

Getting Health Insurance

under the Affordable Care Act

What is the Health Insurance Marketplace?

The federal **Health Insurance Marketplace** is a website and phone center where people can shop and sign up for health insurance. Go to www.healthcare.gov or call **1-800-318-2596**.

Marketplace insurance plans are for U.S. citizens and other legal residents. You cannot be turned down due to health problems. There are many plans to pick from in Dane County, and thousands of Dane County residents have signed up in the past two years.

Do I have to sign up for health insurance?

- Most Americans and legal residents must have good health insurance or pay a fee when they file their income taxes.
- If your family members have coverage through an employer or government coverage (Medicare, BadgerCare Plus, SSI Medicaid, and some military or VA programs), you do not need to sign up for a Marketplace plan.
- 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 Plus (Medicaid).

How much does it cost?

- There are many plans to pick from, and they vary in their monthly costs and other out-of-pocket costs. Once you know your options, you can decide which health insurance plan is best for you.
- Most people qualify for a federal discount and/or tax credit. These are calculated when you apply, and they can lower your monthly cost right away.
- Dane County residents with lower income may be eligible for additional help to pay their monthly costs through the **Health Connect** program. Call 2-1-1 (United Way of Dane County) for more information.

When can I sign up and when does the coverage start?

- **Sign up between November 1, 2015 and January 31, 2016.**
- If you sign up and make your first monthly payment before December 15, 2015, your coverage starts on January 1, 2016. If you sign up and pay between December 16 and January 15, your coverage starts February 1. If you sign up and pay between January 16 and January 31, your coverage starts March 1.
- **You can sign up after January 31 in many special cases. Check with the Marketplace for information.**

What information do I need to sign up?

- ID information for each member of your family (birth date, Social Security number or legal permanent resident/green card or visa number)
- Income for all family members who must file taxes because you will have to estimate your 2016 family income to get your financial assistance
- 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.



For information about the insurance plans

The health insurance companies can answer your questions about their Marketplace plans.

- Dean Health Plan: Go to www.deancare.com or call 1-800-279-1302
- GHC (Group Health Cooperative of South Central Wisconsin): Go to <https://hcr.ghcscw.com> or call (608) 828-4831
- Physicians Plus: Go to www.pplusic.com or call (608) 282-8940
- Unity Health Insurance: Go to www.unityhealth.com or call 1-800-926-8227

Get free help to sign up for Marketplace insurance or BadgerCare Plus in Dane County

United Way of Dane County has up-to-date information about where to get help to sign up for health care coverage, and help to pay your premiums (monthly costs) through United Way HealthConnect. Call 2-1-1 anytime, day or night.

Covering Wisconsin Certified Navigators are available by appointment and at locally scheduled events. Call (608)-261-1455.

Meriter Hospital – 202 S. Park Street, Madison (608) 417-5015
Certified Application Counselors are available by appointment only

St. Mary's Hospital – 700 S. Park Street, Madison (608) 258-6517
Certified Application Counselors are available by appointment only

Stoughton Hospital – 900 Ridge Street, Stoughton (608) 873-6611
Certified Application Counselors are available by appointment only

Independent insurance agents and brokers Call 2-1-1 for the names of agents and brokers in your area who work with all of the health insurance companies that are selling plans through the Marketplace, as well as BadgerCare. They can answer questions and help you sign up, at no cost to you.

After you sign up

- The health insurance plan you select will send you information to help you start using your insurance to get health care.
- You must pay your monthly premiums to keep your coverage.
- You must report any changes in family income or number of people in your family by calling the **Health Insurance Marketplace** at **1-800-318-2596**.