



# BadgerCare

BadgerCare provides free or low-cost health coverage to uninsured working families with children. You may be eligible if you meet income limits, have no health insurance, and don't have access to insurance through your or your spouse's job. Even if your employer has a health plan you could still qualify if it does not meet the state's standard. Over 80,000 people participate in BadgerCare.

## ELIGIBILITY

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**Am I Eligible?**

**YOU MAY** qualify for BadgerCare coverage if:

- You are a U.S. citizen or an eligible alien and you live in Wisconsin;
- You have children under age 19 living with you;
- You meet NET income limits. There is no asset limit;
- You are not covered by health insurance AND you don't have access to an employer's health plan where the employer pays 80% of the family premium.

**How Is NET Monthly Income Determined?**

**BADGERCARE ELIGIBILITY** is based on your income AFTER subtracting certain income deductions and disregards. This is called your NET income. Your NET income is determined by subtracting certain amounts from your GROSS (pre-tax) income for dependent care costs, work-related expenses, court-ordered child support, earned income disregards, and/or other deductions. An Economic Support Worker will determine your NET income for you.

**What Are The NET Monthly Income Limits?**

**AFTER SUBTRACTING** all allowable deductions and disregards, your household's remaining NET monthly income must be less than in the table below:

Monthly NET Income Limits Increase May 1, 2003

Household Size	1	2	3	4	5	6	7	8
Monthly Income Limit	\$1,365	\$1,840	\$2,315	\$2,790	\$3,265	\$3,740	\$4,214	\$4,689

## BENEFITS

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**What Does BadgerCare Cover?**

**BADGERCARE IS** a category of Wisconsin Medicaid, and covers many health care services. Some limitations apply. Medicaid pays for doctor visits and hospital costs, prenatal care and delivery services, check-ups, immunizations, vision and hearing services, dental care (where Medicaid providers are available) mental health counseling, prescription drugs, family planning, lab and x-ray services, and much more.

**Is There A Monthly Premium?**

**IF YOUR** income is above certain limits you may have to pay a premium but it won't be more than 3% of your NET monthly income. Most families do NOT pay a premium.

## APPLICATION

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**How Do I Apply?**

**CONTACT YOUR** county or tribal human or social services office, or W-2 agency or call 1-800-362-3002. A short, simple application is used for family Medicaid and people can now apply by phone or mail. Verification requirements have also been greatly reduced. Information is available on-line at <http://www.dhfs.state.wi.us/badgercare/>