Wisconsin Coverage Connections™

Deadline Maintenance Reminders

BadgerCare Plus

Before the month ends, individuals may need to submit paper or phone applications for public benefits programs by close of business at local consortia, typically 4:30pm, to ensure coverage for the month of application. The filing date for online applications for healthcare is the date—regardless of time—that the application is submitted electronically.

Also: Are you applying for BC+ and requesting backdating? If you submit an application for BC+ before the end of the day—the last day of the month—you may be able to request coverage 3 months back from the date of application.

Are Verification Items Due?

An often-forgotten deadline is to submit verification items, such as paystubs or proof of citizenship, to a local Income Maintenance Consortium after someone has applied for BC+. The local agency has 30 calendar days to process the application but an individual can request an additional 10 days to submit verifications. Most notices from the Consortium typically allow 10 days to provide verifications.

Is a Full BC+ App Due?

If an application was started through "Express Enrollment" or "Presumptive Eligibility" where an express enrollment application was submitted, an individual needs to complete a full BC+ application! The temporary enrollment continues only to the end of the month following the month of application.

Marketplace Insurance

Lose Coverage in the Past 60 Days?

If you have lost coverage or have had a change in income (or other qualifying life event) and therefore qualify for a Special Enrollment Period (SEP) in the Marketplace, you usually have up to 60 days following the event to enroll in a plan. If you miss that window, you have to wait until the next Open Enrollment Period to apply.

Need Coverage Next Month?

If you qualify for a SEP, you need to enroll in a Marketplace plan by the 15th of the month prior. Coverage is effective the 1st day of the following month if a plan is selected between the 1st and 15th of the prior month. The plan is effective the 1st day of the 2nd following month if you selected a plan between the 16th and the last day of the month. Exceptions exist for adding newborns where coverage will go back to the day the baby was born.

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Timely Tips

Submit a signed BC+ application by the end of the month whenever possible, especially in cases like these:

- Pregnant women who qualify for the BC+ Prenatal Program rather than the BC+ for Pregnant Women Program
- People who received medical care in the month that falls three calendar months prior to the date of application
- Children with countable household income over 191% FPL for children ages 1 through 5
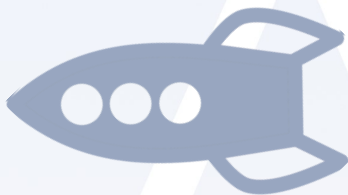- 156% FPL for children ages 6 through 18

Consider these avenues for preserving an application date when you're running out of time at the end of the month.

Registration Applications

By submitting a signed BadgerCare Plus application—even if it's incomplete or just a one-page registration application—you memorialize the date of application and can actually acquire coverage much sooner than if you wait until the following month.

Express Enrollment

Express enrollment is an online application used to make presumptive eligibility determinations to temporarily enroll individuals in BadgerCare Plus until a full application is completed and processed.

Presumptive Eligibility

Presumptive eligibility determinations are based on preliminary household and financial information provided by the applicant. This process allows the applicant to receive immediate health care coverage, for a short period of time, while his or her full application for ongoing Medicaid or BadgerCare Plus is completed and processed.