

Healthy Opportunity

Recent changes in the health care system will provide many people the opportunity to have health insurance for the first time.

Health insurance is available through the government, or through the health insurance exchange, a resource to compare plans and purchase coverage.

Health Insurance is now legally required for most people in the U.S. Exceptions include the incarcerated, illegal immigrants, and those whose income is too low to require filing a federal tax return.

This pamphlet will briefly explain the differences between BadgerCare Plus and plans purchased on the exchange, eligibility requirements, your responsibilities, and some additional details about health care.

Don't rely on this pamphlet as your single source of information. Contact your county staff member or the health insurance exchange to establish health insurance for yourself and your family today.



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County Income Maintenance (IM) Consortia Regions and Contact Phone Numbers



Legend

	Bay Lake 888-794-5747
	Capital 888-794-5556
	Central 888-445-1621
	East Central 888-256-4563
	Great Rivers 888-283-0012
	Moraine Lakes 888-446-1293
	Northern 888-794-5722
	Southern 888-794-5780
	WKRP 888-794-5820
	Western 888-627-0430
	Milwaukee 888-947-6583
	Menominee (opt Out) 888-681-0836

Tribal Agency References

Bad River Tribe (715) 682-7127
 Forest County Potawatomi (715) 478-7292
 Lac Courte Oreilles (715) 634-8934
 Lac du Flambeau (715) 588-9635
 Menominee Tribal Agency (715) 799-5137
 Oneida Tribe (800) 216-3216
 Sokaogon Chippewa (715) 478-3265
 Stockbridge-Munsee (715) 793-4885
 Red Cliff Tribe (715) 779-3706

Wisconsin Department of Corrections

Protect, Provide, Promote and Partner



Health Insurance Options: A Guide for Offenders and Agents



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To find your county point of contact for BadgerCare Plus applications, Call: 1 (800) 362-3002, check the map and legend on this pamphlet, or visit dhs.wi.gov/em/customerhelp

To sign up for health insurance on the health care exchange, call: 1 (800) 318-2596
 Or visit healthcare.gov

What am I eligible for?

First, if you have insurance through an employer, the Veteran's Administration, or another source, you are generally considered covered by the government and will not be required to purchase additional insurance. If a family member in your household already has insurance, you may just need to be added to the plan.

Health Insurance Exchange Eligibility

If you do not have health insurance and are unsure about whether you qualify for purchases on the health care exchange, you can call 1 (800) 318-2596 or visit healthcare.gov online.

To be eligible for the health care exchange, you:

- must live in the United States
- must be a U.S. citizen or national (or be lawfully present)
- can't be currently incarcerated (releasing offenders will qualify for a 60-day special enrollment period after release).

Eligibility and premium subsidies are based on the number of people in your household and the income of the household. If you are the only person in your household and you will make more than \$11,620 this calendar year, you are likely to qualify for the health insurance exchange. A family of four making more than \$23,850 per year will likely qualify for purchases on the exchange.

To Apply

Gather these documents before calling or applying:

- Social Security Numbers or document numbers
- Employer and income information for every member of your household who needs coverage
- Policy numbers for any current health insurance plans covering members of your household
- A completed Employer Coverage Tool for every job-based plan you or someone in your household is eligible for, even if not enrolled in the plan.

Premium subsidies are available based on household income and may significantly reduce monthly costs.

What if I don't make enough to qualify for the exchange?

Wisconsin's Medicaid Program

BadgerCare Plus provides health insurance coverage to low income households, including single adults making less than the Federal Poverty Level (FPL) beginning April 1, 2014. For a household of one, income lower than approximately \$975 per month or \$11,620 per year will qualify for Badger Care Plus. A household of four making less than \$23,850 per year will also qualify. Wisconsin's Medicaid program may cover pregnant women, children under the age of 19, the disabled, and the elderly at higher income levels. If you or someone in your household meets these criteria, it will be helpful to speak with a county IM or tribal staff member or DHS member services. You must be in the United States legally and a Wisconsin resident to apply for these programs.

Documents you'll Need to Apply

- Identification (one of the following): U.S. Passport, Certificate of U.S. Citizenship, or Certification of U.S. Naturalization.
- If you do not have any of the documents above, you will need one document from each of the groups listed on the application. Most commonly, a U.S. birth certificate and a state driver's license or a government-issued ID card including a DOC ID will meet the requirement.
- Job Income and Wages: All adult family members who have a job must give proof of their income. This information can be provided on the Employer Verification of Earnings form (EVF-E) or you can use paycheck stubs received in the last 30 days. If you want to get a form, call your agency.
- Other Income: You must provide proof of any other income your family gets (example, pensions, disability pay, unemployment from another state, etc.).
- Other Documentation: You may be asked to provide additional documentation.

How do I Apply for BadgerCare?

Apply for BadgerCare Plus

You can apply for BadgerCare:

- Online at ACCESS.wi.gov
- In person at your county or tribal agency. To locate an address or a phone number, contact the consortia phone number in your area listed under the Wisconsin map on the back of this brochure or call 1-800-362-3002
- Visit dhs.wi.gov/em/customerhelp online
- By mail. If you live in Milwaukee County, mail applications to MDPU, P.O. Box 05676, Milwaukee, WI 53205. If you do not live in Milwaukee County, mail applications to CDPU, P.O. Box 5234, Janesville, WI 53547-5234.
- The application is available online at <http://www.dhs.wisconsin.gov/forms/F1/F10182.pdf> or from your local county or tribal IM agency.

Your Responsibilities for BadgerCare

You have the responsibility to provide truthful and complete information on the application, attachments or any other form(s) needed for BadgerCare Plus and Family Planning Only Services enrollment. You will also be required to report within 10 days if:

- You move to a new address or out of state,
- Anyone moves in or out of your home, someone becomes pregnant or gives birth, or
- Your living arrangement changes (example: you go into a nursing home or other institution), or
- Anyone has a change in health insurance, or
- If you get married or divorced, or
- Anyone has a change in expected tax filing status, or tax dependents, or no longer has a tax deduction that was included on the application.

Important Note

Health insurance can provide access to vital health care you need to improve your quality of life. Your quality of life is worth the effort to submit the application. Get an expert involved in determining what plan you are eligible for based on your income and household size.