

The Consumer's Companion

2017 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, Inc.

Health Reform:



Health Reform became the law of the land in 2010, making sweeping changes to how health insurance was purchased, how consumers were protected, and the coverage options available to consumers.

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. Even more importantly, insurance is important to 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

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, 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 during "open enrollment periods," where you can shop for health plans in your area. Open enrollment for health coverage in 2017 runs:

November 1, 2016—January 31, 2017

When you apply for health coverage at 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.

If you don't enroll by January 31, 2017, you can't enroll in a health insurance plan for 2017. Sometimes, certain situations like a move, marriage, or a new baby allow you to apply for coverage outside of open enrollment through a Special Enrollment Period.

There are four ways to apply for Marketplace coverage:

Online: 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>

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:

- 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:

- Household income is 100% FPL - 250% FPL
- Must purchase a silver tier Marketplace Plan

Access to Insurance

Keep in mind, there is no financial assistance if you have access to “Minimum essential coverage” that is, insurance that is deemed sufficient, which includes Medicare or full benefit Medicaid, or “Affordable” employer-sponsored insurance.

2016 Federal Poverty Level Guidelines

NOTE: If you apply for a Marketplace plan for 2017, you will follow the **2016** 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 | 11,880 | 990 | 1,544 | 1,891 | 1,980 | 3,029 | 3,960 |
| 2 | 16,020 | 1,335 | 2,083 | 2,550 | 2,670 | 4,085 | 5,340 |
| 3 | 20,160 | 1,680 | 2,621 | 3,209 | 3,360 | 5,141 | 6,720 |
| 4 | 24,300 | 2,025 | 3,159 | 3,868 | 4,050 | 6,197 | 8,100 |
| 5 | 28,440 | 2,370 | 3,697 | 4,527 | 4,740 | 7,252 | 9,480 |
| 6 | 32,580 | 2,715 | 4,235 | 5,186 | 5,430 | 8,308 | 10,860 |
| 7 | 36,730 | 3,061 | 4,775 | 5,846 | 6,122 | 9,366 | 12,243 |
| 8 | 40,890 | 3,408 | 5,316 | 6,508 | 6,815 | 10,427 | 13,630 |
| Each Additional Person | 4,160 | 347 | 541 | 662 | 693 | 1,061 | 1,387 |

Use our FPL calculator at: www.safetyweb.org/fpl.php

Health Reform's Marketplace & BadgerCare Plus Programs

Navigator Agencies:

Northwest WI CEP, Inc.

1-888-780-4237; www.nwcep.org

Workforce Connections, Inc.

1-800-742-5627; www.workforceconnections.org

Workforce Resource, Inc.

1-800-472-5522; www.workforceresource.org

Covering Wisconsin

608-261-1455; www.coveringwi.org

Forest County Potawatomi Community

715-478-7200; www.fcpotawatomi.com

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

3 Steps to Health Care Coverage:

www.safetyweb.org/healthwatchwi/3steps.html

Video Series on Health Reform and BC+:

www.safetyweb.org/healthwatchwi/casetips.html

State & Federal Contacts

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/

Advocacy and/or Legal Services

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 Wisconsin: 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



ABC for Health 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 community the information, advocacy tools, legal services, and expert support they need to secure health care coverage and services.

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