



## EMPLOYER-SPONSORED HEALTH INSURANCE

BadgerCare Plus for Families provides health insurance to pregnant women, children and families. There are certain rules about families who have access to employer-sponsored health insurance.

If you are a parent or a person who cares for a child, and:

- You have family income over 133% of the Federal Poverty Level (FPL), and
- You have access to employer-sponsored health insurance, and
- The premium for an employee-only plan is no more than 9.5% of the family's income,

You may not be able to enroll in BadgerCare Plus without good cause (see Good Cause Reasons).

### 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.

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 you had health insurance coverage in the last 3 months from a past employer.

Current Access — You or someone in your home can sign up for health insurance through an employer in the next month.

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

- Families with income no more than 133% of the FPL\*,
- Newborns under 1 year old with family income no more than 300% of the FPL\*,
- Children ages 1 – 5 years old with family income no more than 185% of the FPL\*,
- Children ages 6 – 18 with family income no more than 150% of the FPL\*,
- Young adults leaving out-of-home care such as foster care,
- People with a disability (must be determined by the Disability Determination Bureau or the Social Security Administration), or
- Some pregnant women (see “Pregnant Women Applying For” to learn more).

\*For current income levels, go to [dhs.wi.gov/em/customerHelp](https://dhs.wi.gov/em/customerHelp) and find the BadgerCare Plus Income Limits.

### What if my employer changes my health insurance coverage?

If your employer changes your health insurance and the amount of your premium is less than 9.5% of your income, and your family income is over 133% of the FPL, you and/or your spouse may not be able to enroll in BadgerCare Plus.

### What if I choose to drop my health insurance?

- If you have income over 133% of the FPL and you choose to drop your current employer's health insurance where you paid a premium of 9.5% or less of your family's income, you will not be able to enroll in BadgerCare Plus.
- If you quit your job in which you had health insurance, you may not be able to enroll in BadgerCare Plus for the next 3 months from when you quit your job unless you have good cause.

## 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 employer's health insurance plan.

If you have a reason not listed above and you feel it should be considered, contact your local agency. To find your local agency, go to [dhs.wisconsin.gov/forwardhealth/imagency/index.htm](https://dhs.wisconsin.gov/forwardhealth/imagency/index.htm).

## If you were already getting BadgerCare Plus benefits, when will you be affected by this change?

If you were already getting BadgerCare Plus benefits, this change will not affect you until you complete your annual renewal or start a new job.

Until then, if you are a parent or a person taking care of a child and:

- Your family has income over 150% of the FPL, and
- You have access to employer-sponsored health insurance where the employer pays at least 80% of the premium,

Your benefits may end unless you have a good cause reason.

Children of families who meet these rules may still be able to enroll in BadgerCare Plus by paying a deductible (for more information about BadgerCare Plus Deductibles, go to [dhs.wi.gov/em/customerHelp](https://dhs.wi.gov/em/customerHelp)).

## Pregnant Woman Applying For:

### BadgerCare Plus for Families

If you are 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 applying for Prenatal Services because of your immigration or citizenship status, or are in jail, you will not be able to enroll if:

- You have access to an employer health insurance plan in which the employer pays at least 80% of the premium, or
- 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.

The information provided is general. To find out more detailed information regarding BadgerCare Plus:

- Go to the ForwardHealth Eligibility and Benefits brochure at [dhs.wi.gov/em/customerHelp](https://dhs.wi.gov/em/customerHelp).
- Call Member Services at 1-800-362-3002, or
- Contact your local agency. To find your local agency, go to [dhs.wisconsin.gov/forwardhealth/imagency/index.htm](https://dhs.wisconsin.gov/forwardhealth/imagency/index.htm).



**State of Wisconsin**  
**Department of Health Services**  
**Division of Health Care Access and Accountability**