MONEY $MART
in Head Start

Issue #

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Health Insurance for My Budget

Do you or someone you know need health insurance? Health insurance is more affordable now than ever before.

There are nonprofits in your community who can help you figure out your best options.

Call 2-1-1 or **go to Coveringwi.org/enroll** to find free, expert help near you.

Why is Health Insurance Important?

- It keeps you and your family healthy. People who have health insurance don't delay needed care.

- It includes many benefits for children and adults at no extra cost: yearly check-ups, vaccines, cancer screenings, diabetes testing, children's hearing and vison exams, and much more.

- It helps cover the cost of doctor visits and prescriptions.

- It saves you money if you have an emergency.

Did you know?

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

→ Young adults can stay on their parent's insurance plan until they turn 26.

→ **Free help is available!** Call 2-1-1 to find free, expert help near you or visit WisCovered.com to learn more.

→ Wisconsin has free or low cost clinics if you don't have insurance. Call 2-1-1 to find one near you.

Where Can You Get Health Insurance?

- From your job

- BadgerCare Plus or Medicaid

- The Healthcare.gov Marketplace (Obamacare)

- Medicare

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Health Insurance Options

Health Insurance From Your Job
This is a great option for most families. But, if your plan isn't affordable:
- Ask your employer about the lowest cost health plan that covers only the employee.
- Find your income before taxes by looking at all household paychecks for the month.
- **Use the Affordability Worksheet from www.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 the Medigap Helpline:** 1-800-242-1060
- Check out Covering Wisconsin's Medicare sheet at www.coveringwi.org/learn

BadgerCare Plus
- State of Wisconsin Medicaid. Health coverage is free for most people who qualify.
- Each person in your home may qualify at different income levels.
- **Example of everyone qualifying:** Household size is 4 with an income of $2,000/month.
- To apply: Go to **Access.wi.gov,** or **call 2-1-1** and ask for help.

Healthcare.gov Marketplace
- Almost everyone can get a Marketplace plan.
- Financial help is based on income.
- Many families find plans for $0 - $100 a month.
- Sign up November 1 - January 15.
- To apply: **Go to Healthcare.gov** or **call 2-1-1** and ask for health insurance help near you.

For More Information...
Contact your local Human Development and Relationship Extension Educator for more financial education resources. Go to counties.extension.wisc.edu 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.
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