

Getting Health Insurance under the Affordable Care Act

5 things to know:

1. What is a Health Insurance Marketplace or Exchange?

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance. U.S. citizens and others who are legally in the U.S. can sign up for health insurance through the Marketplace. You cannot be turned down. You may even be able to get help paying for your new insurance.

Beginning **October 1, 2013 until March 31, 2014**, you can sign up for health insurance.

For more information or to sign up for health insurance go to www.healthcare.gov or call 1-800-318-2596

2. Do I have to sign up for health insurance?

- **You do need to sign up** if you have no insurance, or you are losing your coverage, or you are not eligible to be covered under an affordable, quality employer plan. If you don't have insurance that qualifies as minimum essential coverage, you may have to pay a fee when you file your taxes.
- **You do not need to sign up** if you are covered by Medicare, Medicaid for Elderly, Blind or Disabled, the VA health program, or good and affordable insurance through your job or your spouse's job.
- If you are currently on **BadgerCare (Medicaid)** and your coverage is ending, you should have received a letter from the State of Wisconsin telling you to go to the Marketplace to apply. If you do receive a letter, it will be important for you to apply through the Marketplace. If you are unsure about whether your coverage is ending, please call 1-888-794-5556.
- **Young adults** can stay on their parents' insurance until they turn 26, but they can also go to the Marketplace to see if they can get less expensive insurance or qualify for BadgerCare.

3. How much does it cost?

- It does not cost anything to apply and learn what insurance plan options you qualify for, what they will cost per month, and what financial help you can receive.
- Once you know your options you can decide what health insurance plan is best for you and your budget.
- You may qualify for a discount and/or tax credit from the federal government. The amount of financial assistance is calculated when you sign up and it can lower your monthly cost right away.

4. What information do I need to sign up?

- ID information for all members of your family (age, Social Security numbers, or legal permanent resident/green card or visa numbers.)
- Income for all family members because you will have to estimate your 2014 family income to get your financial assistance (pay stub or tax forms, or other documents showing income.)
- Information about insurance offered through your job or your spouse's job, even if you don't take it, including how much it costs for a single plan.

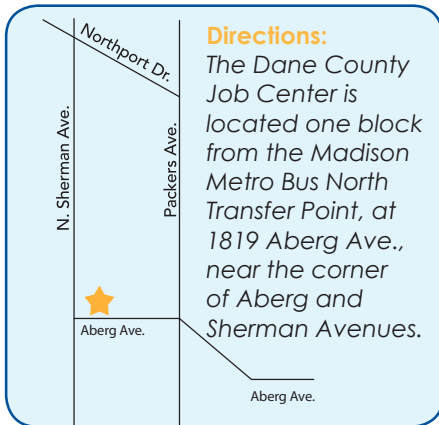
5. Important things to remember after sign up

- You must pay your premiums (the amount you pay for your insurance) every month to keep your coverage.
- Watch for information about the health insurance plan you select (such as membership card, new member letter, and more) which will help you get started with your new plan.
- Report any changes in family income or number of people in your family by calling the Health Insurance Marketplace at 1-800-318-2596.



Need Help Enrolling in Health Insurance in Dane County?

If you need help sorting through your best health insurance coverage options under the Health Insurance Marketplace or BadgerCare, the following assistance is available.



For information on the Dane County Job Center bus route call (608)266-4466 or go to: cityofmadison.com/metro/

ACCESS COMMUNITY HEALTH CENTERS CERTIFIED APPLICATION COUNSELORS

Dane County Job Center
Monday – Friday, 8 a.m.- 4 p.m.
For more information go to: accesscommunityhealthcenters.org

DANE COUNTY DEPARTMENT OF HUMAN SERVICES MARKETPLACE HEALTH INSURANCE ENROLLMENT FAIRS **Dane County Job Center**

Thursdays, 1p.m.- 6 p.m.,
For more information go to: danecountyhumanservices.org/ppaca

COGNOSANTE

Monday – Friday, 8 a.m.-5 p.m
Nights and weekends by appointment
8383 Greenway Blvd., Suite 600,
Middleton WI
(608) 826-7309

SRA INTERNATIONAL

Monday – Friday, 8 a.m.-8 p.m.
Saturday 10 a.m.- 4 p.m.
2810 E. Washington Ave.,
Madison WI
(608) 449-1522

UNITED WAY OF DANE COUNTY

For questions or to be connected with resources go to: unitedwayofdanecounty.org/2-1-1 or call 2-1-1

PUBLIC HEALTH MADISON & DANE COUNTY ENROLLMENT ASSISTANCE AT PUBLIC LIBRARIES

January 6	10am – 1pm	Fitchburg Public Library	5530 Lacy Rd.
January 8	1pm – 4pm	Verona Public Library	500 Silent St.
January 9	3pm – 6pm	Madison Pinney Branch	204 Cottage Grove Rd.
January 13	3pm – 6pm	Goodman South Madison Branch	2222 S. Park St.
January 14	4pm – 7pm	Sun Prairie Public Library	1350 Linnerud Dr.
January 25	10am – 1pm	Waunakee Public Library	710 South St.
January 29	3pm – 6pm	Middleton Public Library	7425 Hubbard Ave.
February 3	12 noon – 3pm	Madison Central Library	201 W. Mifflin St.
February 5	2pm – 5pm	Oregon Public Library	256 Brook St.
February 11	5pm – 8pm	Marshall Community Library	605 Waterloo Rd.
February 13	9am – 12 noon	Monona Public Library	1000 Nichols Rd.
February 17	10am – 1pm	Mount Horeb Public Library	105 Perimeter Rd.
February 19	4pm – 7pm	Belleville Public Library	130 S. Vine St.
February 21	12 noon – 3pm	Madison Sequoya Branch	4340 Tokay Blvd.
February 24	2pm – 5pm	DeForest Public Library	203 Library St.
February 26	4pm – 7pm	Stoughton Public Library	304 S. Fourth St.
March 4	4pm – 7pm	Waunakee Public Library	710 South St.
March 5	4pm – 7pm	Verona Public Library	500 Silent St.
March 7	10am – 1pm	Middleton Public Library	7425 Hubbard Ave.
March 10	9:30am – 12:30pm	Madison Pinney Branch	204 Cottage Grove Rd.
March 11	3pm – 6pm	Black Earth Public Library	1210 Mills St.
March 17	4pm – 7pm	Sun Prairie Public Library	1350 Linnerud Dr.
March 19	4pm – 7pm	Fitchburg Public Library	5530 Lacy Rd.
March 24	10am – 1pm	Goodman South Madison Branch	2222 S. Park St.

For more information go to: publichealthmdc.com or call (608) 266-4821