

# Health care coverage for adults (2016)

## ***BadgerCare Plus***

*BadgerCare Plus* is Medicaid for Wisconsin adults and children with low income. (Pregnant women and children are eligible at higher family income levels.) It is very complete health care coverage. Apply any time.

### **Adults who meet these criteria should apply:**

- ✓ U.S. citizen or “qualified” immigrant
- ✓ Age 19-64, **with or without children**
- ✓ Not on Medicaid for disabled people or Medicare
- ✓ Income is **less than these amounts:**
  - \$990 per month for a single adult (\$11,880 per year)
  - \$1,335 per month for a family of 2 (\$16,020 per year)
  - Add \$347 to monthly income for each additional child/tax dependent

For more information or to apply, call **1-888-794-5556**, or go to the **Dane County Job Center** (1819 Aberg Avenue, Madison), or go to [www.access.wisconsin.gov/](http://www.access.wisconsin.gov/)

## ***Marketplace plans*** (*Affordable Care Act*)

Local health insurance companies offer plans through the federal Health Insurance **Marketplace**. Most people get discounts when they sign up.

### **Who can get a Marketplace plan?**

Adults and children who meet all of these criteria:

- ✓ U.S. citizen or legal resident
- ✓ Not eligible for BadgerCare Plus (the Marketplace can tell you)
- ✓ Not on Medicare, Medicaid for disabled people, or certain VA health care programs
- ✓ Not currently serving a jail or prison term

(People who can get insurance through their job or spouse’s job may be able to get their own Marketplace plan, but they might not qualify for discounts.)

**Sign up is in the fall of every year, but many people can enroll through the year**

Call **1-800-318-2596** or go to [www.healthcare.gov](http://www.healthcare.gov)

Call **2-1-1** to find out where to get **free help to sign up**

## ***United Way Health Connect***

*United Way Health Connect* helps Dane County residents with lower income to pay for Silver-level Marketplace plans.

Call **2-1-1** or go to [www.unitedwaydaneconomy.org/healthconnect/](http://www.unitedwaydaneconomy.org/healthconnect/)

## ***Insurance through work***

People who can get good and affordable insurance through their job or their spouse's job should take it. If insurance is not available or it is not considered affordable by the federal government, a Marketplace plan with discounts may be a good option.

Call the Marketplace at 1-800-318-2596 or go to [www.healthcare.gov](http://www.healthcare.gov).

## ***Under 26 years old***

Young adults can stay on a parent's health insurance until they turn 26, but they might be eligible for BadgerCare Plus or their own Marketplace plan that would save money.

### **What if I don't get health insurance?**

- You could end up with huge bills for health care.
- You may have to pay a penalty when you file your income taxes. Some people can get an exemption so they don't have to pay the fee. To learn about the penalty and exemptions, call 1-800-318-2596 or go to [www.healthcare.gov](http://www.healthcare.gov).