

## EMPLOYER-SPONSORED HEALTH INSURANCE

BadgerCare Plus for Families provides health insurance to pregnant women, children and families. 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 (see Good Cause).

## 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.

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.

You may be able to enroll in BadgerCare Plus, even if you have access to an employer health insurance coverage, and you are one of the following:

- Families with 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; for more information about BadgerCare Plus Deductibles, go to [dhs.wi.gov/em/CustomerHelp](https://dhs.wi.gov/em/CustomerHelp)),
- Young adults leaving out-of-home care such as foster care, and
- Some pregnant women (see “Pregnant Women” to learn more).

\*For current income levels, go to [dhs.wi.gov/em/CustomerHelp](https://dhs.wi.gov/em/CustomerHelp).

Past Access — You or someone in your home was able to sign up for health insurance through a 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.

## 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 current employer health insurance plan you will not be able to enroll in BadgerCare Plus for 12 months.
- If you quit your job in which you had health insurance in which your 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 through no fault of your own,
- 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 your employers health insurance plan.

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

## Pregnant Woman

BadgerCare Plus for Families — If you are a pregnant woman applying for or enrolled in BadgerCare Plus for Families, you may be able to enroll in BadgerCare Plus, even if you have access to an employer health insurance plan.

BadgerCare Plus Prenatal Services — 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 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:

- Go to [dhs.wi.gov/em/CustomerHelp](https://dhs.wi.gov/em/CustomerHelp),
- Call Member Services at 1-800-362-3002, or
- Contact your local agency.



State of Wisconsin  
Department of Health Services