

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (2-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Children & Families	Children	Women	Individuals with Chronic Health Conditions	Adults	Trade Dislocated Workers (TAA Recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Wisconsin Association of Health Underwriters 608-268-0200 www.ewahu.org</p>	<p>COBRA/Wisconsin (WI) Continuation Coverage</p> <p>Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p> <p>HIPP Health Insurance Premium Payment 800-362-2002 www.dhs.wisconsin.gov (Search: HIPP)</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Wisconsin Association of Health Underwriters 608-268-0200 www.ewahu.org</p>	<p>Health Insurance Risk Sharing Plan (HIRSP) 800-828-4777 608-221-4551 www.hirsp.org</p> <p>HIRSP Federal Plan Federal Program run by HIRSP 800-828-4777 608-221-4551 www.hirsp.org www.PCIP.gov</p>	<p>Medicaid 800-362-3002 www.dhfs.state.wi.us/ Medicaid</p>	<p>Badger Care Plus (BCP) 800-362-3002 www.badgercareplus.org</p> <p>Women-Infant-Children (WIC) 800-722-2295 dhs.wisconsin.gov/wic/index.htm</p> <p>Wisconsin First Step (WFS) 800-642-7837 www.mch-hotlines.org (Click: Wisconsin First Step)</p>	<p>Well Woman Program 608-266-8311 www.dhfs.wisconsin.gov/ womenshealth/wwwp</p>	<p>Wisconsin Chronic Disease Program (WCDP) 866-908-1363 www.forwardhealth.wi.gov (Search: WCDP)</p>	<p>BadgerCare Plus Core & Basic Plans 800-291-2002 www.badgercareplus.org</p> <p>BadgerCare Plus Core & Basic Plan has suspended enrollment due to lack of space. There is now a waitlist and those on the waitlist will be able to enroll as space becomes available. Those currently enrolled in the plans will continue to be covered provided they maintain eligibility.</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>
Coverage	<p>There is a maximum 6-month look-back and there is a maximum 12-month exclusionary period for pre-existing conditions on enrollees that do not have prior coverage.</p> <p>Benefits will vary depending on the chosen plan.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>COBRA: Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>WI Continuation Coverage: Benefits are what you had with your previous employer. Coverage lasts 18 months.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p>HIPP: Benefits are the same as what you had with your previous employer. HIPP is a premium assistance program.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>There is no limit to the look-back period and there is a maximum exclusion period of 24 months on enrollees with no prior coverage.</p> <p>Elimination riders are permitted.</p> <p>Coverage options vary by carrier, but most offer plans that are HSA (Health Savings Account) compatible.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>HIRSP: Offers five plan options. Covers hospital and physician care, prescription drugs and insulin, maternity care and other services.</p> <p>HIRSP-Fed: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Benefits include but are not limited to Hospital care (inpatient and outpatient), Nursing home care, Physician services, Laboratory and x-ray services, Immunizations and other Early and periodic screening, diagnostic, and treatment (EPSDT) services for children, Family planning services, Health center (FQHC) and rural health clinic (RHC) services, Nurse midwife and nurse practitioner services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>BCP: Comprehensive care including but not limited to doctor visits, mental, dental, prescriptions, hospitalization and more (offers same as Medicaid).</p> <p>WIC: Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, and access to maternal, prenatal and pediatric health-care services.</p> <p>WFS: Hotline that provides information on and referrals to Birth to 3 Programs and Regional Centers for Children and Youth With Special Health Care Needs. These programs serve Wisconsin residents ages 0–21 who may have developmental delays or disabilities.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Mammograms, Pap tests, certain other health screenings, and multiple sclerosis testing for women with high risk signs of multiple sclerosis</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>The Wisconsin Chronic Disease Program (WCDP) assists Wisconsin residents with chronic renal disease, hemophilia, and adult cystic fibrosis. It pays health care providers for disease-related services and supplies provided to certified patients in Wisconsin Chronic Disease Program after all other sources of payment have been exhausted.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>BadgerCare Plus Core and Basic: Limited plans with basic services such as Doctor visits, Hospital services, Emergency room and ambulance, Emergency dental services, Prescription drugs, Therapy (physical, occupational therapy, and speech), Cardiac rehabilitation, Durable medical equipment, Disposable medical supplies, Dialysis/kidney-related services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2–50 employees.</p> <p>Owner can count as an employee.</p> <p>Proprietor-name on license must draw wages.</p> <p>Eligible employees must work 30 hours a week. They do not include temporary or substitute employees.</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for employers with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>WI Continuation Coverage: Available for employees who work for employers of any size. Must have been covered for 3 continuous months by group insurance. Must sign up for coverage within 30 days from date of receiving notice of continuation rights.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p> <p>HIPP: All of these: BadgerCare Plus family member is employed and employer offers family health plan that covers physician services; family members must not be covered by employer-sponsored family health plan; employer pays 40% to 80% of premium; HIPP is more cost-effective than getting enrollee covered by BadgerCare Plus.</p>	<p>Eligibility is based on medical underwriting.</p> <p>Must be resident of state or documented immigrant.</p> <p>If you are denied coverage for a medical condition, you may be eligible for HIRSP or PCIP. See next column.</p>	<p>GUARANTEED COVERAGE</p> <p>HIRSP: Must be under age 65, a Wisconsin resident for at least 3 months, ineligible for employer-offered group health insurance or Medicaid or Badger Care Plus, and either: 1) Not eligible for Medicare, Lost your employer-offered group health insurance and did not voluntarily cancel coverage. In last 9 months was denied coverage due to health, or offered coverage with restricted benefits, or offered 2 coverages with premiums 50% or higher than a standard risk would be charged for the coverage, or diagnosed as HIV positive, or be eligible for Medicare due to disability. Or, 2) Be a HIPAA-eligible individual.</p> <p>HIRSP-Fed: Must be a U.S. citizen or legal alien, uninsured for 6 months prior to the HIRSP Federal Plan effective date, ineligible for employer-offered group health insurance or Medicaid or Badger Care Plus, and in last 9 months was denied coverage due to health, or offered coverage with restricted benefits, or offered 2 coverages with premiums 50% or higher than a standard risk would be charged for the coverage, or diagnosed as HIV-positive.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be U.S. citizen or legal alien and resident of Wisconsin. Income limits for the following:</p> <p>Pregnant women and children ages 0–18: 300% FPL. Insured pregnant women earning 200%–300% FPL must keep their insurance.</p> <p>Childless adults and parents/caretakers who live with children 0–18 years old: 200% FPL.</p> <p>Parents with children in foster care: 200% FPL.</p> <p>18-year-olds leaving foster care: No income limit.</p> <p>Aged, blind and disabled: 65% FPL and asset limit of \$2,000 for singles and \$3,000 for couples.</p>	<p>GUARANTEED COVERAGE</p> <p>BCP: Must be U.S. citizen or legal alien and resident of Wisconsin. Must be children under 19 years old without access to health insurance; or pregnant women with incomes up to 300% FPL; or parents or caretakers earning up to 200% FPL. Children under 19 years old with income greater than 200%, then you will be transferred to the Benchmark plan.</p> <p>WIC: Must reside in Wisconsin, be a pregnant or recently pregnant woman, or child up to age 5. Must be determined to be at nutritional risk. Income limit of 185% FPL.</p> <p>WFS: Wisconsin residency is required.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a woman age 45 to 64, living in Wisconsin, with income up to 250% FPL, and must be uninsured, or have insurance that does not cover routine check-ups and screening, or charges high unaffordable deductibles or co-payments.</p>	<p>GUARANTEED COVERAGE</p> <p>Must live and intend to permanently stay in Wisconsin. Must first apply for Medicaid, BadgerCare or SeniorCare (65 or older) to see if they are potentially eligible before applying to WCDP.</p> <p>Must be one of the following: 1) Diagnosed with end-stage renal disease. If eligible for Medicare, must pay Medicare Part B premiums to receive WCDP benefits. If ineligible for Medicare but chose to delay Medicare participation, patient will not be eligible for WCDP benefits. Or, 2) Diagnosed with cystic fibrosis and at least 18 years old. Or 3) Diagnosed with hemophilia.</p> <p>Patients earning above 300% FPL must pay a certain percent of out-of-pocket expense before becoming eligible to receive WCDP benefits. The state seeks repayment of WCDP benefits provided to participants under the Estate Recovery Program.</p>	<p>GUARANTEED COVERAGE</p> <p>BadgerCare Plus Core: Must be Wisconsin resident and U.S. citizen or qualified immigrant, age 19 to 64 years old, have income at or below 200% FPL.</p> <p>Must NOT be or have the following:</p> <p>Be pregnant.</p> <p>Have children under 19 living with you.</p> <p>Be eligible for or have BadgerCare Plus, Medicaid, Medicare.</p> <p>Have private health insurance in the last 12 months before and during the date you request Core Plan, unless you lost your health insurance for a good reason.</p> <p>Have access to employer-based insurance in the month you apply or next three months.</p> <p>Had access to employer-based health insurance in the last 12 months.</p> <p>BadgerCare Plus Basic: Must be on the BadgerCare Core waitlist to have the option to enroll in BadgerCare Plus Basic.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 30% of the insurance company's index rate.</p>	<p>COBRA/WI Continuation Coverage: Premiums range from 102%–150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p> <p>HIPP: \$0 or minimal share of cost.</p>	<p>Various price ranges depending on deductible and what plan you buy. There are no rate caps.</p>	<p>HIRSP: Monthly premiums range from \$119 to \$1,456 depending on age, gender, and plan chosen.</p> <p>HIRSP-Fed: Monthly premiums range from \$94 to \$754 depending on age and deductible choice.</p>	<p>\$0 or minimal share of cost.</p>	<p>BCP & WIC: \$0 or minimal share of cost and copays. If income is above 200% FPL, you must pay a premium charged by the health plan.</p> <p>WFS: \$0</p>	<p>\$0</p>	<p>\$0 or minimal share of cost.</p>	<p>BadgerCare Plus Core: \$0 or minimal share of cost.</p> <p>BadgerCare Plus Basic: \$325 monthly premium.</p>	<p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p>

Other Programs & Resources

Medicare
(Age 65 and up)
800-633-4227
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

VA Medical Benefits Package
877-222-8387
www.va.gov

Partnership for Prescription Assistance
(888-477-2669)
www.pparx.org

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Wisconsin Department of Health Services
608-266-1865
dhs.wisconsin.gov

(State program information)

Laws & Regulations

Wisconsin Office of the Commissioner of Insurance
800-236-8517
608-266-3585
oci.wi.gov

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

Wisconsin Association of Health Underwriters
608-268-0200
www.ewahu.org

(State organization of insurance brokers)

WISCONSIN

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



The Anthem Blue Cross and Blue Shield Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.

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Helping people navigate their health care options

