MONEY $MART
in Head Start

Health Insurance

Do you or someone you know need affordable health insurance? How can you find a health insurance plan that you can afford? And what's considered *affordable*?

What impacts your health insurance options?

- Number of people in your household and their ages
- Household income

Depending on who is in your household and the household income, you may qualify for free insurance or financial help with your health insurance.

People get health insurance from different places. Examples include:

- Health insurance from your job
- Medicare
- BadgerCare Plus (State of Wisconsin Medicaid)
- The Marketplace (also known as Obamacare)
- Private insurance companies

Check out the back of this newsletter for more information on these health insurance options.

The Importance of Health Insurance

Health insurance can help to make medical care affordable and keep you and your family healthy. When you don't have health insurance and need medical help, you may get large medical bills that can take years to pay. Having health insurance helps cover the cost of doctor visits, prescriptions, or other services that need to be paid for as you use them.

Go to coveringwi.org or call 2-1-1 to find free, local help. There are community organizations near you who can help you understand the options and sign up for a plan.

Useful information about health insurance:

→ Each person in your family may qualify for a different health insurance option.

→ Young adults have the choice to remain on their parent's plan until they turn 26.

→ By law, most people must have health insurance or will likely pay a fee of up to $2,085 or more per household.

→ The most important thing is to apply and learn what you are eligible for.

→ Legal immigrants have some options. Apply and they will tell you what you qualify for.

→ If you do not qualify for any health insurance options, call 2-1-1 and ask for a free or low cost health care clinic.

(Please note: All insurance options remain available for the 2017 calendar year.)

Health Insurance Options

Health Insurance from your job:
Ask at your job about the cheapest health plan that covers only the employee. If the monthly amount you pay for this plan is less than 9.69% of your household's income before taxes, it is considered affordable. Find your income before taxes by looking at paychecks from everyone in the household for the month. **Talk to your employer and use the Affordability Worksheet from coveringwi.org/learn to find** out if your health insurance plan is considered affordable.

Medicare:
You must be 65 or older, OR receiving Social Security Disability, OR have end-stage kidney disease. **Call 1-800-242-1060 or go to Medicare.gov** for more information.

BadgerCare Plus:
Each person in your home may qualify at different income levels. Example: For a family of 3, a man is eligible if the family income is less than $1,680/mo., while a pregnant woman and child from that same household of 3 would be eligible if the income is less than $5,040/mo. Go to access.wi.gov to learn more.

Household size	Adults (Men and Women)	Pregnant Women and Children
2	$1,335/mo $16,020/yr	$4,005/mo $48,060/yr
3	$1,680/mo $20,160/yr	$5,040/mo $60,480/yr
4	$2,025/mo $24,300/yr	$6,075/mo $72,900/yr
5	$2,370/mo $28,440/yr	$7,110/mo $85,320/yr

The Marketplace:
Almost everyone can get a Marketplace plan, but financial help is based on income. **Call 1-800-318-2596 or go to HealthCare.gov** to start the application process.

Check if your household size makes this amount or less before taxes:

House hold size	Income for financial help
2	$5,310/mo $63,720/yr
3	$6,670/mo $80,360/yr
4	$8,080/mo $97,000/yr
5	$9,470/mo $113,640/yr

Many families find plans with monthly premiums between $0 - $100 a month.

Sign up from November 1st - January 31st or within 60 days of moving, a change in family size, or loss of other insurance.

For More Information…

Contact your local UW-Extension Family Living Educator for more financial education resources. Go to www.uwex.edu/ces/cty/ to find your County office.

For more resources about health insurance and how to best use your insurance, visit coveringwi.org.

To $um It Up:

$ Each person in your family may qualify for a different health insurance option.

$ If you go without health insurance, you could lose some of your tax refund.

$ Go to coveringwi.org or call 2-1-1 for free, local help to answer your questions about health insurance.