

BADGERCARE PLUS

WHAT IS BADGERCARE PLUS?

BadgerCare Plus (BC+) is Wisconsin's health care program for children and families. BC+ helps pay for routine doctor visits, prescription drugs, lab tests and x-rays, mental health care, hospital care, and other types of health care. Elderly, blind and disabled persons who are not eligible for BC+ may be eligible for Medical Assistance under a different set of rules.

WHO CAN GET BADGERCARE PLUS?

- U.S. Citizens or qualified immigrants
- Meet the income limits (see below)
- All adults who meet the BC+ monthly or annual income limit are eligible

WHAT ARE THE INCOME LIMITS?

- **Young adults** after leaving foster care (up to age 26): no income limit
- **Children under 19:** up to 306% of the federal poverty level (FPL)
- **Pregnant women:** up to 306% of the federal poverty level (FPL)
- **Adults (19-64):** under 100% of the federal poverty level (FPL)
- **Income:** use current monthly income, or expected income for the current year (for adults 19 and older)

2020 Income Limits:

| | Adults | | Children under 19 and Pregnant Women |
|---|---------------------------|----------|---|
| | 100% FPL (monthly) | (annual) | 306% FPL (monthly) |
| 1 | \$1,063.33 | \$12,760 | \$3,253.79 |
| 2 | \$1,436.67 | \$17,240 | \$4,396.21 |
| 3 | \$1,810.00 | \$21,720 | \$5,538.60 |
| 4 | \$2,183.33 | \$26,200 | \$6,680.99 |
| 5 | \$2,556.67 | \$30,680 | \$7,823.41 |
| 6 | \$2,930.00 | \$35,160 | \$8,965.80 |

If a family includes adults and children, the children will be eligible if the family's household income is 306% FPL or less. The adult(s) will be eligible if the family's monthly or annual household income is 100% FPL or less. If the family includes a pregnant woman, she will be eligible if the family's household income is 306% FPL or less.

EXAMPLE: A family includes an adult who is not pregnant and her three children, all 18 or younger. The household income is \$2,500/month. Because the income is more than 100% FPL for a family of 4, the mother is not eligible for BC+. The children are eligible because the income is less than 306% FPL. If annual

DOES ACCESS TO OTHER HEALTH INSURANCE MATTER?

Depending on their age and the family's income, some children may be ineligible for BadgerCare Plus if they have access to "affordable" health insurance through a parent's employer. "Affordable" generally means that the employer pays at least 80% of the insurance premium.

WHAT IF I'M OVER THE INCOME LIMIT?

Pregnant women and children may be able to use medical bills to get below the income limit and become eligible for BC+.

DO I HAVE TO PAY ANYTHING FOR BADGERCARE PLUS?

- There are co-pays for most services. The co-pays are generally between 50 cents and \$3.00
- There is a monthly premium for children if household income is more than 201% FPL
- If premiums for children are not paid, children will lose BadgerCare Plus coverage and may not be allowed to re-enroll for 3 months unless they meet certain exceptions.

- There are no premiums for eligible adults under 100% FPL. Some adults on BC+ may remain eligible for up to 12 months after their income goes over 100%. They may have to pay a premium based on their income.

HOW CAN I APPLY FOR BADGERCARE PLUS?

- In person & by telephone at your county human services office
- On line at www.ACCESS.wisconsin.gov
- By mail - complete an application and send it and any proof/verification to:

CDPU
PO Box 5234
Janesville, WI 53547-5234
Fax: 1-855-293-1822

- You may be asked verify (prove) some information. If you can't get the proof you need, tell the agency and ask for help getting the proof.
- Applicants must have an interview. The interview is by telephone unless you ask for it to be in person.
- If you're not sure whether you're eligible you should apply. Even if you are not eligible for BC+, your children may be.
- If you apply for insurance through Healthcare.gov and you appear to be eligible for BC+, your application information will be sent to the state to determine your eligibility for BC+ and you will get a written BC+ eligibility determination.

APPEALS

You can ask for a fair hearing if you don't agree with a decision affecting your BC+ eligibility, whether you have to pay a premium, the amount of the premium, or are disqualified for failing to pay a premium. You can only appeal a denial of eligibility if you file an application and get a written decision. You have 45 days to appeal a decision.

LEGAL ACTION LAWYERS ARE AVAILABLE TO ASSIST WITH BADGERCARE PLUS CASES

www.legalaction.org
855-947-2529

The above is intended to provide general information only and is not a substitute for thorough and specific advice on an individual case. Depending on the complexity of your legal problem you may need to consult an attorney for advice or representation.

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