

BADGERCARE+ and Employer-Sponsored Health Insurance

BadgerCare Plus provides health insurance to children, pregnant women and families who **do not** have access to an employer-sponsored health insurance plan where the employer pays 80% or more of the premium for the insurance.

What does “access to employer-sponsored health insurance” mean?

Access means you or someone in your home is able or has been able to sign up for health insurance through an employer.

Past access — You or someone in your home was able to sign up for health insurance through their current employer in the last 12 months or have dropped coverage in the last three months from a past employer who paid 80% or more of the premium.

Current access — You or someone in your home can sign up for health insurance through an employer right now or in the next three months.

What if I have access to health insurance?

If you have access to an employer-sponsored health insurance plan in which the employer pays at least 80% of the premium, you may not be able to enroll in BadgerCare Plus without good cause.

The following people may be able to enroll in BadgerCare Plus even if they have access to employer-sponsored health insurance coverage:

- Those with family income under 150% of the Federal Poverty Level (FPL),
- Newborns under 1 year old,
- Children under 19 years old, if they are enrolled in BadgerCare Plus with a deductible (sometimes called a spenddown),
- Young adults leaving out-of-home care such as foster care, and
- Some pregnant women (see “What if I am a pregnant woman?” to learn more).

What if my employer changes my health insurance coverage?

As of February, 2008, if your employer used to pay at least 80% of the premium and changes the plan so that the employer pays less than 80%, you and/or your family will not be able to enroll in BadgerCare Plus for 12 months from the time the employer stopped paying 80% of the premium.

What if I choose to drop my health insurance coverage without good cause?

- If you choose to drop your employer-sponsored health insurance plan available through your current employer you will not be able to enroll in BadgerCare Plus for 12 months.
- If you quit your job in which you had employer-sponsored health insurance in which the employer paid at least 80% of the premium, you will not be able to enroll in BadgerCare Plus for 3 months.

What are some good cause reasons?

Some good cause reasons may include:

- Your employer dropped all health insurance coverage for all employees,
- Your job ended involuntarily,
- Your health insurance coverage stopped because of a death or change in the marital status of the employee, or
- You had a different type of health care coverage at the time you could have enrolled in the employer-sponsored health insurance.

If you have a reason not listed above in which you feel should be considered, contact your local county or tribal agency.

What if I am a pregnant woman?

If you are a pregnant woman with family income over 200% of the FPL you must keep any health insurance you have as long as you are pregnant. If you drop any health insurance during your pregnancy, you will not be able to enroll in BadgerCare Plus for 3 months from the month you dropped your insurance.

If you are a pregnant woman applying for BadgerCare Plus Prenatal Services because of your immigration status, you will not be able to enroll in BadgerCare Plus if you access to an employer-sponsored health insurance plan in which the employer pays at least 80% of the premium, or if you are covered by any health insurance. If you drop any health insurance coverage that you have, you will not be able to enroll in BadgerCare Plus for 3 months from the month you dropped your insurance without good cause.

Information provided is general. To find out more detailed information regarding BadgerCare Plus, please contact your local county or tribal agency or call 1-800-362-3002.