

Health Insurance After Job Loss

If you have lost your health [insurance](#) coverage, the Wisconsin Office of the Commissioner of Insurance (OCI) and other state agencies have put together this brief guide that can help you make informed decisions about which option is best for you and your family.

Buying Health Insurance on HealthCare.gov

What is HealthCare.gov?

[HealthCare.gov](#) is the website that is run by the U.S. Department of Health and Human Services and allows individuals and families to shop for and enroll in health insurance plans. It is the online Marketplace created as part of the Affordable Care Act (ACA).

What kind of plans are available through HealthCare.gov?

Plans on the HealthCare.gov Marketplace are presented in four “metal” categories: [Bronze](#), [Silver](#), [Gold](#), and [Platinum](#). Metal categories are based on how you and your plan split the costs of your health care (monthly [premiums](#), [deductibles](#), etc.); they have nothing to do with the quality of care itself. The cost of coverage will vary depending on factors such as the type of plan you select, your income, and your location. Depending on your income, you might qualify for subsidies to help pay for your coverage.

Keep in mind that low-cost Bronze plans might have high deductibles. That may mean you have to pay a lot of money [out of pocket](#) to receive health care before your health insurance starts paying.

Silver plans may be the best choice for many individuals and families. Silver plans may have no-cost or low-cost coverage for you to see a doctor or use the emergency room even though the monthly cost may be slightly more than a Bronze plan.

I thought the open enrollment period was already over for HealthCare.gov. Can I still enroll?

If you have just lost your health insurance, you are eligible for a 60-day special enrollment period. You can work with an enrollment assister, an insurance agent, or use [HealthCare.gov](#) to enroll in a new insurance plan. You may also qualify for a special enrollment period if you have experienced a life event such as moving, getting married, having a baby, or adopting a child.

If you are an American Indian or Alaska Native who is a member of a federally recognized tribe or Alaska Native Claims Settlement Act Corporation shareholder, you qualify for special monthly Marketplace enrollment periods. As an American Indian or Alaska Native, you can sign up for coverage on HealthCare.gov any time and change your insurance once a month if you want.

How do I get help enrolling in health insurance this way?

- Call 2-1-1 for free, expert help that is available in multiple languages.
- Visit [WisCovered.com](#) to get connected with free, expert help in English, Spanish, and Hmong
- Call 608-261-1455 or 414-270-4677 for help from [Covering Wisconsin](#).
- Call an insurance agent near you. Find agents here: [localhelp.healthcare.gov](#)

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 101 E. Wilson Street, P.O. Box 7873, Madison, WI 53707-7873 p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

See full disclaimer and copyright permissions: oci.wi.gov/Publications

BadgerCare Plus (Wisconsin Medicaid)

What is BadgerCare Plus?

BadgerCare Plus (Wisconsin Medicaid) is a joint federal and state program that provides health care coverage for people from birth to age 64. Low-income adults, pregnant women, and children may qualify for coverage under this program. Coverage is no different than any other health insurance coverage, but eligibility is limited based on things like monthly income and the number of people in your household.

How can I find out if I qualify for BadgerCare Plus?

The only way to know if you are eligible for the BadgerCare Plus program is to apply. You can apply for BadgerCare Plus and other assistance programs anytime online at access.wisconsin.gov.

Does BadgerCare Plus have an open enrollment period?

No, BadgerCare Plus does not have an open enrollment period. You can apply at any time.

Your Rights to Keep Your Employer-Based Insurance

What is COBRA?

Both state and federal law give certain individuals, who would otherwise lose their group health insurance coverage under an employer or association plan, the right to continue their coverage for up to 18 months.

- Most employers with 20 or more employees must comply with federal law (COBRA).
- Most group health insurance policies providing coverage to Wisconsin residents must comply with state law.

Who is responsible for notifying me of my right to continuation coverage?

The employer is required to provide you with written notice of your right to continue group coverage through COBRA.

Your Protections Under State Law: oci.wi.gov/Pages/Consumers/PI-023.aspx

Wisconsin's continuation law applies to most group health insurance policies providing hospital or medical coverage. Dental, vision, and prescription drug benefits are not required to be provided if offered as separate policies. The law applies to group policies issued to employers of any size so Wisconsin continuation is not limited by group size. Additionally, employees who live outside of the State of Wisconsin during employment with an employer located within the State of Wisconsin would be eligible for continuation coverage. The law does not apply to employer-self-funded health plans or policies covering only specified diseases or accidental injuries.

Where Can I Go to Find More Information?

WisCovered.com

In 2020, Governor Tony Evers' OCI DHS Health Care Coverage Partnership launched [WisCovered.com](https://www.wiscovered.com) as an accessible resource for consumers. By visiting [WisCovered.com](https://www.wiscovered.com) people can learn more about coverage options and get connected with free, expert help through a webchat tool. These experts help Wisconsinites understand their coverage options and determine if they qualify for subsidized health insurance premiums through the Marketplace or free coverage through BadgerCare. These online services are available in English, Spanish, and Hmong.

Covering Wisconsin

Covering Wisconsin provides FREE, local help to connect consumers to health insurance and care. At [CoveringWI.org](https://www.coveringwi.org), you can find local help by entering your ZIP code. From there, you can schedule a meeting with a

trained health care navigator. You can also find how-to sheets, assistance by county, as well as language resources. You also can call 608-261-1455 or 414-270-4677 if you cannot find local help.

HealthCare.gov

The [HealthCare.gov](https://www.healthcare.gov) website has lots of information available. You can also call 1-800-318-2596. Through the site, you can search for local insurance agents and brokers as well as assisters at [localhelp.healthcare.gov](https://www.localhelp.healthcare.gov).

Wisconsin Department of Health Services Website

You can find more information on BadgerCare Plus on the Department of Health Services website at dhs.wisconsin.gov/badgercareplus/index.htm. To find out more about your eligibility or to apply, visit [Access.Wisconsin.gov](https://www.access.wisconsin.gov).

2-1-1 Wisconsin

211 Wisconsin helps connect Wisconsinites with local nonprofit and government services in their area. If you want personal assistance, you can call the three-digit number 211 or 877-947-2211. You can also visit [211wisconsin.communityos.org](https://www.211wisconsin.communityos.org).