OCI: Wisconsinites who lose health insurance during COVID-19 may be able to enroll on HealthCare.gov or in BadgerCare

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Madison, Wis. – The Evers Administration today issued guidance to Wisconsin workers who have lost their employer-based health insurance. More than 313,000 initial applications and nearly 600,000 weekly claims for unemployment have been filed in Wisconsin since March 15. When an individual loses their health insurance, a 60-day special enrollment period is created. During that 60-day window, Wisconsinites can work with an enrollment assister or an agent to enroll in a new insurance plan through HealthCare.gov, which may be more affordable than using a health insurance extension from their employer under the federal COBRA provision. Some individuals may also be eligible for free coverage through BadgerCare. The Evers Administration is urging residents to call 2-1-1 or visit CoveringWI.org for assistance. An FAQ for consumers is also available [here](#).

"No one should have to worry whether their healthcare is covered by insurance during a pandemic," said Governor Tony Evers. "If you lose your job and your insurance, there is free help available for you. Don't wait. Your health is important, and we all have to do our part to make sure we're keeping ourselves and each other safe."

"Taking care of your health is more important than ever," said Department of Health Services (DHS) Secretary-designee Andrea Palm. "Even if you've always had insurance through your job, you might now be eligible for BadgerCare. Visit [Access.Wisconsin.gov](#) to enroll in BadgerCare or call 2-1-1 to get free assistance from experts who can help you understand your options."

"We know that losing your health insurance right now might be confusing or scary," said Insurance Commissioner Mark Afable. "That's why we want to share information about how to enroll in health insurance using free enrollment assisters or by working with an insurance agent. You're not alone."

Loss of health insurance coverage may trigger a 60-day special enrollment period that allows people to apply for health insurance coverage outside the normal open enrollment period. Wisconsinites who would like to learn more about if they qualify should visit HealthCare.gov.

"Losing your health insurance and trying to figure out your options can feel overwhelming. We want to make sure Wisconsin residents know there are options available. We also want them to know that there is free expert assistance to help them understand those options," said Allison Espeseth, Managing Director of Covering Wisconsin.

The federal government has said it does not plan to create an open enrollment period for Americans in response to COVID-19. Individuals may only be able to enroll in health insurance on the individual market if they've had a change in their current insurance status caused by the loss of a job, a change in benefits provided by an employer, or other circumstances.

When an individual with employer-based health insurance has a change that ends their eligibility for health insurance such as furlough, a reduction in hours, or termination, that individual may be able to extend their existing health insurance coverage for up to 18 months using a federal law called COBRA. That extension, however, can be expensive. Purchasing a health insurance plan on HealthCare.gov may be more affordable.

Wisconsinites whose incomes fall below certain thresholds are eligible to apply for BadgerCare at any time. BadgerCare offers free health insurance to eligible Wisconsinites. Individuals can learn more and apply for BadgerCare by visiting Access.Wisconsin.gov.

An FAQ document for consumers is available here. An FAQ document for businesses is available here.

The Office of the Commissioner of Insurance (OCI) is partnering with the Department of Health Services, the Department of Workforce Development, the

Wisconsin Economic Development Corporation, and other state agencies to share information about health insurance options for Wisconsinites who may have lost or may lose their health insurance.

Consumers who have insurance complaints or questions should contact OCI's Consumer Affairs Division, here.