



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.askebsa.dol.gov or call **866.444.3272**