Where can patients go to get health coverage through the Health Insurance Marketplaces?

- Health plans offered through the Affordable Care Act’s Health Insurance Marketplaces are known as qualified health plans (QHPs). In Wisconsin, these insurance plans will be sold through the federal government’s Health Insurance Marketplace at [https://www.healthcare.gov](https://www.healthcare.gov) or on the Spanish version of the website, [https://www.cuidadodesalud.gov/es/](https://www.cuidadodesalud.gov/es/).
- The Marketplace call center can be reached at 1-800-318-2596.
- Open Enrollment for 2015 will begin on November 15, 2014 and end on February 15, 2015.

Who can help patients get this health insurance?

- Navigators, Certificated Application Counselors, In-person Assistors, and agents and brokers are all trained to help facilitate enrollment in a QHP. Patients can access in-person assistors in their area by providing their city or zip code at [https://localhelp.healthcare.gov](https://localhelp.healthcare.gov).

What about getting covered by Medicaid? Has Wisconsin expanded Medicaid to cover all adults between the ages of 18 and 64 with incomes up to 133% of the federal poverty level (FPL)*?

- No, the Medicaid eligibility breakdown in Wisconsin is:
  - Pregnant women: 301% FPL
  - Parents: 95% FPL
  - Adults with disabilities: 75% FPL
  - Other adults: 95% FPL
  - For children in Wisconsin, what is the highest Medicaid or Children’s Health Insurance Program (CHIP) income eligibility level? 301% FPL
  - Eligible individuals may enroll in Medicaid at any time.

Can small businesses, such as healthcare providers, in Wisconsin offer QHPs for their employees through the Small Business Health Options Program (SHOP)?

- Yes, small businesses can access information on SHOP plans at [https://www.healthcare.gov/how-do-i-apply-for-coverage-in-the-shop-marketplace/](https://www.healthcare.gov/how-do-i-apply-for-coverage-in-the-shop-marketplace/), but must apply for coverage directly through an agent, broker, or insurance company. This site provides information and instructions for small business owners with 50 or fewer employees to apply for SHOP plans.


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*FPL is based on annual income and is used to determine whether a family or individual will qualify for Medicaid. An individual at 133% FPL will have an annual income of $15,521 for 2014. A family of four at 133% FPL will have an annual income of $31,721 for 2014.

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