



State of Wisconsin
Governor Scott Walker

DEPARTMENT OF HEALTH SERVICES
Secretary Kitty Rhoades
1 West Wilson Street
P.O. Box 7850
Madison, WI 53707-7850
Telephone: (608) 266-9622
FAX: (608) 266-7882
www.dhs.wisconsin.gov

TO: **Income Maintenance Supervisors**
Income Maintenance Lead Workers
Income Maintenance Staff
W-2 Agencies
Workforce Development Boards
Job Center Leads and Managers
Training Staff
Child Care Coordinators

FROM: Shawn Smith, Bureau Director
Bureau of Enrollment Policy & Systems
Division of Health Care Access and Accountability

DHS OPERATIONS MEMO

No: DHS 15-05

DATE: 1/28/2015

| | | | | | |
|----|-------------------------------------|-----|-------------------------------------|------|-------------------------------------|
| FS | <input type="checkbox"/> | MA | <input checked="" type="checkbox"/> | BC+ | <input checked="" type="checkbox"/> |
| SC | <input checked="" type="checkbox"/> | CTS | <input type="checkbox"/> | FSET | <input type="checkbox"/> |

SUBJECT: 2015 Federal Poverty Level Changes for ForwardHealth Programs

CROSS REFERENCE: BadgerCare Plus Handbook (BCPH), 48.1 & 50.1
Medicaid Eligibility Handbook (MEH), 39.5, 39.10 & 39.11

EFFECTIVE DATE: See specific dates listed with the individual tables.

PURPOSE:

This memo provides local agencies with information about how to implement the 2015 Federal Poverty Level (FPL) Income Guidelines for the BadgerCare Plus (BC+) and Medicaid (MA) Programs. Below are the updated tables, effective dates and cross references for these programs.

BACKGROUND

The U.S. Department of Health and Human Services (DHHS) published its annual update of the Poverty Income Guidelines (aka Federal Poverty Level, or FPL) in the Federal Register on January 22, 2015. These FPL guidelines are available at the following website:

<http://aspe.dhhs.gov/poverty/index.shtml>.

Income limits and other amounts used in eligibility determinations for BC+ and certain categories of MA are based on the FPL. The increase in the Federal FPL will result in changes to the MA and BC+ income limits as specified in this Operations Memo.

BC+ children-only premiums are not changing. The rates for the BC+ adult premiums for 2015 are not changing; however, due to the income limits increasing, almost all of the caps on BC+ premiums will be going up.

POLICY

Income limits and other amounts based on the FPL will be effective on the dates provided with each individual table listed. The changes will be provided in future MEH and BCPH releases. When ongoing cases are updated in CARES, with the new income limits, the first affected benefit month will be March 2015. As you become aware of cases that could have benefited from the higher limits in February, re-determine eligibility with the 2015 FPL limits listed with each individual table.

The 2015 BC+ premiums for adults and the 5% premium caps for children's premiums for newly eligible individuals will be effective February 1, 2015, for those individuals confirmed on or after February 1, 2015. For ongoing cases, the 2015 premiums and premium caps will not take effect until March 1, 2015, in order to meet notice requirements.

CARES

CARES tables TBCS, TBPI, TFPL, TMEP, TMST and TSFL will be updated January 31 with an effective date of February 1, 2015. When running eligibility on or after January 31, 2015, CARES will use the new FPL amounts for any months eligibility is being run. When running with dates for current or past months, workers will not be able to confirm eligibility if the FPL changes have a negative impact on the benefits or premium amounts. CARES eligibility re-determinations using the new FPLs will occur automatically as part of the annual FPL mass change. The FPL mass change will occur the weekend of February 7, 2015, affecting the March benefit month. If a case exceptions out during the batch run, alert 349 will be generated.

Alert

349 ELIG NOT DET AT MC/AA RUN SFEX

This alert indicates that the case did not go through mass change or adverse action because it exceptioned off. These are the cases that appear on the EOS Exception report C306. This report includes cases with overrides, cases with person add/deletes that have not been confirmed, and assistance groups in pending status. These cases are also listed on the monthly mass change report C307. For these cases, you must run eligibility and confirm benefits when you get the correct determination. If you do not run eligibility and confirm the benefits before Adverse Action (AA), you must run eligibility with the recurring month's date.

The new FPL limits will be used for applications or person adds when eligibility is determined in CARES on or after February 1, 2015. For ongoing cases, the new FPL limits will also be used when eligibility is determined retroactively for the month of February 2015.

BADGERCARE PLUS AND PREMIUMS

The updated BC+ income limits (based on the 2015 FPL guidelines) are effective on February 1, 2015.

As a result of the update, effective March 1, a portion of the BadgerCare Plus families who pay premiums will no longer owe premiums or will owe lower premiums for March.

MEDICARE SAVINGS PROGRAMS, MEDICAID PURCHASE PLAN (MAPP) & COLA DISREGARD

Ongoing Cases

For Medicare Savings Programs (MSP) categories and MAPP, the new income limits based on the 2015 FPL guidelines are effective on February 1, 2015. Social Security benefit increases that occurred in January due to the Cost of Living Adjustment (COLA) are disregarded for MSP and MAPP cases until the month after the FPL change is announced. This is done to prevent these cases from closing due to the COLA increases before the higher FPL limits are effective.

In December 2014, the CARES COLA mass change stored the COLA increase on the (CWW) Unearned Income page as "CURRENT DISREGARD" field. For MSP and MAPP cases for which eligibility has been determined between January 1, 2015 and January 31, 2015, CARES automatically subtracted the COLA increase from the member's income before comparing it to the eligibility income limits. In addition, CARES subtracted the "CURRENT DISREGARD" from the member's income before comparing it to the income limits for MAPP premiums.

Because the FPL limits are being updated February 1, 2015, CARES will no longer subtract the COLA increase from total income when determining eligibility for February through December 2015.

Some Specified Low-Income Medicare Beneficiaries (SLMB) may become eligible as Qualified Medicare Beneficiaries (QMB) due to the increase in the income limits, but will not have their eligibility updated during the mass change. We will send local agencies a report listing the persons who need to have their eligibility run on line and new benefits confirmed.

New Applications

The 2015 COLA amount entered in the "Current Disregard" on the unearned income page will be disregarded automatically for MSP categories and MAPP applications processed between January 1, 2015 and January 31, 2015.

For applications processed between January 1, 2015 and January 31, 2015 that did not have the "CURRENT DISREGARD" and were denied for excess income, re-determine eligibility with the new 2015 FPL limits upon the member's request.

SPOUSAL IMPOVERISHMENT AND COMMUNITY SPOUSE INCOME ALLOWANCE AND SPOUSAL IMPOVERISHMENT FAMILY MEMBER INCOME ALLOWANCE.

Changes to the Spousal Impoverishment Community Spouse Income Allowance minimum allocation, Shelter Base Amount, and Spousal Impoverishment Family Member Income Allowance are effective July 1, 2015. A separate Operations Memo will be issued in May 2015 with information about the changed amounts. This memo will also describe the mass change which will affect July benefits.

NEW INCOME LIMITS

The following tables show the new income limits for specific MA categories and BC+.

QUALIFIED MEDICARE BENEFICIARY (QMB)

Effective Date: 02/01/2015
Cross Reference: MEH (Chapter 39.5)

| Group Size | OLD Limit (100%) | NEW Limit (100%) |
|------------|------------------|-------------------|
| 1 | \$972.50 | \$980.83 |
| 2 | \$1,310.83 | \$1,327.50 |

QUALIFIED DISABLED & WORKING INDIVIDUAL (QDWI)

Effective Date: 02/01/2015
Cross Reference: MEH (Chapter 39.5)

| Group Size | OLD Limit (200%) | NEW Limit (200%) |
|------------|------------------|-------------------|
| 1 | \$1,945.00 | \$1,961.67 |
| 2 | \$2,621.67 | \$2,655.00 |

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)

Effective Date: 02/01/2015
Cross Reference: MEH (Chapter 39.5)

| Group Size | OLD Limit (120%) | NEW Limit (120%) |
|------------|------------------|-------------------|
| 1 | \$1,167.00 | \$1,177.00 |
| 2 | \$1,573.00 | \$1,593.00 |

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY PLUS (SLMB +)

Effective Date: 02/01/2015
Cross Reference: MEH (Chapter 39.5)

| Group Size | OLD Limit (135%) | NEW Limit (135%) |
|------------|------------------|-------------------|
| 1 | \$1,312.88 | \$1,324.13 |
| 2 | \$1,769.63 | \$1,792.13 |

MAPP

Effective Date: 02/01/2015

Cross Reference: MEH (Chapter 39.5)

Income limits for MAPP are based on 250% of the FPL for applicants and members. Individuals above 150% of FPL may need to pay a premium in order to participate in the MAPP program.

| Group Size | OLD Limit (250%) | NEW Limit (250%) | OLD MAPP Cutoff Premium Payment (150%) | NEW MAPP Cutoff Premium Payment (150%) |
|----------------------------|-----------------------------|-----------------------------|---|---|
| 1 | \$2,431.25 | \$2,452.08 | \$1,458.75 | \$1,471.25 |
| 2 | \$3,277.08 | \$3,318.75 | \$1,966.25 | \$1,991.25 |
| 3 | \$4,122.92 | \$4,185.42 | \$2,473.75 | \$2,511.25 |
| 4 | \$4,968.75 | \$5,052.08 | \$2,981.25 | \$3,031.25 |
| 5 | \$5,814.58 | \$5,918.75 | \$3,488.75 | \$3,551.25 |
| 6 | \$6,660.42 | \$6,785.42 | \$3,996.25 | \$4,071.25 |
| 7 | \$7,506.25 | \$7,652.08 | \$4,503.75 | \$4,591.25 |
| 8 | \$8,352.08 | \$8,518.75 | \$5,011.25 | \$5,111.25 |
| 9 | \$9,197.92 | \$9,385.42 | \$5,518.75 | \$5,631.25 |
| 10 | \$10,043.75 | \$10,252.08 | \$6,026.25 | \$6,151.25 |
| For each additional person | + \$845.83 | +\$866.67 | + \$507.50 | +\$520.00 |

FAMILY PLANNING ONLY SERVICES (FPOS) AND FPOS PRESUMPTIVE / TEMPORARY ELIGIBILITY (TE)

Effective Date: 02/01/2015

Cross Reference: BC+ (Chapter 50.1)

| Group Size | NEW Limit FPOS/FPOS TE (306%) |
|-------------------|--|
| 1 | \$3,001.35 |

BADGERCARE PLUS INCOME LIMITS FOR MAGI-BASED ELIGIBILITY DETERMINATIONS

Effective Date: 02/01/2015 (For applications filed on or after 02/01/2015.)

Cross Reference: BC+ (Chapters 7.1.2, 16.1.2, 19.1 and 25.8.1)

| Group Size | NEW Limit Adults (100%) | NEW Limit Children Over Age 5 (156%) | NEW Limit Children Ages 1 to 5 (191%) | NEW Limit Children's Premium Payment Cutoff (201%) | NEW Limit Eligibility Limit for Pregnant Women and Children (306%) |
|----------------------------|--------------------------------|---|--|---|---|
| 1 | \$980.83 | \$1,530.10 | \$1,873.39 | \$1,971.48 | \$3,001.35 |
| 2 | \$1,327.50 | \$2,070.90 | \$2,535.53 | \$2,668.28 | \$4,062.15 |
| 3 | \$1,674.17 | \$2,611.70 | \$3,197.66 | \$3,365.08 | \$5,122.95 |
| 4 | \$2,020.83 | \$3,152.50 | \$3,859.79 | \$4,061.88 | \$6,183.75 |
| 5 | \$2,367.50 | \$3,693.30 | \$4,521.93 | \$4,758.68 | \$7,244.55 |
| 6 | \$2,714.17 | \$4,234.10 | \$5,184.06 | \$5,455.48 | \$8,305.35 |
| 7 | \$3,060.83 | \$4,774.90 | \$5,846.19 | \$6,152.28 | \$9,366.15 |
| 8 | \$3,407.50 | \$5,315.70 | \$6,508.33 | \$6,849.08 | \$10,426.95 |
| 9 | \$3,754.17 | \$5,856.50 | \$7,170.46 | \$7,545.88 | \$11,487.75 |
| 10 | \$4,100.83 | \$6,397.30 | \$7,832.59 | \$8,242.68 | \$12,548.55 |
| For each additional person | + \$346.67 | + \$540.80 | + \$662.13 | + \$696.80 | + \$1,060.80 |

SENIORCARE

Effective Date: 02/01/2015

Cross Reference: MEH (Chapter 39.11)

Level 1 Annual income no greater than 160% of the FPL

| Group Size | 2014 160% | 2015 160% |
|-------------------|------------------|------------------|
| 1 | \$18,672 | \$18,832 |
| 2 | \$25,168 | \$25,488 |

Level 2a Annual income above 160% but no greater than 200% of the FPL

| Group Size | 2014 160% - 200% | 2015 160% - 200% |
|-------------------|-------------------------|-------------------------|
| 1 | \$18,673 to \$23,340 | \$18,833 to \$23,540 |
| 2 | \$25,169 to \$31,460 | \$25,489 to \$31,860 |

Level 2b Annual income above 200% but no greater than 240% of the FPL

| Group Size | 2014 200% - 240% | 2015 200% - 240% |
|------------|----------------------|-----------------------------|
| 1 | \$23,341 to \$28,008 | \$23,541 to \$28,248 |
| 2 | \$31,461 to \$37,752 | \$31,861 to \$38,232 |

Level 3 Annual income above 240% of the FPL

| Group Size | 2014 > 240% | 2015 > 240% |
|------------|---------------------|----------------------------|
| 1 | \$28,009 or greater | \$28,249 or greater |
| 2 | \$37,753 or greater | \$38,233 or greater |

BADGERCARE PLUS PREMIUMS**Ongoing Cases**

The increase in the premium caps is effective 3/1/2015 to allow a negative notice to be sent. If eligibility needs to be determined for a case for February benefits, confirmation for BadgerCare Plus in CARES is not possible and a manual certification is needed for newly added individuals.

New Applications

Effective 2/1/2015, the new FPL will be used to determine February benefits and forward.

5% Premium Caps for Children

Effective: 02/01/2015

Cross Reference: BC+ (Chapter 48.1.3)

(Premiums for families with incomes below 300% are rounded down to the nearest dollar.)

| Group Size | 201-211% | 211-221% | 221-231% | 231-241% | 241-251% | 251-261% | 261-271% | 271-281% | 281-291% | 291-301% | 301%-306% |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 1 | 98.00 | 103.00 | 108.00 | 113.00 | 118.00 | 123.00 | 127.00 | 132.00 | 137.00 | 142.00 | 147.00 |
| 2 | 133.00 | 140.00 | 146.00 | 153.00 | 159.00 | 166.00 | 173.00 | 179.00 | 186.00 | 193.00 | 199.00 |
| 3 | 168.00 | 176.00 | 184.00 | 193.00 | 201.00 | 210.00 | 218.00 | 226.00 | 235.00 | 243.00 | 251.00 |
| 4 | 203.00 | 213.00 | 223.00 | 233.00 | 243.00 | 253.00 | 263.00 | 273.00 | 283.00 | 294.00 | 304.00 |
| 5 | 237.00 | 249.00 | 261.00 | 273.00 | 285.00 | 297.00 | 308.00 | 320.00 | 332.00 | 344.00 | 356.00 |
| 6 | 272.00 | 286.00 | 299.00 | 313.00 | 327.00 | 340.00 | 354.00 | 367.00 | 381.00 | 394.00 | 408.00 |
| 7 | 307.00 | 322.00 | 338.00 | 353.00 | 368.00 | 384.00 | 399.00 | 414.00 | 430.00 | 445.00 | 460.00 |

| Group Size | 201-211% | 211-221% | 221-231% | 231-241% | 241-251% | 251-261% | 261-271% | 271-281% | 281-291% | 291-301% | 301%-306% |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 8 | 342.00 | 359.00 | 376.00 | 393.00 | 410.00 | 427.00 | 444.00 | 461.00 | 478.00 | 495.00 | 512.00 |
| 9 | 377.00 | 396.00 | 414.00 | 433.00 | 452.00 | 471.00 | 489.00 | 508.00 | 527.00 | 546.00 | 565.00 |
| 10 | 412.00 | 432.00 | 453.00 | 473.00 | 494.00 | 514.00 | 535.00 | 555.00 | 576.00 | 596.00 | 617.00 |
| 11 | 446.00 | 469.00 | 491.00 | 513.00 | 535.00 | 558.00 | 580.00 | 602.00 | 624.00 | 647.00 | 669.00 |
| 12 | 481.00 | 505.00 | 529.00 | 553.00 | 577.00 | 601.00 | 625.00 | 649.00 | 673.00 | 697.00 | 721.00 |
| 13 | 516.00 | 542.00 | 568.00 | 593.00 | 619.00 | 645.00 | 670.00 | 696.00 | 722.00 | 747.00 | 773.00 |
| 14 | 551.00 | 578.00 | 606.00 | 633.00 | 661.00 | 688.00 | 716.00 | 743.00 | 770.00 | 798.00 | 825.00 |

The tables below provide the range of premiums for parents and caretaker relatives in BadgerCare Plus Extensions, based on family size and income level.

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|----------------|-----------------------|-----------------------|--------------|-----------------------|
| 1 | 100.01% – 133% | \$ 980.84 - 1,304.51 | 2.0% | \$20 - 26 |
| | 133.01% - 139.99% | \$1,304.52 - 1,373.16 | 3.0% | \$39 - 41 |
| | 140% - 149.99% | \$1,373.17 - 1,471.24 | 3.5% | \$48 - 51 |
| | 150% - 159.99% | \$1,471.25 - 1,569.32 | 4.0% | \$59 - 63 |
| | 160% - 169.99% | \$1,569.33 - 1,667.41 | 4.5% | \$71 - 75 |
| | 170% - 179.99% | \$1,667.42 - 1,765.49 | 4.9% | \$82 - 87 |
| | 180% - 189.99% | \$1,765.50 - 1,863.57 | 5.4% | \$95 - 101 |
| | 190% - 199.99% | \$1,863.58 - 1,961.66 | 5.8% | \$108 - 114 |
| | 200% - 209.99% | \$1,961.67 - 2,059.74 | 6.3% | \$124 - 130 |
| | 210% - 219.99% | \$2,059.75 - 2,157.82 | 6.7% | \$138 - 145 |
| | 220% - 229.99% | \$2,157.83 - 2,255.91 | 7.0% | \$151 - 158 |
| | 230% - 239.99% | \$2,255.92 - 2,353.99 | 7.4% | \$167 - 174 |
| | 240% - 249.99% | \$2,354.00 - 2,452.07 | 7.7% | \$181 - 189 |
| | 250% - 259.99% | \$2,452.08 - 2,550.16 | 8.1% | \$199 - 207 |
| | 260% - 269.99% | \$2,550.17 - 2,648.24 | 8.3% | \$212 - 220 |
| | 270% - 279.99% | \$2,648.25 - 2,746.32 | 8.6% | \$228 - 236 |
| | 280% - 289.99% | \$2,746.33 - 2,844.41 | 8.9% | \$244 - 253 |
| 290% - 299.99% | \$2,844.42 - 2,942.49 | 9.2% | \$262 - 271 | |
| | 300%+ | \$2,942.50+ | 9.5% | \$280+ |

For incomes over 300% FPL, multiply the net income times .095 and round to the nearest dollar to get the premium amount.

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|-----------------------|--------------|-----------------------|
| 2 | 100.01% – 133% | \$1,327.51 - 1,765.58 | 2.0% | \$27 - 35 |
| | 133.01% - 139.99% | \$1,765.59 - 1,858.49 | 3.0% | \$53 - 56 |
| | 140% - 149.99% | \$1,858.50 - 1,991.24 | 3.5% | \$65 - 70 |
| | 150% - 159.99% | \$1,991.25 - 2,123.99 | 4.0% | \$80 - 85 |
| | 160% - 169.99% | \$2,124.00 - 2,256.74 | 4.5% | \$96 - 102 |
| | 170% - 179.99% | \$2,256.75 - 2,389.49 | 4.9% | \$111 - 117 |
| | 180% - 189.99% | \$2,389.50 - 2,522.24 | 5.4% | \$129 - 136 |
| | 190% - 199.99% | \$2,522.25 - 2,654.99 | 5.8% | \$146 - 154 |
| | 200% - 209.99% | \$2,655.00 - 2,787.74 | 6.3% | \$167 - 176 |
| | 210% - 219.99% | \$2,787.75 - 2,920.49 | 6.7% | \$187 - 196 |
| | 220% - 229.99% | \$2,920.50 - 3,053.24 | 7.0% | \$204 - 214 |
| | 230% - 239.99% | \$3,053.25 - 3,185.99 | 7.4% | \$226 - 236 |
| | 240% - 249.99% | \$3,186.00 - 3,318.74 | 7.7% | \$245 - 256 |
| | 250% - 259.99% | \$3,318.75 - 3,451.49 | 8.1% | \$269 - 280 |
| | 260% - 269.99% | \$3,451.50 - 3,584.24 | 8.3% | \$286 - 297 |
| | 270% - 279.99% | \$3,584.25 - 3,716.99 | 8.6% | \$308 - 320 |
| | 280% - 289.99% | \$3,717.00 - 3,849.74 | 8.9% | \$331 - 343 |
| | 290% - 299.99% | \$3,849.75 - 3,982.49 | 9.2% | \$354 - 366 |
| 300%+ | \$3,982.50+ | 9.5% | \$378+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|-----------------------|--------------|-----------------------|
| 3 | 100.01% – 133% | \$1,674.18 - 2,226.64 | 2.0% | \$33 - 45 |
| | 133.01% - 139.99% | \$2,226.65 - 2,343.82 | 3.0% | \$67 - 70 |
| | 140% - 149.99% | \$2,343.83 - 2,511.24 | 3.5% | \$82 - 88 |
| | 150% - 159.99% | \$2,511.25 - 2,678.66 | 4.0% | \$100 - 107 |
| | 160% - 169.99% | \$2,678.67 - 2,846.07 | 4.5% | \$121 - 128 |
| | 170% - 179.99% | \$2,846.08 - 3,013.49 | 4.9% | \$139 - 148 |
| | 180% - 189.99% | \$3,013.50 - 3,180.91 | 5.4% | \$163 - 172 |
| | 190% - 199.99% | \$3,180.92 - 3,348.32 | 5.8% | \$184 - 194 |
| | 200% - 209.99% | \$3,348.33 - 3,515.74 | 6.3% | \$211 - 221 |
| | 210% - 219.99% | \$3,515.75 - 3,683.16 | 6.7% | \$236 - 247 |
| | 220% - 229.99% | \$3,683.17 - 3,850.57 | 7.0% | \$258 - 270 |
| | 230% - 239.99% | \$3,850.58 - 4,017.99 | 7.4% | \$285 - 297 |
| | 240% - 249.99% | \$4,018.00 - 4,185.41 | 7.7% | \$309 - 322 |
| | 250% - 259.99% | \$4,185.42 - 4,352.82 | 8.1% | \$339 - 353 |
| | 260% - 269.99% | \$4,352.83 - 4,520.24 | 8.3% | \$361 - 375 |
| | 270% - 279.99% | \$4,520.25 - 4,687.66 | 8.6% | \$389 - 403 |
| | 280% - 289.99% | \$4,687.67 - 4,855.07 | 8.9% | \$417 - 432 |
| | 290% - 299.99% | \$4,855.08 - 5,022.49 | 9.2% | \$447 - 462 |
| 300%+ | \$5,022.50+ | 9.5% | \$477+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|-----------------------|--------------|-----------------------|
| 4 | 100.01% – 133% | \$2,020.84 - 2,687.71 | 2.0% | \$40 - 54 |
| | 133.01% - 139.99% | \$2,687.72 - 2,829.16 | 3.0% | \$81 - 85 |
| | 140% - 149.99% | \$2,829.17 - 3,031.24 | 3.5% | \$99 - 106 |
| | 150% - 159.99% | \$3,031.25 - 3,233.32 | 4.0% | \$121 - 129 |
| | 160% - 169.99% | \$3,233.33 - 3,435.41 | 4.5% | \$145 - 155 |
| | 170% - 179.99% | \$3,435.42 - 3,637.49 | 4.9% | \$168 - 178 |
| | 180% - 189.99% | \$3,637.50 - 3,839.57 | 5.4% | \$196 - 207 |
| | 190% - 199.99% | \$3,839.58 - 4,041.66 | 5.8% | \$223 - 234 |
| | 200% - 209.99% | \$4,041.67 - 4,243.74 | 6.3% | \$255 - 267 |
| | 210% - 219.99% | \$4,243.75 - 4,445.82 | 6.7% | \$284 - 298 |
| | 220% - 229.99% | \$4,445.83 - 4,647.91 | 7.0% | \$311 - 325 |
| | 230% - 239.99% | \$4,647.92 - 4,849.99 | 7.4% | \$344 - 359 |
| | 240% - 249.99% | \$4,850.00 - 5,052.07 | 7.7% | \$373 - 389 |
| | 250% - 259.99% | \$5,052.08 - 5,254.16 | 8.1% | \$409 - 426 |
| | 260% - 269.99% | \$5,254.17 - 5,456.24 | 8.3% | \$436 - 453 |
| | 270% - 279.99% | \$5,456.25 - 5,658.32 | 8.6% | \$469 - 487 |
| | 280% - 289.99% | \$5,658.33 - 5,860.41 | 8.9% | \$504 - 522 |
| | 290% - 299.99% | \$5,860.42 - 6,062.49 | 9.2% | \$539 - 558 |
| 300%+ | \$6,062.50+ | 9.5% | \$576+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|-----------------------|--------------|-----------------------|
| 5 | 100.01% – 133% | \$2,367.51 - 3,148.78 | 2.0% | \$47 - 63 |
| | 133.01% - 139.99% | \$3,148.79 - 3,314.49 | 3.0% | \$94 - 99 |
| | 140% - 149.99% | \$3,314.50 - 3,551.24 | 3.5% | \$116 - 124 |
| | 150% - 159.99% | \$3,551.25 - 3,787.99 | 4.0% | \$142 - 152 |
| | 160% - 169.99% | \$3,788.00 - 4,024.74 | 4.5% | \$170 - 181 |
| | 170% - 179.99% | \$4,024.75 - 4,261.49 | 4.9% | \$197 - 209 |
| | 180% - 189.99% | \$4,261.50 - 4,498.24 | 5.4% | \$230 - 243 |
| | 190% - 199.99% | \$4,498.25 - 4,734.99 | 5.8% | \$261 - 275 |
| | 200% - 209.99% | \$4,735.00 - 4,971.74 | 6.3% | \$298 - 313 |
| | 210% - 219.99% | \$4,971.75 - 5,208.49 | 6.7% | \$333 - 349 |
| | 220% - 229.99% | \$5,208.50 - 5,445.24 | 7.0% | \$365 - 381 |
| | 230% - 239.99% | \$5,445.25 - 5,681.99 | 7.4% | \$403 - 420 |
| | 240% - 249.99% | \$5,682.00 - 5,918.74 | 7.7% | \$438 - 456 |
| | 250% - 259.99% | \$5,918.75 - 6,155.49 | 8.1% | \$479 - 499 |
| | 260% - 269.99% | \$6,155.50 - 6,392.24 | 8.3% | \$511 - 531 |
| | 270% - 279.99% | \$6,392.25 - 6,628.99 | 8.6% | \$550 - 570 |
| | 280% - 289.99% | \$6,629.00 - 6,865.74 | 8.9% | \$590 - 611 |
| | 290% - 299.99% | \$6,865.75 - 7,102.49 | 9.2% | \$632 - 653 |
| 300%+ | \$7,102.50+ | 9.5% | \$675+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|----------------|-----------------------|-----------------------|--------------|-----------------------|
| 6 | 100.01% – 133% | \$2,714.18 - 3,609.84 | 2.0% | \$54 - 72 |
| | 133.01% - 139.99% | \$3,609.85 - 3,799.82 | 3.0% | \$108 - 114 |
| | 140% - 149.99% | \$3,799.83 - 4,071.24 | 3.5% | \$133 - 142 |
| | 150% - 159.99% | \$4,071.25 - 4,342.66 | 4.0% | \$163 - 174 |
| | 160% - 169.99% | \$4,342.67 - 4,614.07 | 4.5% | \$195 - 208 |
| | 170% - 179.99% | \$4,614.08 - 4,885.49 | 4.9% | \$226 - 239 |
| | 180% - 189.99% | \$4,885.50 - 5,156.91 | 5.4% | \$264 - 278 |
| | 190% - 199.99% | \$5,156.92 - 5,428.32 | 5.8% | \$299 - 315 |
| | 200% - 209.99% | \$5,428.33 - 5,699.74 | 6.3% | \$342 - 359 |
| | 210% - 219.99% | \$5,699.75 - 5,971.16 | 6.7% | \$382 - 400 |
| | 220% - 229.99% | \$5,971.17 - 6,242.57 | 7.0% | \$418 - 437 |
| | 230% - 239.99% | \$6,242.58 - 6,513.99 | 7.4% | \$462 - 482 |
| | 240% - 249.99% | \$6,514.00 - 6,785.41 | 7.7% | \$502 - 522 |
| | 250% - 259.99% | \$6,785.42 - 7,056.82 | 8.1% | \$550 - 572 |
| | 260% - 269.99% | \$7,056.83 - 7,328.24 | 8.3% | \$586 - 608 |
| | 270% - 279.99% | \$7,328.25 - 7,599.66 | 8.6% | \$630 - 654 |
| | 280% - 289.99% | \$7,599.67 - 7,871.07 | 8.9% | \$676 - 701 |
| 290% - 299.99% | \$7,871.08 - 8,142.49 | 9.2% | \$724 - 749 | |
| 300%+ | \$8,142.50+ | 9.5% | \$774+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|----------------|-----------------------|-----------------------|--------------|-----------------------|
| 7 | 100.01% – 133% | \$3,060.84 - 4,070.91 | 2.0% | \$61 - 81 |
| | 133.01% - 139.99% | \$4,070.92 - 4,285.16 | 3.0% | \$122 - 129 |
| | 140% - 149.99% | \$4,285.17 - 4,591.24 | 3.5% | \$150 - 161 |
| | 150% - 159.99% | \$4,591.25 - 4,897.32 | 4.0% | \$184 - 196 |
| | 160% - 169.99% | \$4,897.33 - 5,203.41 | 4.5% | \$220 - 234 |
| | 170% - 179.99% | \$5,203.42 - 5,509.49 | 4.9% | \$255 - 270 |
| | 180% - 189.99% | \$5,509.50 - 5,815.57 | 5.4% | \$298 - 314 |
| | 190% - 199.99% | \$5,815.58 - 6,121.66 | 5.8% | \$337 - 355 |
| | 200% - 209.99% | \$6,121.67 - 6,427.74 | 6.3% | \$386 - 405 |
| | 210% - 219.99% | \$6,427.75 - 6,733.82 | 6.7% | \$431 - 451 |
| | 220% - 229.99% | \$6,733.83 - 7,039.91 | 7.0% | \$471 - 493 |
| | 230% - 239.99% | \$7,039.92 - 7,345.99 | 7.4% | \$521 - 544 |
| | 240% - 249.99% | \$7,346.00 - 7,652.07 | 7.7% | \$566 - 589 |
| | 250% - 259.99% | \$7,652.08 - 7,958.16 | 8.1% | \$620 - 645 |
| | 260% - 269.99% | \$7,958.17 - 8,264.24 | 8.3% | \$661 - 686 |
| | 270% - 279.99% | \$8,264.25 - 8,570.32 | 8.6% | \$711 - 737 |
| | 280% - 289.99% | \$8,570.33 - 8,876.41 | 8.9% | \$763 - 790 |
| 290% - 299.99% | \$8,876.42 - 9,182.49 | 9.2% | \$817 - 845 | |
| 300%+ | \$9,182.50+ | 9.5% | \$872+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|------------------------|--------------|-----------------------|
| 8 | 100.01% – 133% | \$3,407.51 - 4,531.98 | 2.0% | \$68 - 91 |
| | 133.01% - 139.99% | \$4,531.99 - 4,770.49 | 3.0% | \$136 - 143 |
| | 140% - 149.99% | \$4,770.50 - 5,111.24 | 3.5% | \$167 - 179 |
| | 150% - 159.99% | \$5,111.25 - 5,451.99 | 4.0% | \$204 - 218 |
| | 160% - 169.99% | \$5,452.00 - 5,792.74 | 4.5% | \$245 - 261 |
| | 170% - 179.99% | \$5,792.75 - 6,133.49 | 4.9% | \$284 - 301 |
| | 180% - 189.99% | \$6,133.50 - 6,474.24 | 5.4% | \$331 - 350 |
| | 190% - 199.99% | \$6,474.25 - 6,814.99 | 5.8% | \$376 - 395 |
| | 200% - 209.99% | \$6,815.00 - 7,155.74 | 6.3% | \$429 - 451 |
| | 210% - 219.99% | \$7,155.75 - 7,496.49 | 6.7% | \$479 - 502 |
| | 220% - 229.99% | \$7,496.50 - 7,837.24 | 7.0% | \$525 - 549 |
| | 230% - 239.99% | \$7,837.25 - 8,177.99 | 7.4% | \$580 - 605 |
| | 240% - 249.99% | \$8,178.00 - 8,518.74 | 7.7% | \$630 - 656 |
| | 250% - 259.99% | \$8,518.75 - 8,859.49 | 8.1% | \$690 - 718 |
| | 260% - 269.99% | \$8,859.50 - 9,200.24 | 8.3% | \$735 - 764 |
| | 270% - 279.99% | \$9,200.25 - 9,540.99 | 8.6% | \$791 - 821 |
| | 280% - 289.99% | \$9,541.00 - 9,881.74 | 8.9% | \$849 - 879 |
| | 290% - 299.99% | \$9,881.75 - 10,222.49 | 9.2% | \$909 - 940 |
| 300%+ | \$10,222.50+ | 9.5% | \$971+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|-------------|-------------------|-------------------------|--------------|-----------------------|
| 9 | 100.01% – 133% | \$3,754.18 - 4,993.04 | 2.0% | \$75 - 100 |
| | 133.01% - 139.99% | \$4,993.05 - 5,255.82 | 3.0% | \$150 - 158 |
| | 140% - 149.99% | \$5,255.83 - 5,631.24 | 3.5% | \$184 - 197 |
| | 150% - 159.99% | \$5,631.25 - 6,006.66 | 4.0% | \$225 - 240 |
| | 160% - 169.99% | \$6,006.67 - 6,382.07 | 4.5% | \$270 - 287 |
| | 170% - 179.99% | \$6,382.08 - 6,757.49 | 4.9% | \$313 - 331 |
| | 180% - 189.99% | \$6,757.50 - 7,132.91 | 5.4% | \$365 - 385 |
| | 190% - 199.99% | \$7,132.92 - 7,508.32 | 5.8% | \$414 - 435 |
| | 200% - 209.99% | \$7,508.33 - 7,883.74 | 6.3% | \$473 - 497 |
| | 210% - 219.99% | \$7,883.75 - 8,259.16 | 6.7% | \$528 - 553 |
| | 220% - 229.99% | \$8,259.17 - 8,634.57 | 7.0% | \$578 - 604 |
| | 230% - 239.99% | \$8,634.58 - 9,009.99 | 7.4% | \$639 - 667 |
| | 240% - 249.99% | \$9,010.00 - 9,385.41 | 7.7% | \$694 - 723 |
| | 250% - 259.99% | \$9,385.42 - 9,760.82 | 8.1% | \$760 - 791 |
| | 260% - 269.99% | \$9,760.83 - 10,136.24 | 8.3% | \$810 - 841 |
| | 270% - 279.99% | \$10,136.25 - 10,511.66 | 8.6% | \$872 - 904 |
| | 280% - 289.99% | \$10,511.67 - 10,887.07 | 8.9% | \$936 - 969 |
| | 290% - 299.99% | \$10,887.08 - 11,262.49 | 9.2% | \$1,002 - 1,036 |
| 300%+ | \$11,262.50+ | 9.5% | \$1,070+ | |

| Family Size | FPL % | Monthly Income | Premium Rate | Monthly Premium Range |
|----------------|-------------------------|-------------------------|-----------------|-----------------------|
| 10 | 100.01% – 133% | \$4,100.84 - 5,454.11 | 2.0% | \$82 - 109 |
| | 133.01% - 139.99% | \$5,454.12 - 5,741.16 | 3.0% | \$164 - 172 |
| | 140% - 149.99% | \$5,741.17 - 6,151.24 | 3.5% | \$201 - 215 |
| | 150% - 159.99% | \$6,151.25 - 6,561.32 | 4.0% | \$246 - 262 |
| | 160% - 169.99% | \$6,561.33 - 6,971.41 | 4.5% | \$295 - 314 |
| | 170% - 179.99% | \$6,971.42 - 7,381.49 | 4.9% | \$342 - 362 |
| | 180% - 189.99% | \$7,381.50 - 7,791.57 | 5.4% | \$399 - 421 |
| | 190% - 199.99% | \$7,791.58 - 8,201.66 | 5.8% | \$452 - 476 |
| | 200% - 209.99% | \$8,201.67 - 8,611.74 | 6.3% | \$517 - 543 |
| | 210% - 219.99% | \$8,611.75 - 9,021.82 | 6.7% | \$577 - 604 |
| | 220% - 229.99% | \$9,021.83 - 9,431.91 | 7.0% | \$632 - 660 |
| | 230% - 239.99% | \$9,431.92 - 9,841.99 | 7.4% | \$698 - 728 |
| | 240% - 249.99% | \$9,842.00 - 10,252.07 | 7.7% | \$758 - 789 |
| | 250% - 259.99% | \$10,252.08 - 10,662.16 | 8.1% | \$830 - 864 |
| | 260% - 269.99% | \$10,662.17 - 11,072.24 | 8.3% | \$885 - 919 |
| | 270% - 279.99% | \$11,072.25 - 11,482.32 | 8.6% | \$952 - 987 |
| | 280% - 289.99% | \$11,482.33 - 11,892.41 | 8.9% | \$1,022 - 1,058 |
| 290% - 299.99% | \$11,892.42 - 12,302.49 | 9.2% | \$1,094 - 1,132 | |
| | 300%+ | \$12,302.50+ | 9.5% | \$1,169+ |

BEPS CARES Information & Problem Resolution Center

*Program Categories – FS – FoodShare, MA – Medicaid, BC+ – BadgerCare Plus, SC – Senior Care, CTS – Caretaker Supplement, CC – Child Care, W-2 – Wisconsin Works, FSET – FoodShare Employment and Training, BC+ Core – BadgerCare Plus Core, CF – Children First, EA – Emergency Assistance, JAL – Job Access Loan, JC - Job Center Programs, RAP – Refugee Assistance Program, WIA – Workforce Investment Act, Other EP – Other Employment Programs.

DHS/DHCAA/BEPS/JL