

“Low Cost” Health Insurance

If you found health [insurance](#) online or someone called with an offer that appears to be less costly, be sure to know what you are buying – including understanding **all** [out-of-pocket costs](#) (expenses that aren’t reimbursed by insurance such as [deductibles](#), [coinsurance](#), [copayments](#), and costs for services that aren’t covered).

Before you buy that “low cost” health insurance, ask these questions first.

- Is it a Short-Term, Limited Duration plan, a Sharing Ministry plan, or other limited-[coverage](#) plan? Is it sold through an association that requires a membership fee? If so, it could cover less than Marketplace plans and leave you at risk of owing large balances to medical providers.
- Is the person selling the plan licensed in Wisconsin? To confirm, look up the agent using their name or license number. Visit oci.wi.gov/Consumers for our agent lookup portal.
- What is the name of the insurance company and is it licensed in Wisconsin? Insurance Company Look Up is also available at oci.wi.gov/Consumers.
- Does the plan cover your [preexisting conditions](#)? Does it cover your medications?
- What are the deductibles? There may be different deductibles for different services.
- What services **doesn’t** the plan cover?
- For services that **are** covered, how much will the plan **pay for services**? Is there a limit on the total amount the plan will pay per person, per service, or per year?
- How long will the coverage last? Will you be able to keep or renew your coverage if you get sick?
- Does the plan have a provider [network](#)?
 - If yes, how do you access information about it? Is your doctor or hospital in the network?
 - If not, will doctors and providers agree not to bill for amounts above what the plan pays?

Ask for a **written example** of how coverage works if you visit a physician and need diagnostic tests and follow-up care. Also ask for a **written example** of how coverage works if you have a hospital stay for several days, have testing, scans, surgery, and saw several specialists.

Before you buy, always ask for the plan’s details in writing and take the time to review the materials carefully. Don’t feel rushed to make a decision. An agent should never pressure you into making a decision quickly.

Federal Health Insurance Marketplace

To buy insurance that will cover a wide range of conditions and services, start with the federal Health Insurance Marketplace:

- Visit HealthCare.gov
- Talk to an agent or broker that is licensed in Wisconsin: localhelp.healthcare.gov

The Open Enrollment Period for 2025 coverage ends January 15, 2025. You may still be able to enroll in comprehensive coverage through the Marketplace after that date if you have a [qualifying life event](#), like losing other health coverage, moving, getting married, or having a child.

If you have questions, visit HealthCare.gov or call the Wisconsin Office of the Commissioner of Insurance at 1-800-236-8517.

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)

You might qualify for BadgerCare Plus if your income is below certain levels. Apply online at access.wisconsin.gov or visit dhs.wisconsin.gov/badgercareplus for more information.