



**BE AWARE OF THE IDES OF MARCH
AND OTHER KEY HEALTH INSURANCE DATES**

DATE	BADGERCARE PLUS	MARKETPLACE	INDIVIDUAL MANDATE
January 1st, 2014	<ul style="list-style-type: none"> Some changes put into place, including: <ul style="list-style-type: none"> Former foster care youths now eligible up to age 26 (up from age 21) Pregnancy verification no longer needed Restrictive Reenrollment Period (RRP) will now be 3 months for kids who fail to pay a premium Some changes to residency and citizenship verification policies More on this available in a WCCF blog post. 	<ul style="list-style-type: none"> Marketplace coverage began for those who applied for coverage by Dec 24th and paid their first premium by Jan 10th. 	<ul style="list-style-type: none"> This is the first year that American citizens will be subject to a mandate to purchase health insurance coverage. However, there are a variety of exceptions to the mandate. Those who do not qualify for an exception and who do not purchase health insurance (minus a 3 month disregard) will be subject to a tax penalty when they file taxes.
January 31st, 2014	<ul style="list-style-type: none"> This was the last day that parents and caretakers from 100% - 200% FPL could apply for BadgerCare coverage (which ends for all parents in that income range in April). 		
February 3rd, 2014	<ul style="list-style-type: none"> Kids in BadgerCare Plus (BC+) over 200% FPL moved to the Standard Plan, which includes more comprehensive benefits. The state begins using the federal income and household definitions (MAGI) for new BC+ applications. Beginning Feb 1st, newly applying parents and caretakers above the poverty level are no longer eligible for BadgerCare. 		
March 15th, 2014		<ul style="list-style-type: none"> Last day for people who are uninsured or underinsured to sign up for a Marketplace plan with an April 1 start date. 	
March 31st, 2014	<ul style="list-style-type: none"> Parents & caretakers losing BadgerCare coverage on April 1st can sign up for insurance on the Marketplace until this date to ensure no gaps in coverage. 	<ul style="list-style-type: none"> This is the last day of open enrollment on the federally facilitated Marketplace, & last day to sign up for a Marketplace plan in order to avoid the tax penalty for not having coverage in 2014. 	<ul style="list-style-type: none"> This is the date by which Americans who are subject to the Individual Mandate must have health insurance in order to avoid the tax penalty for being uninsured in 2014 (or must have signed up for a Marketplace plan, even if it doesn't take effect until May).
April 1st, 2014	<ul style="list-style-type: none"> New BadgerCare income limits and eligibility guidelines begin on this day. This means that coverage for childless adults below 100% FPL is available, and all parents, caretakers and childless adults over 100% FPL will lose their BadgerCare coverage. Benefit package improves for childless adults who had been in BadgerCare Core. 	<ul style="list-style-type: none"> Beginning April 1st, individuals will need to have a "qualifying event" (such as a loss of other coverage) in order to sign up for a Marketplace plan prior to the open enrollment period that starts on Nov. 15, 2014. 	
April 30th, 2014	<ul style="list-style-type: none"> People who lost BadgerCare coverage in April or will lose it on May 1 can get a Marketplace plan that takes effect on May 1 by signing up for a qualified plan by April 30. 		
May 30th, 2014	<ul style="list-style-type: none"> Last day for people who lost BadgerCare (BC) coverage on April 1 to sign up for a Marketplace plan. 	<ul style="list-style-type: none"> For people who lost their minimum essential coverage (e.g., BC or HIRSP) on April 1, this is the last day to sign up for a Marketplace plan. 	