

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 and 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 Health Wisconsin Department of Insurance 800-236-8517 608-266-3585 http://oci.wi.gov</p>	<p>COBRA or HIPA</p> <p>...Then convert to HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>Or State Conversion Plans</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Wisconsin Department of Insurance 800-236-8517 608-266-3585 http://oci.wi.gov</p>	<p>HIRSP (Wisconsin Health Insurance Risk Sharing Plan) 800-828-4777 608-221-4551 www.hirsp.org</p>	<p>Medicaid 800-362-3002 www.dhfs.state.wi.us/Medicaid</p>	<p>Badger Care Plus 800-362-3002 www.badgercareplus.org</p> <p>Women-Infant-Children (WIC) 800-722-2295 http://dhs.wisconsin.gov/wic/index.htm</p>	<p>Wisconsin Well Women Program 608-266-8311 800-218-8408 www.dhfs.wisconsin.gov/womenshealth/wwwp</p>	<p>Wisconsin Chronic Disease Program (WCDP) 608-221-3701 http://dhfs.wisconsin.gov/wcdp</p>	<p>BadgerCare Core 800-291-2002 http://dhs.wisconsin.gov/badgercareplus/core/index.htm</p> <p>Anyone in a County program will be transition. Applications will be accepted June 1, 2009</p>	<p>Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)</p>
Coverage	<p>Pre-existing conditions can be excluded for a limited time depending upon the type of group plan you are joining</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 Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</p> <p>State conversion plans offered through private health insurance market vary</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Covers certain state mandated items,</p> <p>Annual open enrollment regardless of pre-existing conditions</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: Plan 1 is for people not eligible for Medicare and offers two deductible choices, and Plan 2 is only for people eligible for Medicare</p> <p>Hospital and physician care, prescription drugs and insulin, maternity care and other services</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Medical, dental and vision, prescriptions, hospitalization and more depending on program</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; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>If screened and diagnosed for breast or cervical cancer may be eligible for complete health coverage through Well Woman Medicaid</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>The Wisconsin Chronic Disease Program (WCDP) offers assistance to Wisconsin residents with chronic renal disease, hemophilia and adult cystic fibrosis</p> <p>The WCDP is funded entirely by state dollars; the program pays health care providers for disease related services and supplies provided to certified Wisconsin Chronic Disease Program participants after all other sources of payment have been exhausted</p>	<p>Doctor visits, Hospital services, Emergency room visits, Emergency ambulance rides, Emergency dental services, Some prescription drugs, Physical therapy, Occupational therapy, Speech therapy, Cardiac rehabilitation, Durable medical equipment, Disposable medical supplies, Dialysis/ kidney-related services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</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>GUARANTEED COVERAGE</p> <p>Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud and WI resident</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For conversion plan must have had three months of continuous coverage from employer group plan</p> <p>HIPPA is Health Insurance — Purchase, a program that pays employer premiums for families eligible for Badger Care</p>	<p>Eligibility is based on medical underwriting</p> <p>There is a 12 month look back period during first two years of coverage. If condition is deemed preexisting there can be a 24 month exclusionary period</p> <p>Must be resident of state or documented immigrant</p>	<p>GUARANTEED COVERAGE</p> <p>Cannot be eligible for COBRA, or government programs (must have exhausted this option)</p> <p>Must be Wisconsin resident</p> <p>Must demonstrate uninsurability</p>	<p>GUARANTEED COVERAGE</p> <p>Limited assets such as cash, savings, stocks and bonds AND...</p> <p>Children ages 0-5 150% FPL</p> <p>Children ages 6-19 100% FPL</p> <p>Pregnant women 250% FPL</p> <p>Medically needy individuals up to 83% FPL</p> <p>Medically needy couples up to 61% FPL</p> <p>Wisconsin resident or documented immigrant</p> <p>Automatically covered if on cash assistance or SSI</p>	<p>GUARANTEED COVERAGE</p> <p>BCP: All children under 19 years old without access to health insurance; Pregnant women with a monthly income up to 300% of the FPL; Parents and Caretakers up to 200% of the FPL</p> <p>WIC: Reside in Wisconsin, Be a pregnant or recently pregnant woman, infant or child up to age 5 , Be determined to have a nutritional risk, Income must be: Family Income at or below 185% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Must be Wisconsin resident and have satisfactory immigration status</p> <p>45 to 64 years of age with no insurance</p> <p>Must be uninsured or underinsured with income under 250% of FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Chronic Disease Program participants are responsible for certain co-payments and annual deductible determined by the program. Participants whose annual income exceeds 300% of the federal poverty level 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>Wisconsin resident; U.S. citizen or legal immigrant; Age 19 through 64; Do not have children or dependent children, under age 19 living with you; Are not pregnant; Have family income at or below 200%; Do not have private health insurance or employer coverage 12 months before the application date; Do not currently have access to insurance from an employer; Are not getting BadgerCare Plus, Medicaid or Medicare.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost</p> <p>Not enrolled in certain state plans</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 30% of the insurance company's index rate</p>	<p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs range from 102-150% of group health rates</p>	<p>Various price ranges depending on deductible and what plan you buy</p>	<p>Premiums vary based on plan. Plan 1: Option A has annual deductible of \$1000 and 20% co-pay with out-of-pocket max of \$2,000; Option B has deductible of \$2500 with \$3500 out-of-pocket max and 20% co-pays Plan 2: \$500 annual deductible and HIRSP pays 100%</p>	<p>\$0 or minimal share of cost</p>	<p>Both: \$0 to minimal share of cost</p>	<p>\$0</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>20% of the insurance premium</p>

Other Programs & Resources

Medicare
(Age 65 and up)
800-952-5253
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

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

Partnership for Prescription Assistance
888-4PPA-NOW
(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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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 and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
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

Bureau of Primary Health Care
888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

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 and Family Services
608-266-1865
<http://dhfs.wisconsin.gov>

(State program information)

Laws and regulations

Wisconsin Department of Insurance
800-236-8517
608-266-3585
<http://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
www.ewahu.org

(State organization of insurance brokers)



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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WISCONSIN

Health Care Options Matrix™



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



Helping people navigate their health care options

