



Consumer's Companion

-----2020 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 HealthWatch Wisconsin, Inc.

Health Reform Explained

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 & time consuming. The information contained in this guide will help you:

- Understand eligibility for the Marketplace, Cost Savings, & BadgerCare Plus
- Find Resources, Local Help, & Calculating FPL
- And even answer a few "Frequently Asked Questions"



Why is Health Insurance Important?

Comprehensive health care coverage can get you to the health care you need and deserve. If you don't enroll in coverage, whether it be through work, the Marketplace, or public programs like BadgerCare Plus, you may be surprised by a large hospital bill! If you miss the Open Enrollment Period, you could have a coverage gap!

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](https://www.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](https://www.healthcare.gov), it will *generally* assess whether you are instead eligible for a Medicaid program, and direct your application to your County Human Services agency. But this isn't foolproof. If you are close to the edges of eligibility or have income that varies from month to month, consult with a Navigator or helper (listed on page 4).

When Do I Apply for Marketplace Coverage?

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

Open Enrollment for health coverage starting January 1, 2020 is:

November 1 - December 15, 2019

There are four ways to apply for Marketplace coverage:

Online: [Healthcare.gov](https://www.healthcare.gov) | **Phone:** 1-800-318-2596 | **Mail:** Send in a paper application!

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

When you apply for health coverage at [Healthcare.gov](https://www.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.

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 individuals 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.

2019 Federal Poverty Level Guidelines

NOTE: If you apply for a Marketplace plan for 2020, you will follow the **2019** 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	12,490	1,041	1,624	1,988	2,082	3,185	4,163
2	16,910	1,409	2,198	2,692	2,818	4,312	5,637
3	21,330	1,778	2,773	3,395	3,555	5,439	7,110
4	25,750	2,146	3,348	4,099	4,292	6,566	8,583
5	30,170	2,514	3,922	4,802	5,028	7,693	10,057
6	34,590	2,883	4,497	5,506	5,765	8,820	11,530
7	39,010	3,251	5,071	6,209	6,502	9,948	13,003
8	43,430	3,619	5,646	6,913	7,238	11,075	14,477
Each Additional Person	4,420	368.33	574.60	703.52	736.67	1,127.10	1,473

Use our FPL calculator at: <https://home.mycoverageplan.com/fpl.html>

Consumer Resources



Marketplace Questions?

Covering Wisconsin

608-261-1455; www.coveringwi.org

Find Local Help

<https://localhelp.healthcare.gov/>

Additional Resources:

ABC for Health, Inc.

1-800-585-4222; www.abcforhealth.org

ABC for Rural Health, Inc.

715-485-8525; www.abcforruralhealth.org

HealthWatch Wisconsin:

www.healthwatchwisconsin.org

State & Federal Resources:

Health Reform's Marketplace

1-800-318-2596; www.healthcare.gov

US Department of Labor: www.dol.gov/

BadgerCare Plus:

www.badgercareplus.org/

WI Office of the Commissioner of

Insurance: 1-800-236-8517; 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 & Legal Resources

ABC for Health, Inc.: 1-800-585-4222
www.abcforhealth.org

Disability Rights WI: 1-800-928-8778
www.disabilityrightswi.org

Wisconsin Family Ties: 1-800-422-7145
www.wifamilyties.org/

Wisconsin Judicare, Inc.: 1-800-472-1638
www.judicare.org/

Legal Action of WI: 1-800-362-3904
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

HealthWatch Wisconsin, Inc. is an organization promoting access to health care coverage and services. HWW develops state of the art communication and interactive trainings to assure a more capable, competent, and coordinated healthcare workforce.

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