

Health Insurance Options for the Uninsured







Health coverage is more important now than ever. People need access to quality, affordable health care in case they are infected by the Coronavirus, and they need treatment for health conditions that put them at greater risk if they are exposed. Unfortunately, the surge in unemployment resulting from the pandemic has caused tens of thousands of state residents to lose their health insurance.

The Office of the Commissioner of Insurance (OCI) has prepared a three-page [guide to insurance options](#) for people in Wisconsin who have lost their health coverage. These are some of the key points from that guide and others:

- **BadgerCare eligibility for all adults below the poverty level** – Adults in Wisconsin qualify for BadgerCare if their income is below the federal poverty level. ([See the table on the next page.](#))
- **BadgerCare eligibility for children up to 300% of the poverty level** – Children in unemployed families will likely be eligible for BadgerCare if their family’s income does not exceed three times the federal poverty level (300% of FPL).
- **Marketplace insurance for adults over the poverty level** – People losing job-based coverage can sign up for private insurance through the federal Marketplace if their income is above the poverty level, and they qualify for subsidies for that insurance if their income is less than four times the federal poverty level (400% of FPL).
- **People who lose their employer-sponsored coverage have 60 days to sign up for a Marketplace plan** – As a general rule, people must sign up for Marketplace plans during the annual open enrollment period, but someone who loses employer-sponsored or other coverage qualifies for a special enrollment period lasting 60 days.
- **People can apply anytime for BadgerCare** – In contrast to the limited windows for applying for a Marketplace plan, people can apply for BadgerCare or other types of Medicaid at any time.
- **Coverage for immigrants** – Undocumented immigrants are ineligible for BadgerCare and Marketplace plans. They can get some care through Emergency Medicaid, but it does not cover COVID-19 testing or treatment. Refugees and asylees are eligible for BadgerCare, as are adults lawfully in the U.S. for at least 5 years, and all lawfully present children.
- **Most but not all plans cover Coronavirus testing without cost-sharing** – A new state law generally requires that if a health insurance plan covers testing for infectious diseases it must provide coverage of COVID-19 testing without requiring copays or coinsurance, but that does not apply to some employer plans or “short-term” individual insurance plans.
- **Help with getting a plan is available** – You can get help enrolling in an insurance plan by calling 2-1-1 or [Covering Wisconsin](#). See [the OCI guide](#) for more information.

The Health Insurance Landscape in Wisconsin

The insurance options and income eligibility ranges for people who DO NOT have access to qualifying employer-sponsored insurance:

Income (% of Federal poverty level)	Pregnant Women 	Children 	Parents & Caretakers 	Childless Adults 	15 or older Family Planning Only Services 	Elderly or Disabled 
0-100% FPL	BadgerCare No premium				Family Planning Waiver	Includes asset tests as well as income and other restrictions
100-201% FPL	BadgerCare No premium (up to 306%)	BadgerCare No premium	Marketplace with tax credit & cost-sharing subsidy (up to 250% FPL)			
201-250% FPL		BadgerCare With premium (up to 306%)	Marketplace with tax credit			
250-306% FPL						
306-400% FPL		Marketplace with tax credit (up to 400% FPL)				
400% + FPL	Marketplace with <i>no</i> tax credit					

2020 Federal Poverty Levels (monthly income)

Group Size	100%	138%	201%	250%	306%	400%
One	\$1,063	\$1,467	\$2,137	\$2,602	\$3,254	\$4,163
Two	1,437	1,983	2,888	3,523	4,396	5,637
Three	1,810	2,498	3,638	4,444	5,539	7,110
Four	2,183	3,013	4,389	5,365	6,681	8,583
Five	2,557	3,528	5,139	6,285	7,823	10,057
Six	2,930	4,043	5,889	7,206	8,966	11,530
Seven	3,303	4,559	6,640	8,127	10,108	13,003
Each additional	+373	+515	+750	+921	+1,142	+1,473

* Income levels marked with an asterisk relate to insurance coverage through the Marketplace. These 2019 FPLs remain in effect until Nov. 2020.