Healthcare Options Available in Wisconsin

- COBRA—guaranteed private medical insurance, equal to your employer’s group plan while employed.
  - Each family member has their own rights to a COBRA policy.
  - Medical, vision and dental policies may be continued separately.
  - Sixty day enrollment period to accept coverage and pay first premium.
  - COBRA coverage is retroactive to the first day after employer coverage ends.
  - Plan ahead: you may need to pay several month’s premium to “catch up”.
- Spouse’s employer’s group program—special enrollment (HIPPA law).
  - 30 day window from date when group medical insurance benefit ends.
  - Spouse should contact their HR department for details.
- BadgerCare Plus - Wisconsin’s Medicaid program.
  - No-cost application: www.access.wisconsin.gov, 800.362.3002.
- Affordable Care Act (ACA) Marketplace—
  - 60 day special enrollment window from date when group medical insurance benefit ends.
  - Open enrollment period each fall.
  - Most plans eligible for tax credits and subsidies to reduce out-of-pocket costs.
  - www.healthcare.gov, 800.318.2596, or call 2-1-1 for a referral to local in-person assistance.
- Private Insurance— month-to-month policies.
  - Purchase directly from insurance company or agent in your area.
- Free or low-cost clinics – call 2-1-1 (United Way).
- Medical insurance questions? Contact US Department of Labor:
  - www.askeba.gov or call 866.444.3272