

Denied Coverage?

BadgerCare Plus

If you were denied BadgerCare Plus, you may still be able to get it if:

- You qualify for BadgerCare Plus with your **yearly income**, but not your monthly income.
- Your income is too low to get financial help from the Marketplace (HealthCare.gov).

This is called **gap filling**. With gap filling you can get BadgerCare Plus until December 31st.

Gap filling is common when:

- You work a seasonal job
- You made too much for 1 month
- You didn't work for part of the year



If you were denied follow these steps:

1. Review your letter or online notice from BadgerCare Plus to make sure you were denied. It will look like this:

Example: Alex

Who is not enrolled?		
When?	Which Plan?	Who and Why?
As of Nov. 1 2018	BadgerCare Plus	ALEX: Your monthly income is over the program limit. See the part of this letter that shows how we counted your income. You could still get health care based on your household's annual income.

2. Apply for health insurance on the Marketplace (HealthCare.gov).



3. Review your Marketplace eligibility notice to see if you qualify for financial help.

4. If you were denied, call the number on your letter or online notice from BadgerCare Plus.

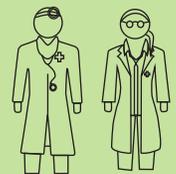


5. Say that you:

- Made too much money for the month.
- May qualify for BadgerCare Plus with your yearly income.

Already went to the doctor?

Ask if you can be covered for the last 3 months.



If you have problems with the IM Agency:

Call:
608-266-7709

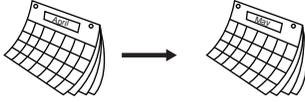


Mail:
Division of Hearing & Appeals
PO Box 7875
Madison, WI 53707

Who may qualify for BadgerCare Plus gap filling?

These may cause a gap filling case:

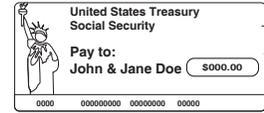
- Hours at work change month to month



- Only work part of the year



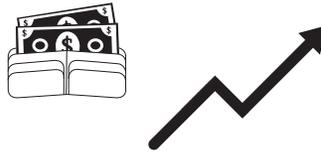
- Start getting social security checks



- Lost job, but started working again



- Got a raise



- Are a student



These are the 2019 income limits used for gap filling.

Before taxes (gross income):

household size	Household Income 
1	\$0 - \$1,041/mo \$0 - \$12,490/yr
2	\$0 - \$1,409/mo \$0 - \$16,910/yr
3	\$0 - \$1,778/mo \$0 - \$21,330/yr
4	\$0 - \$2,146/mo \$0 - \$25,100/yr
5	\$0 - \$2,514/mo \$0 - \$30,170/yr
additional persons	Add +\$368 per month Add +\$4,420 per year

Example:

Oscar just got a letter in the mail that his BadgerCare Plus coverage will end May 1, 2019 because his income is too high.

On April 1st, he started receiving SSDI monthly payments of \$1,170. Before April, he had no income.

Oscar is not married and has no dependents. He went and applied for Marketplace coverage and was told his income is too low for financial help.

Household size: 1

Monthly Income: \$1,170

Yearly Income: \$9,360 (\$1,170 x 8)



Oscar qualifies as a gap filling case with his yearly income.