



# CHRIS LARSON

## STATE SENATOR

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## Wisconsin's Health Insurance Marketplace: *What You Need to Know*

If you have job-based health insurance and you like it, you can keep it. You may be able to change to Marketplace coverage if you want to.

Starting October 1, 2013, you can apply and enroll in health coverage through the Health Insurance Marketplace at **HealthCare.gov** or by calling the Health Insurance Marketplace Call Center at **1-800-318-2596** to speak with a trained customer service representative 24 hours a day, seven days a week. TTY users should call **1-855-889-4325**.

Health coverage starts as early as January 1, 2014, if you sign up by December 15, 2013, and open enrollment ends on March 31, 2014.

Through the Marketplace, you can apply, compare all your options, and find out if you can get lower costs on monthly premiums or qualify for free or low-cost coverage. When you are ready to enroll, you will decide how you pay your premiums or get help signing up for BadgerCare if you are eligible.



- All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.
- If you have a pre-existing condition, insurance plans cannot deny you coverage.
- You may be able to get financial help to pay for a health insurance plan.
- All insurance plans will have to show the costs and what is covered in simple language with no fine print.

## Explore Your Options



*You can ask your employer if they plan to offer health insurance. If not, you may need to get insurance through the Marketplace or from other sources in 2014. Go to **HealthCare.gov** or call **1-800-318-2596 (TTY: 1-855-889-4325)** to learn more.*

### Seniors

If you have Medicare, you are already covered and do not need to make any changes. Supplemental policies will NOT be sold in the Marketplace. You still enroll in Medicare, Medicare Advantage, and Medicare Part D the way you always have. Medicare open enrollment will be from October 15 to December 7.

### Small Business Owners

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace to find out about providing coverage for your employees. Employers can call during business hours to get their SHOP and small business questions answered by calling **1-800-706-7893 (TTY: 1-800-706-7915)**.

## Local Resources

***For more information go to [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov)***

#### **MLK Heritage Health Center**

2555 N. Dr. Martin Luther King Dr.  
Milwaukee, WI 53212  
414-372-8080  
Mon-Fri 7:30 a.m. - 7:30 p.m., Sat 10:00 a.m. - 2:00 p.m.

#### **Sixteenth Street Community Health Center Chavez Health Center**

1032 S. Cesar E. Chavez Dr.  
Milwaukee, WI 53204  
414-672-1353  
Mon-Th 8:30 a.m. - 8:30 p.m., Fri 9:30 a.m. - 8:30 p.m.  
Sat 8:30 a.m. - Noon

#### **Sixteenth Street Community Health Center, Parkway Health Center**

2906 S. 20th St.  
Milwaukee, WI 53215  
414-672-1353  
Mon-Th 8:30 a.m. - 5:00 p.m.  
Fri 9:30 a.m. - 4:30 p.m.



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