Who can get coverage?

BadgerCare is a Wisconsin Medicaid Program that provides affordable health care for Wisconsin’s low- to moderate-income families with children. BadgerCare provides coverage for:

- families who do not have health insurance;
- families who can’t afford to purchase health insurance;
- families who are working in a job where family health insurance coverage is not offered; or
- families who experience a temporary job layoff or job loss.

Note: Parents in BadgerCare families do not have to be employed to qualify for coverage.

The following is a list of people that can get coverage through BadgerCare:

- children under the age of 19 (marital status does not affect eligibility);
- a natural or adoptive parent with a child under age 19 living in the household;
- spouses of parents with a child under 19 living in the household (stepparent);
- a non-marital co-parent with a child under 19 living in the household; and
- a family who is not currently covered by a comprehensive healthcare plan.

Note: You must be a U.S. citizen to qualify for BadgerCare.

Insurance coverage and access to health care coverage have very complicated rules that can affect BadgerCare eligibility. Please call ABC for Health at 1-800-585-4222 to talk with a Health Benefits Counselor about what effect private insurance may have on eligibility.

Are there income limits?

To qualify for BadgerCare, a family must be below 185% Federal Poverty Level (FPL). There are specific deductions that a family is allowed to take from household income that will lower a family’s countable income and increase the chance that they will be found eligible for BadgerCare. Once a family is in the BadgerCare program, they can keep coverage until their income goes over 200% FPL (see chart). There is no asset test for BadgerCare.

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<th>Monthly FPL Chart (May 2002–April 2003)</th>
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<tr>
<td>Family Size</td>
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There is no three-month backdated coverage in the BadgerCare program. Therefore, it is very important that a family submit a BadgerCare application as soon as possible. Always turn in the application before the end of the current month. Eligibility for BadgerCare coverage will begin the first day of the month that the family is found eligible for coverage.

If a BadgerCare family has an income between 150-200% FPL, they will be required to pay a modest premium for BadgerCare. Premiums for many families range from $30-45 per month.

**Applying for coverage**

Applicants must be prepared to provide information about his or her and the children’s:

- Social Security Numbers;
- dates of birth;
- monthly income and sources of this income; and
- recent or current private health insurance coverage.

**Steps for applying**

- Complete the Family Medicaid/BadgerCare Application. Mail, fax or deliver the application (applications can be taken over the phone, but the date of eligibility will be determined based on when the signed application is received at the county human or social service department, not the date of the phone request).
- An individual or family can also apply in person at their county/tribal human or social service department, W-2 agency or Medicaid outstation site. Contact your local human or social service department for details.

**What services are covered?**

BadgerCare provides comprehensive coverage for a wide range of medical services. Some examples include: doctor visits, hospitalization costs, prescription drugs, ambulance charges, emergency medical care, dental and vision care, therapies, and counseling services.

For help with coverage questions, call 1-800-585-4222 statewide / 261-6939 in Madison

ABC for Health provides free health benefits counseling to families anywhere in Wisconsin. Benefits advocates will talk with you about health coverage options.