

Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from HealthCare.gov or their job. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

1. Health Insurance from your Job

Do you have "affordable" health insurance from your job? If the monthly amount you pay for your plan is less than 9.02% of your family's income, it is considered affordable.

Is insurance from a job affordable?

no

yes

Talk to your employer

2. Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.



Do you qualify for Medicare?

no

yes

1-800-242-1060 or medicare.gov

3. BadgerCare Plus (State of Wisconsin Medicaid)

This program is for low-income adults, parents, and children. Check the back to see if you qualify.



Do you qualify for BadgerCare Plus?

no

yes

access.wi.gov

4. HealthCare.gov (Federal Health Insurance Marketplace)

Almost everyone can get a local plan from HealthCare.gov, but financial help is based on income. Check the back for more information.



Can you get financial help?

no

yes

1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

BadgerCare Plus

Call 2-1-1 for local help
[Access.wi.gov](https://www.wisconsin.gov)

Sign up at any time!

- Household size? _____
Use ONLY this number in the chart.
- Total household income? _____
Income before taxes
- Will men or women in your household qualify? yes no
- Will pregnant women or kids in household qualify? yes no

You may qualify if you make **this amount or less:**

household size ↓	Adults	Pregnant Woman	Child (under age 19)
1	\$0 - \$1,255/mo	Mom + Baby ↓	\$0 - \$3,840/mo
2	\$0 - \$1,703/mo	\$0 - \$5,212/mo	\$0 - \$5,212/mo
3	\$0 - \$2,152/mo	\$0 - \$6,584/mo	\$0 - \$6,584/mo
4	\$0 - \$2,600/mo	\$0 - \$7,956/mo	\$0 - \$7,956/mo
5	\$0 - \$3,048/mo	\$0 - \$9,328/mo	\$0 - \$9,328/mo

Household - who you file taxes with

Example: A family of 3 makes less than \$2,152/mo. Everyone qualifies.

HealthCare.gov

Open Enrollment:
Nov. 1 - Jan. 15
 1-800-318-2596

also known as: The Marketplace, Obamacare and the Affordable Care Act (ACA)



To get financial help:

- Household size? _____
- Total household income? _____
- Will you get financial help? yes no

! If you can get affordable insurance from a job, you will **not** get financial help on Healthcare.gov.

Number of People in Household:	1	2	3	4	5
Yearly Income Estimate:	\$14,580-\$58,320	\$19,720-\$78,880	\$24,860-\$99,440	\$30,000-\$120,000	\$35,140-\$140,560

Household - who you file taxes with

If your income is higher, you may still qualify for financial help through 2025.

Missed the deadline? Sign up within 60 days of:

- Loss of coverage
Lost health coverage from a job, COBRA, BadgerCare Plus, Medicaid, student health plan, or lost parent's insurance.
- Changes in household size
Major changes in income, adoption, birth, marriage, divorce, or death.
- Immigration
Got citizenship or lawful presence
- Moved to new county
- Release from incarceration
- Tribal membership
Sign up at any time.

