plus

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. For BC+, your income and family size are key pieces of information to determine eligibility.

Income Eligibility Limits for BadgerCare Plus:

- Parents, Caretakers and 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 and housemates 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 2019 Federal Poverty Level Guidelines to calculate eligibility in BadgerCare Plus once those numbers are available, typically in late January 2019. Remember that the Marketplace will use 2018 FPL numbers at that time.

Need help? Use our FPL Calculator: www.safetyweb.org/fpl.php

To apply for BadgerCare Plus, visit: access.wisconsin.gov or find your county on the chart below to apply over the phone.

Where Do I Call for Help With BadgerCare Plus?

Region	Phone Number	Counties Served
Bay Lake	888-794-5747	Brown, Door, Marinette, Oconto, Shawano
Capital	888-794-5556	Adams, Columbia, Dane, Dodge, Juneau, Richland, Sauk, Sheboygan
Central	888-445-1621	Langlade, Marathon, Oneida, and Portage
East Central	888-256-4563	Calumet, Green Lake, Kewaunee, Manitowoc, Marquette, Outagamie, Waupaca, Waushara, and Winnebago
Great Rivers	888-283-0012	Barron, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, St. Croix, and Washburn
Moraine Lakes	888-446-1239	Fond du Lac, Ozaukee, Walworth, Washington, and Waukesha
Northern	888-794-5722	Ashland, Bayfield, Florence, Forest, Iron, Lincoln, Price, Rusk, Sawyer, Taylor, Vilas, and Wood
Southern	888-794-5780	Crawford, Grant, Green, Iowa, Jefferson, Lafayette, and Rock
WKRP	888-794-5820	Kenosha, and Racine
Western	888-627-0430	Buffalo, Clark, Jackson, La Crosse, Monroe, Pepin, Trempealeau, and Vernon
Milwaukee	888-947-6583	Milwaukee
Menominee	715-799-5137	Menominee

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