

# BADGERCARE+ CORE PLAN INSURANCE COVERAGE AND ACCESS

BadgerCare Plus Core Plan provides basic health care coverage to adults with no dependent children and who have low or no income.

## INSURANCE COVERAGE

You will **NOT** be able to enroll in the Core Plan if you:

- Already have health insurance,
- Quit your job and lost any health insurance you had through your employer, or
- Have had health insurance in the last 12 months.

Insurance coverage means any medical or health care program that is provided through a group or individual plan. It does not include coverage through the Health Insurance Risk Sharing Plan (HIRSP), Medicaid, BadgerCare Plus, state or federal veterans benefits, or other public health care programs or benefits for the uninsured.

Exceptions: You do not have to wait 12 months to enroll in the Core Plan if your health insurance ended because:

- You were laid off or fired from a job through no fault of your own,
- You stopped working due to a health condition of your spouse, child, parent or yourself,
- Your job no longer offers insurance for any employees,
- You lost coverage due to the death or divorce of the policyholder, or
- Your COBRA coverage period ended.

## ACCESS TO HEALTH INSURANCE

You will **NOT** be able to enroll in the Core Plan if you, regardless of the cost to you:

- Could have signed up for employer-sponsored insurance, in the last 12 months, or
- Can sign up for employer-sponsored health insurance during the month you apply, or in any of the 3 months after you apply for Core Plan.

Exceptions: You may be able to enroll in the Core Plan, if you didn't sign up for employer-sponsored insurance in the last 12 months because:

- You were enrolled in Medicaid, BadgerCare Plus, GAMP, HIRSP, state or federal benefits for veterans, or other public health care programs for the uninsured, or
- You tried to sign up employer-sponsored insurance but you were denied due to a pre-existing condition.

For more information about the Core Plan, go to [badgercareplus.org/core](http://badgercareplus.org/core).



State of Wisconsin  
Department of Health Services

