

MARKETPLACE

2027 Wisconsin




CareSource[®]



SAVING MONEY ON HEALTH INSURANCE

Marketplace plans are the only plans that qualify for government-sponsored funds that help bring down the overall cost of the plan. APTC and CSR (see below) are calculated by the Health Insurance Marketplace (or your state insurance exchange) when you submit your household size and income information during the shopping and enrollment process at **Enroll.CareSource.com**. If you qualify, this can save you on your total cost of care, which includes your monthly premiums and what you pay each time you get medical services.

Advance Premium Tax Credit (APTC)

Tax credit taken in advance, in whole or in part, to lower monthly premium payments. If you qualify, this can be used if you enroll in a QHP-certified plan available through the exchange, or authorized enrollment site like **Enroll.CareSource.com**.

Cost-Sharing Reduction (CSR)

CSRs lower the amount you pay for deductibles, copayments and coinsurance. CSRs only apply to Silver plans, so if you qualify for a CSR, you must enroll in a Silver plan to get it#.

Clarity. Confidence. CareSource.

The health insurance Marketplace has changed — premiums are higher, choices are more complex and it's harder to understand what's really covered. CareSource cuts through the noise with straightforward answers, real support and coverage that fits your needs. This is what clear, dependable care looks like, when you need it most.

OFF EXCHANGE-ONLY PLAN OPTIONS

While all CareSource Marketplace plans are also available Off Exchange, Off Exchange-Only plans are designed and sold directly through CareSource, outside of the Health Insurance Marketplace. These plans are ACA-compliant and offer the same essential health benefits required by the Affordable Care Act.

Off Exchange plans may be a good option for individuals and families who do not qualify for Marketplace financial assistance or who prefer to purchase coverage directly from CareSource. However, unlike Marketplace plans, Off Exchange plans are not eligible for Advance Premium Tax Credits (APTCs) or Cost-Sharing Reductions (CSRs) that can help lower your health care costs.

Interested in an Off Exchange Plan?

To learn more about available Off Exchange plans, compare coverage options and costs, or enroll:

- Visit **Enroll.CareSource.com**
- Contact your insurance agent
- Call CareSource at **1-844-539-1733** (TTY: 711)

Our team can help you understand the differences between Marketplace and Off Exchange coverage and find the option that best fits your needs.



HEALTH SAVINGS ACCOUNTS (HSA)

Some of our Off Exchange-Only plans are HSA-compatible. A Health Savings Account is a tax-advantaged account that lets you set aside money to pay for qualified medical expenses. To be eligible to open an HSA, you must be enrolled in an HSA-compatible plan, have no other disqualifying health coverage, not be enrolled in Medicare and not be claimed as a tax dependent on someone else's return. HSA funds roll over year to year and can offer savings, convenience and ease of use for managing health care costs.

\$0 TELADOC HEALTH® TELEHEALTH

Every CareSource Marketplace plan also includes \$0 copay Teladoc Health telehealth visits. Teladoc Health connects you with licensed doctors, therapists and health care professionals anytime, anywhere — right from your phone or computer. These virtual health care visits make it easy and convenient to get the care you need without waiting rooms or travel. You get 24/7/365 access to medical providers; behavioral health counseling by appointment 7 a.m. to 9 p.m., Eastern Time (ET). Both with \$0 cost to you!

OPTIONAL ADULT VISION AVAILABLE

Our plans are available with adult Vision benefits for as little as \$1 or \$2 per month*.

Vision Exam

Coverage for one annual eye exam, excluding dilation and refraction.

Allergy Testing

Access to allergy evaluation, diagnostic testing and immunotherapy treatment.



*Based on a 30-year-old. Your cost may vary based on your demographics.

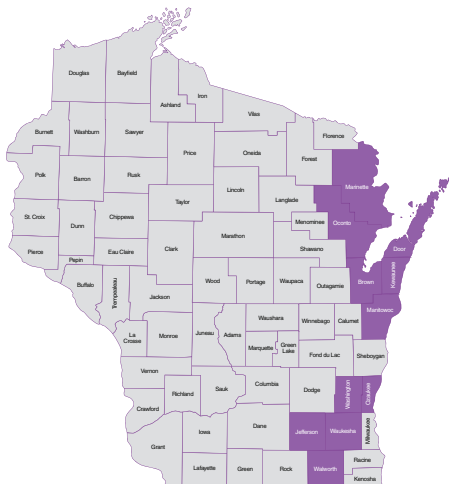
WANT THE FULL COST BREAKDOWN?

This guide is meant to help you understand how Marketplace coverage works. For side-by-side plan comparisons and complete cost-share detail across all our Gold, Silver, Bronze and Off Exchange-Only plans, see the Benefit Brochure, available in the Marketing Materials section of **CareSource.com**.



COVERAGE AREA

CareSource Marketplace plans are available in 11 counties in Wisconsin.



NETWORK UPDATE: SHAWANO & GREEN LAKE COUNTIES

Starting in 2027, CareSource Marketplace plans will no longer be available in Shawano and Green Lake Counties, as ThedaCare has made the decision to leave our network. Coverage for current members in these counties will end December 31, 2026, and CareSource will not offer Off Exchange plans in these counties either.

If you live in one of these counties, you'll have the chance to choose a new plan during Open Enrollment, beginning November 1, 2026. To make sure your coverage starts January 1, 2027, enroll in a new plan by December 15, 2026. A local agent, broker or navigator can help you compare options at no cost — visit healthcare.gov/find-assistance to get started.

We remain committed to supporting you through this transition, including help with claims, appeals or questions about your current coverage through the end of 2026.

FIRST STEPS:

To make your application process as smooth as possible, you'll need to collect the following information for each family member you are enrolling:

- **Social Security number** or document number for legal immigrants
- **Employer and income information;** for example, wage and tax statements from pay stubs or W-2 forms
- If currently covered by health insurance, the policy number
- If eligible for employer health insurance coverage (even if the coverage is through another person like a spouse or parent), information about the employer's health insurance plan



HOW TO ENROLL:

Contact your agent or head to **Enroll.CareSource.com** to find out if you qualify for CSRs or APTCs, shop and compare plans and enroll in the plan that best fits your needs!

You can also visit **CareSource.com/marketplace** and go to the Plans/Plan Documents page to view current plan documents, see which medications are covered in our drug formulary or find CareSource in-network doctors and hospitals at **findadoctor.CareSource.com**.

QUESTIONS?

Call us at
1-877-514-2442 (TTY: 711).

We're open 8 a.m. to 5 p.m., Central Time (CT), Monday through Friday, during open enrollment to take your calls and answer any questions you have.

Help In Other Languages and Formats

You have the right to get help and information in the language or format of your choice at no cost. For more information, call Member Services at **1-833-230-2099 (TTY: 711)** from 7 a.m. to 7 p.m., Eastern Time, Monday through Friday.

Other Ways to Enroll:

- Contact your local insurance agent or agency
- Call us toll-free at **1-844-539-1733 (TTY: 711)**
- Visit **HealthCare.gov** or contact the Marketplace at **1-800-318-2596 (TTY: 1-855-889-4325)**

IMPORTANT INFORMATION

*Some services may require approval.

#CSRs also applicable on Limited and Zero plans, available only to members of federally recognized tribes and ANCSA corporation shareholders.



At CareSource, your privacy matters to us. Learn more about our Privacy Practices at **CareSource.com**.

This is a solicitation for health insurance. CareSource Marketplace plans have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. Not all plans and products offered by CareSource cover the same services and benefits. Covered services and benefits may vary for each plan. For costs and complete details of coverage, please review CareSource's 2027 Evidence of Coverage and Schedule of Benefits documents at **CareSource.com/marketplace**.

CareSource does not discriminate on the basis of race, color, national origin, disability, age, gender, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Plans issued by Common Ground Healthcare Cooperative.

CareSource is a Qualified Health Plan issuer in the

