

# The Consumer's Companion

## 2019 Open Enrollment Edition



Welcome to *The Consumer's Companion*, your quick reference for rights & responsibilities under the federal health reform law. Learn about health insurance Marketplaces, BadgerCare Plus, and additional resources to help you understand health coverage and health reform. *The Consumer's Companion* is a publication of ABC for Health and HealthWatch Wisconsin.

## Health Reform:



Health Reform became the law of the land in 2010, making sweeping changes to health coverage options, consumer protections (especially for those with pre-existing conditions), and the cost of private health insurance.

Reform also created new ways to buy insurance, with the health insurance **Marketplace** and **new financial assistance opportunities** that helped make insurance accessible and affordable for many previously uninsured people.

## Information You Can Use:

How to enroll in an insurance plan can be complicated or time consuming. The information contained in this guide will help you understand:

- Eligibility Rules for Health Reform's Marketplace
- Eligibility for Cost Savings in the Marketplace
- Eligibility for BadgerCare Plus
- Resources and Local Help
- Quick Reference for figuring "Federal Poverty Level" (FPL)
- And even answer a few "Frequently Asked Questions"



Why is health insurance important? For one, it's the law! If you don't enroll in coverage, whether it be through work, the Marketplace or public programs like BadgerCare Plus, you may have to pay a fee for being uninsured, or be surprised by a large hospital bill.

Even more importantly, insurance can get you to the health care you need and deserve.

### ADVOCACY & BENEFITS COUNSELING FOR HEALTH

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## Am I Eligible for Marketplace Coverage?

Generally, if you don't have insurance, through your job or a program like BadgerCare Plus, you can sign up to buy private insurance right from Health Reform's Insurance Marketplace:

**[Healthcare.gov](http://Healthcare.gov)**

To determine if you're eligible for Marketplace Coverage, consider:

### 1. Am I eligible to enroll in a Marketplace Insurance Plan?

*Almost everyone* is eligible to enroll in a Marketplace Plan, except those who are eligible or enrolled in Medicare or those who are not lawfully present in the US.

### 2. And am I eligible for Financial Assistance to help pay for the Marketplace Plan.

Eligibility for assistance, like Advance Premium Tax Credits or Cost Sharing Reduction, is based on your household income and your access to insurance. See more on "Marketplace Assistance Eligibility" on page 3.

### 3. How do I know if I should apply for BadgerCare Plus or a Marketplace Plan?

If you apply for health coverage through the Marketplace at [HealthCare.gov](http://HealthCare.gov), it will assess whether you are instead eligible for a Medicaid program, and direct your application to your County Human Services agency. This is called the "no wrong door" policy for applying for coverage!

## When Do I Apply for Marketplace Coverage?

Generally, consumers may apply for health insurance using the Marketplace [Healthcare.gov](http://Healthcare.gov) during "Open Enrollment Periods," where you can shop for health plans in your area.

**Open Enrollment for health coverage starting January 1, 2019 is:**  
**November 1 - December 15, 2018**

There are four ways to apply for Marketplace coverage:

**Online:** [Healthcare.gov](http://Healthcare.gov)

**Phone:** 1-800-318-2596

**By Mail:** Send in a paper application!

**In Person:** Find an office near you: <https://localhelp.healthcare.gov/#intro>

When you apply for health coverage at [Healthcare.gov](http://Healthcare.gov), you'll answer questions about household size and income, learn about premium costs or assistance paying for insurance, or see if you qualify for free or low-cost coverage through a BadgerCare Plus Program.

What if you miss Open Enrollment? Sometimes, certain situations like a move, marriage, or new baby allow you to apply for coverage through a **Special Enrollment Period**.

# Marketplace Assistance Eligibility

Some individual enrolling in a Marketplace plan may qualify for financial assistance (tax credits or cost sharing.) Household income and access to insurance are relevant factors.

### Advance Premium Tax Credit Income Eligibility:

- What are they? Subsidies to reduce your premiums!
- Household income is 100% FPL - 400% FPL, determined at the time of application
- Based on anticipated income during the year, and reconciled against actual income on your tax return



### Cost Sharing Reduction Income Eligibility:

- What are they? Savings on out of pocket expenses!
- Household income is 100% FPL - 250% FPL
- Must purchase a **silver tier** Marketplace Plan

**Note:** Cost Sharing Reductions are still available despite recent political decisions.

**Access to Insurance:** Keep in mind, financial assistance is not available if you have access to “Minimum Essential Coverage” that is, insurance that is deemed sufficient, including Medicare, full benefit Medicaid, or “Affordable” employer-sponsored insurance.

## 2018 Federal Poverty Level Guidelines

NOTE: If you apply for a Marketplace plan for 2019, you will follow the **2018** Federal Poverty Level Guidelines! Income will be calculated using Modified Adjusted Gross Income (MAGI). Generally, MAGI is your adjusted gross income plus any tax-exempt Social Security, interest, or foreign income you have. This will be calculated for you when you apply.

Household Size	Annual FPL	Monthly 100%	Monthly 156%	Monthly 191%	Monthly 200%	Monthly 306%	Monthly 400%
1	12,140	1,012	1,578	1,932	2,023	3,096	4,047
2	16,460	1,372	2,140	2,620	2,743	4,197	5,487
3	20,780	1,732	2,701	3,307	3,463	5,299	6,927
4	25,100	2,092	3,263	3,995	4,183	6,401	8,367
5	29,420	2,452	3,825	4,683	4,903	7,502	9,807
6	33,740	2,812	4,386	5,370	5,623	8,604	11,247
7	38,060	3,172	4,948	6,058	6,343	9,705	12,687
8	42,380	3,532	5,509	6,745	7,063	10,807	14,127
Each Additional Person	4,320	360	562	688	720	1,101	1,440

Use our FPL calculator at: [www.safetyweb.org/fpl.php](http://www.safetyweb.org/fpl.php)

## Health Reform's Marketplace & BadgerCare Plus Programs

### Marketplace Questions?

#### Covering Wisconsin

608-261-1455; [www.coveringwi.org](http://www.coveringwi.org)

#### Northwest Wisconsin CEP

1-888-780-4237; [www.nwcep.org](http://www.nwcep.org)

#### Forest County Potawatomi Community

715-478-4707; [www.fcpotawatomi.com](http://www.fcpotawatomi.com)

### Additional Resources:

#### ABC for Health, Inc.

1-800-585-4222; [www.abcforhealth.org](http://www.abcforhealth.org)

#### ABC for Rural Health, Inc.

715-485-8525; [www.abcforruralhealth.org](http://www.abcforruralhealth.org)

#### HealthWatch Wisconsin:

[www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org)

### State & Federal Resources:

#### Health Reform's Marketplace

1-800-318-2596; [www.healthcare.gov](http://www.healthcare.gov)

**US Department of Labor:** [www.dol.gov/](http://www.dol.gov/)

**BadgerCare Plus:** [www.badgercareplus.org/](http://www.badgercareplus.org/)

#### WI Office of the Commissioner of Insurance:

1-800-236-8517; [oci.wi.gov/](http://oci.wi.gov/)

## Publications / Videos

#### BadgerCare Plus Resource Library:

[www.safetyweb.org/healthwatchwi/3steps.html](http://www.safetyweb.org/healthwatchwi/3steps.html)

#### Open Enrollment Resource Library:

[www.safetyweb.org/healthwatchwi/bulletin.html](http://www.safetyweb.org/healthwatchwi/bulletin.html)

#### Health Coverage Video Library:

[www.youtube.com/c/HealthWatchWisconsin](http://www.youtube.com/c/HealthWatchWisconsin)

## Advocacy and/or Legal Services

**ABC for Health, Inc.:** 1-800-585-4222

[www.abcforhealth.org](http://www.abcforhealth.org)

**Disability Rights WI:** 1-800-928-8778

[www.disabilityrightswi.org](http://www.disabilityrightswi.org)

**Wisconsin Family Ties:** 1-800-422-7145

[www.wifamilyties.org/](http://www.wifamilyties.org/)

**Wisconsin Judicare, Inc.:** 1-800-472-1638

[www.judicare.org/](http://www.judicare.org/)

**Legal Action of Wisconsin:** 1-800-362-3904

[www.legalaction.org/](http://www.legalaction.org/)

**Legal Aid Society of Milwaukee:**

414-727-5300; <https://lasmilwaukee.com/>

**AIDS Resource Center of WI:** 800-878-6267

[www.arcw.org](http://www.arcw.org)



**ABC for Health, Inc.** is a Wisconsin-based, nonprofit public interest law firm dedicated to linking children and families, particularly those with special needs, to health care benefits and services. ABC provides the advocacy tools, information, legal services, and expert support they need to secure health care coverage and services.



**HealthWatch Wisconsin, Inc.** is an organization promoting access to health care coverage and services. HWW develops state of the art communication and interactive training to assure a more capable, competent, and coordinated healthcare workforce. Together, we can amplify statewide efforts to better connect people to the health care & coverage they need and deserve.

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