

# HOW TO: HEALTH INSURANCE AFTER JOB LOSS

A GUIDE TO HEALTH INSURANCE OPTIONS FOR INDIVIDUALS WHO HAVE LOST HEALTH COVERAGE

The COVID-19 public health emergency has presented economic challenges to Wisconsin businesses, leading to many Wisconsinites losing their employer-based health insurance. 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. The State of Wisconsin is committed to assisting you during this public health emergency.

## BUYING HEALTH INSURANCE ON HEALTHCARE.GOV

### WHAT IS HEALTHCARE.GOV?

[HealthCare.gov](https://www.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 KINDS OF PLANS ARE AVAILABLE THROUGH HEALTHCARE.GOV?

Plans on the [HealthCare.gov](https://www.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?

Yes, 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](https://www.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.

### HOW DO I GET HELP ENROLLING IN HEALTH INSURANCE THIS WAY?

- Call 2-1-1 for free expert help.
- Call 608-261-1455 or 414-270-4677 for help from Covering Wisconsin.
- Visit [HealthCare.gov](https://www.healthcare.gov) to pick a plan.
- Call an insurance agent near you. Find agents [here](#).



Wisconsin Office of the  
**COMMISSIONER**  
OF **INSURANCE**

**Have an insurance complaint or problem?**  
Contact us: **1-800-236-8517** or **oci.wi.gov**

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## 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](https://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

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.

## COBRA

### WHAT IS COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law allowing most employees, spouses, and their dependents who lose their health coverage under an employer's group health plan to continue coverage, at their own expense, for up to 18 months. If you choose COBRA coverage, you pay 100% of the premiums, including the share the employer used to pay, plus a small administrative fee. This can be expensive, but if you've already paid a lot towards your deductible or maximum out-of-pocket limit, it may be beneficial to stay with your current plan - at least until it renews. If you start a new insurance plan, the amounts you paid in coinsurance, copayments, or towards your deductible under the old plan will not apply to a new policy. Please note that if your employer has fewer than 20 full-time employees or has gone out of business, COBRA may not be available to you.

### WHO IS RESPONSIBLE FOR NOTIFYING ME OF MY RIGHT TO CONTINUATION COVERAGE?

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



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## YOUR RIGHTS TO KEEP YOUR EMPLOYER-BASED INSURANCE

### Your Protections Under State Law

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?

### **COVERING WISCONSIN**

Covering Wisconsin provides FREE, local help to connect consumers to health insurance and care. At [coveringwi.org](https://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://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 <https://www.dhs.wisconsin.gov/badgercareplus/index.htm>. To find out more about your eligibility or to apply, visit [Access.Wisconsin.gov](https://Access.Wisconsin.gov).

### **211 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 <https://211wisconsin.communityos.org>.

Updated 06.18.2020



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