



Keeping Your Health Covered

Choosing the most affordable insurance for your needs

Handout 3: Finding Your Most Affordable Insurance Plan



Medicaid (State-funded healthcare coverage)

Medicaid offers programs that cover the healthcare costs of long-term illnesses or disabilities, often helping people with low incomes.

See examples of Wisconsin Medicaid programs below:

BadgerCare Plus

Medicaid Purchase
Plan (MAPP)

Katie
Beckett

IRIS (Include,
Respect, I
Self-Direct)



Talk to an insurance navigator or social worker to help you choose a Medicaid program.



HealthCare.gov (Affordable Care Act)

HealthCare.gov offers insurance plans through a Marketplace. These plans may cover pre-existing and long-term conditions. If you qualify, you can also find financial help for your insurance costs here.



Job-based Insurance Plans

Your job may offer an insurance plan to buy. You may be on your parent, guardian, or spouse's job-based insurance plan right now.

If you have a job, ask them if they offer health insurance plans.



Is your monthly premium 9.96% of your household income?

Go to [Healthcare.gov](https://www.healthcare.gov) to see if you qualify for financial help with insurance costs.



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Handout 3: Other Programs You May Qualify For

Social Security Administration (SSA) Programs

Program Name	Who Can Apply?	Do You Meet Some Basic Requirements?
SSI: Supplemental Security Insurance	Children and adults	<ol style="list-style-type: none"> 1) Have limited or no income and 2) have limited or no resources and 3) be an individual with a disability, blindness, or be age 65+
SSDI ("Disability"): Supplemental Security Disability Insurance	Adults (and children under special conditions)	<ol style="list-style-type: none"> 1) *Have a long enough work history and 2) *have a job-duty limiting condition <p>*Waived for adults diagnosed with a qualifying disability before age 22</p>

Do You Have a Rare Childhood Condition?



Yes? Your condition may qualify for the SSA's Compassionate Allowances Program. If approved, you may experience shorter wait times for SSDI and SSI benefits.



When meeting with an insurance navigator, be sure to say you live with a "chronic disease since childhood."



At your next appointment, ask your provider:

"Can I talk to a social worker and discuss if my condition qualifies for SSI, SSDI, the Compassionate Allowances, or a Chronic Disease Program?"



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Handout 4: Medical Bills and Debt

- **Everyone gets medical bills.** Many people have medical debt.
- Let's review what those are and how to handle them together.

Medical Bills

You may still get **medical bills** with insurance.



Unpaid medical bills may create **medical debt.**



Medical Debt can be created by:



- Copays
- Deductibles
- Coinsurance
- Out-of-network care
- Services your insurance did not initially cover
- Billing errors

Who Can Help You?



Financial Assistance Programs

These programs can help reduce medical bills.

Ask your hospital about:

1. Financial Assistance Programs and
2. Payment Plans



People and Groups

- Social worker
- Financial counselor
- Hospital billing office
- Insurance navigator
- Someone you trust
- Legal aid (if needed)
- Benefits counselor
- Consumer agency



Ways to Ask for Help

- Ask a person you trust to sit with you during calls, forms, or appeals.
- Ask if someone at the hospital specializes in explaining medical bills to patients.

Big Medical Bill? Take These Steps



1. Open your medical bill with someone you trust
2. Ask for an itemized bill
3. Compare the itemized bill to the **explanation of benefits** (explains what your insurance agrees to cover)
4. If your insurance does not want to pay, ask for help



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Handout 4: Who Can Help Answer Insurance Questions?



Free Healthcare Navigation

Talk to an insurance navigator for free using the following information

Wisconsin: Covering Wisconsin

- **Website:** coveringwi.org (live chat)
- **Phone:** (608) 261-1455 or (877) 942-6837

Illinois: Get Covered Illinois

- **Website:** getcovered.illinois.gov (live chat)
- **Phone:** Call (866) 216-6412

Iowa: Iowa Navigator

- **Website:** iowanavigator.com
- **Phone:** (877) 474-6284 or (515) 978-9570
- **Email:** Navigator@FirstChoiceServices.org

Take these with you when asking for help with insurance



- Your insurance card
- Your bill or Explanation of Benefits (EOB)
- Your list of medications
- The name of your heart clinic and specialists
- A trusted person (if you want one with you)

Patients with Tricare Coverage needing coverage between ages 21-23



- Consider the Tricare Young Adults Plan
- **Website:** tricare.mil
- **Phone:** Use the "Call Us Wizard" to find the best phone number to call
 - tricare.mil/PatientResources/ContactUs/CallUs/Wizard



Who can help with coverage questions, bills, and appeals?

- Insurance Navigator
- Social Worker
- Benefits Specialist (Your Local Aging and Disability Resource Center (ADRC))