

Additional Helpful Health Insurance Information

- **60-day SEP** (Special Enrollment Period) to **enroll in healthcare.gov plan** (your employer health insurance coverage ends on the last day of the month your employment, or severance, ends)
- Can enroll any day during the month (Marketplace coverage starts first day of following month)
- **30-day SEP** to enroll in other **employer coverage** (i.e., spouse's employer) from the date your employer coverage ends

Contact Numbers and Information

- **Group informational and enrollment sessions will be offered locally** for colleagues to get in-person one-on-one assistance for Marketplace, WI Medicaid/BadgerCare or Medicare coverage. **HSHS will notify you of the dates and locations in your healthcare portal.**
- **Family Health Center of Marshfield, Inc. licensed Navigators:** Call 800-942-5420 or email fhcmarkettm@familyhealthcenter.org
 - Phone prescreening first, then appointment for services scheduled – by phone, computer, or in-person
 - Free expert and unbiased assistance
- **Covering Wisconsin, Inc. licensed Navigators:** 608-261-1455 or <https://coveringwi.org>
- **WisCovered.com:** website that has information on health insurance options and connections to assisters
- **Wisconsin BadgerCare/Medicaid programs:** <https://access.wisconsin.gov/access/>
- **Healthcare.gov website** (“Marketplace” or “Obamacare”): <https://healthcare.gov>
 - Be careful of “copycat” sites that look like the correct or similar one
 - If it asks for a phone number immediately, it is NOT the correct site
 - Can do “window shopping” by entering “see plans & prices” into the search box on healthcare.gov site: will ask for zip code/county, ages of everyone in tax household, if anyone has other coverage, estimated gross income for 2024; will give you estimated advanced premium tax credit amount first, then you can look at plans. Can enter your preferred doctors or clinics, prescriptions, etc. to narrow down choices
 - We do not recommend that you call and enroll over the phone with the Marketplace call center unless you have already done research on coverage options and are ready to enroll in a plan
 - Search “find local help” for qualified agents and assisters
- Security Health Plan, Medica, Anthem Blue Cross and Blue Shield, and Quartz offer plans on healthcare.gov
 - 55 plans offered
 - Bronze (low cost, high deductible)
 - Silver– possible cost sharing reductions on deductibles, copays, coinsurance or out of pocket maximum
 - Gold (higher cost, may have lower deductibles)