# Getting Health Insurance
## under the Affordable Care Act

## 5 things to know:

### 1. What is a Health Insurance Marketplace or Exchange?

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance. U.S. citizens and others who are legally in the U.S. can sign up for health insurance through the Marketplace. You cannot be turned down. You may even be able to get help paying for your new insurance.

Beginning **October 1, 2013 until March 31, 2014**, you can sign up for health insurance. To have coverage on January 1, 2014, you will need to sign up and pay your first monthly premium by December 15, 2013.

For more information or to sign up for health insurance go to www.healthcare.gov  or call 1-800-318-2596

### 2. Do I have to sign up for health insurance?

- **You do need to sign up** if you have no insurance, or you are losing your coverage, or you are not eligible to be covered under an affordable, quality employer plan. If you don't have insurance that qualifies as minimum essential coverage, you may have to pay a fee when you file your taxes.
- **You do not need to sign up** if you are covered by Medicare, Medicaid for Elderly, Blind or Disabled, the VA health program, or good and affordable insurance through your job or your spouse's job.
- If you are currently on **BadgerCare (Medicaid)** and your coverage is ending, you will receive a letter from the State of Wisconsin telling you to go to the Marketplace to apply. If you do receive a letter, it will be important for you to apply through the Marketplace. If you are unsure about whether your coverage is ending, please call 1-888-794-5556.
- **Young adults** can stay on their parents' insurance until they turn 26, but they can also go to the Marketplace to see if they can get less expensive insurance or qualify for BadgerCare.

### 3. How much does it cost?

- It does not cost anything to apply and learn what insurance plan options you qualify for, what they will cost per month, and what financial help you can receive.
- Once you know your options you can decide what health insurance plan is best for you and your budget
- You may qualify for a discount and/or tax credit from the federal government. The amount of financial assistance is calculated when you sign up and it can lower your monthly cost right away.

### 4. What information do I need to sign up?

- ID information for all members of your family (age, Social Security numbers, or legal permanent resident/green card or visa numbers.)
- Income for all family members because you will have to estimate your 2014 family income to get your financial assistance (pay stub or tax forms, or other documents showing income.)
- Information about insurance offered through your job or your spouse's job, even if you don't take it, including how much it costs for a single plan.

### 5. Important things to remember after sign up

- You must pay your premiums (the amount you pay for your insurance) every month to keep your coverage.
- Watch for information about the health insurance plan you select (such as membership card, new member letter, and more) which will help you get started with your new plan.
- Report any changes in family income or number of people in your family by calling the Health Insurance Marketplace at 1-800-318-2596.

ABC FOR HEALTH Since 1994

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FAMILY, INDIVIDUAL AND COMMUNITY STRENGTH
DANE COUNTY
DEPARTMENT OF HUMAN SERVICES

Dean

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MER!TER

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Public Health MADISON & DANE COUNTY
Healthy people and places

Stoughton Hospital
Trusted care. Close to home.

United Way
United Way of Dane County

UW Health

Unity Health Insurance
Affiliated with UW Health

WISCONSIN COUNCIL ON children & families
Raising Voices to Make Every Kid Count

# Need Help Enrolling in Health Insurance in Dane County?

Marketplace enrollment begins October 1, 2013 and should be complete by December 15, 2013 for your coverage to start on January 1, 2014. If you need help sorting through your best health insurance coverage options under the Health Insurance Marketplace or BadgerCare, the following assistance is available.

**ACCESS COMMUNITY HEALTH CENTERS**
**CERTIFIED APPLICATION COUNSELORS**
*Dane County Job Center*
*Monday through Friday, 8 a.m.- 4 p.m.*
For more information go to:
accesscommunityhealthcenters.org

**DANE COUNTY DEPARTMENT OF HUMAN SERVICES**
**MARKETPLACE HEALTH INSURANCE ENROLLMENT FAIRS**
*Dane County Job Center*
*Thursdays, 1p.m.- 6 p.m.,*
*October 10- December 26, 2013 (except for holidays)*
For more information go to: countyofdane.com
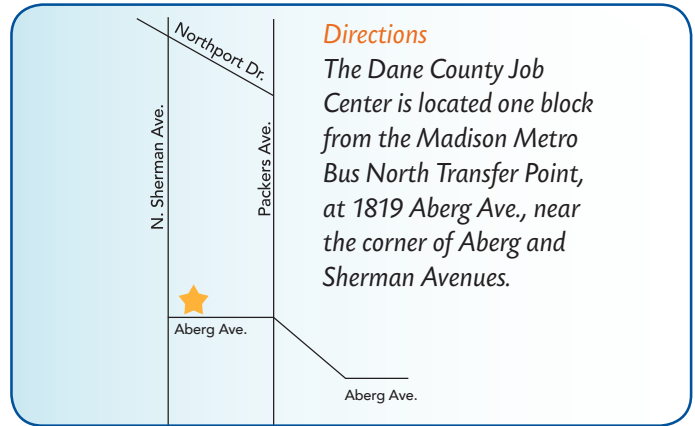
**UNITED WAY OF DANE COUNTY**
For questions or to be connected with resources go to: unitedwayofdanecounty.org/2-1-1 or call 2-1-1

*Directions*
*The Dane County Job Center is located one block from the Madison Metro Bus North Transfer Point, at 1819 Aberg Ave., near the corner of Aberg and Sherman Avenues.*

*For information on the Dane County Job Center bus route call (608)266-4466 or go to: cityofmadison.com/metro/*

**PUBLIC HEALTH MADISON & DANE COUNTY**
**ENROLLMENT ASSISTANCE AT PUBLIC LIBRARIES**

| October 7 | 9 am – noon | Madison Central Library | 201 W. Mifflin St. |
|---|---|---|---|
| October 8 | 11 am – 2 pm | Mount Horeb Public Library | 105 Perimeter Rd. |
| October 9 | 11 am – 2 pm | Madison Lakeview Branch | 2845 N. Sherman Rd. |
| October 10 | 4 – 7 pm | DeForest Area Public Library | 203 Library St. |
| October 14 | 4 – 7 pm | Cross Plains Rosemary Garfoot Public Library | 2107 Julius St. |
| October 15 | 2 – 5 pm | Madison Hawthorne Branch | 2707 E. Washington Ave. |
| October 16 | 2 – 5 pm | Deerfield Public Library | 12 W. Nelson St. |
| October 17 | 10 am – 1 pm | Madison Meadowridge Branch | 5740 Raymond Rd. |
| October 21 | 3 – 6 pm | Goodman South Madison Branch | 2222 S. Park St. |
| October 29 | 10 am – 1 pm | Stoughton Public Library | 304 S. Fourth St. |
| November 4 | 9 am – noon | Madison Central Library | 201 W. Mifflin St. |
| November 5 | 2 – 5 pm | Madison Pinney Branch | 204 Cottage Grove Rd. |
| November 6 | 4 – 7 pm | Sun Prairie Public Library | 1350 Linnerud Dr. |
| November 11 | 4 – 7 pm | Cross Plains Rosemary Garfoot Public Library | 2107 Julius St. |
| November 12 | 11 am – 2 pm | Mount Horeb Public Library | 105 Perimeter Rd. |
| November 13 | 11 am – 2 pm | Madison Lakeview Branch | 2845 N. Sherman Rd. |
| November 14 | 4 – 7 pm | DeForest Area Public Library | 203 Library St. |
| November 15 | 10 am – 1 pm | Goodman South Madison Branch | 2222 S. Park St. |
| November 19 | 2 – 5 pm | Madison Hawthorne Branch | 2707 E. Washington Ave. |
| November 20 | 2 – 5 pm | Deerfield Public Library | 12 W. Nelson St. |
| November 21 | 10 am – 1 pm | Madison Meadowridge Branch | 5740 Raymond Rd. |
| November 26 | 4 – 7 pm | Stoughton Public Library | 304 S. Fourth St. |
| December 2 | 9 am – noon | Madison Central Library | 201 W. Mifflin St. |
| December 4 | 9 am – noon | Sun Prairie Public Library | 1350 Linnerud Dr. |
| December 5 | 3 – 6 pm | Goodman South Madison Branch | 2222 S. Park St. |
| December 9 | 4 – 7 pm | Cross Plains Rosemary Garfoot Public Library | 2107 Julius St. |
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| December 11 | 10 am – 1 pm | DeForest Area Public Library | 203 Library St. |

For more information go to: publichealthmdc.com or call (608) 266-4821