

Medicaid Purchase Plan

What if I can't pay my premium?



If you can't pay your Medicaid Purchase Plan (MAPP) premium due to a **temporary and unexpected difficult situation**, you can ask to not pay for a short time. This is called a temporary premium waiver.

What situations qualify for a temporary premium waiver?

- An unexpected, unusual expense or situation related to your health or ability to work.
- An unexpected, unusual expense that may take a few months to pay off.

What situations do *not* qualify for a temporary premium waiver?

- Expenses that are not related to your health or ability to work.
- Inflation or other regular increases in prices, such as the price of groceries or gas.
- Regular, recurring expenses that can be budgeted for, like rent or utilities, that are not the result of an unexpected or unplanned change.

What are some examples of temporary, difficult situations?

1. Hasan's car's transmission needs to be repaired. It will cost \$5,000 and take six months to pay off. While it's being repaired, he has to pay for a rideshare to get to and from work.
2. Tuva's child care provider suddenly closed. She can't get into a new center for four months. Her neighbor can help, but at a higher hourly rate with limited availability. Tuva can't work as many hours and has higher expenses for the next four months due to her child care situation.
3. Julie's landlord is ending her lease. Her new apartment requires a security deposit plus first month's rent, and she must pay rent on her current lease for the next two months.

How do I request this waiver?

To ask for a temporary waiver, complete the Request for a Temporary Waiver of your Medicaid Purchase Plan Premium Because of a Difficult Situation, F-02603 form (dhs.wi.gov/library/collection/f-02603). Submit it using one of the ways described on the form.

You'll also need to submit copies of documents that show what's making it hard for you to pay your premium. For example, if you had an unexpected vehicle expense, you should include a receipt showing what it cost.

What else do I need to know?

- Your agency will approve or deny your request within 30 days.
- A temporary premium waiver may be granted for no more than 12 months for each difficult situation. This includes any extensions.
- If your difficult situation lasts longer than expected, you can ask your agency for an extension (up to the 12-month limit). You cannot get an extension for your situation if you have already used 12 months. You can ask for a waiver if a different situation has happened.
- You can ask for your temporary waiver to be backdated up to three months.
- There is no limit to how many temporary premium waivers you can request while you are enrolled in MAPP.

Questions?

Talk to the local agency that helps you with your benefits if you have questions about asking for a temporary waiver. You can find the contact information for your agency at dhs.wi.gov/im-agency.