

## What is Get Covered Illinois — The Official Health Marketplace?

Get Covered Illinois — The Official Health Marketplace is a website that directs consumers and small employers to the right place to compare health insurance options side-by-side and enroll in the health insurance coverage that best suits their family or employee needs.

- **Individuals and Families:** Individuals and families who are not eligible for other affordable, quality health insurance, such as Medicare, Medicaid, or employer-sponsored insurance, may be eligible for financial help to reduce the cost of their monthly premiums and medical expenses.
- **Small Businesses:** A small business health care tax credit is available to eligible employers with fewer than 50 full-time equivalent employees who purchase coverage on the Small Business Health Options Program (SHOP) Marketplace to assist employers in paying their share of employee insurance premiums.

### How do Illinois residents and small employers shop for coverage on the Marketplace?

Residents can apply online through the Marketplace, by mail, over the phone, or in person with the help of a trained and Department of Insurance (DOI) certified Navigator. All application options are at no cost to the consumer.

- **Finding the Application:** Residents can answer a few questions on the Marketplace to get to the right place to find coverage.
- **Finding Help:** Residents can also find a trained and DOI certified Navigator near them on the Marketplace or use an agent or broker that has registered with the Marketplace.

### When can individuals and small employers enroll in coverage through the Marketplace?

- **Open Enrollment:** The initial open enrollment period will be from October 1, 2013 through March 31, 2014. Consumers and small group employers who enroll by December 15, 2013 will have coverage starting January 1, 2014. In future months, consumers have to enroll by the 15th to have coverage at the beginning of the next month.
- **Special Enrollment Periods:** Consumers can only enroll in the Marketplace outside of open enrollment if a qualifying life event occurs, like losing a job, getting married, or having a baby.
- **Small Businesses:** Small employers can enroll in the SHOP Marketplace year round.

### What coverage changes will consumers see beginning January 1, 2014?

- **Essential Health Benefits:** Each health insurance plan will have to cover, at a minimum, a comprehensive package of essential health benefits, including coverage for hospitalization, doctor visits, prescription drugs, preventive services, and mental health services.
- **No Health Status Rating:** Premium rates will only be based on age, tobacco use, number of family members, and geographic area. Consumers cannot be charged more based on health status or claims history. Pre-existing condition exclusions will be prohibited.
- **Financial Help:** Low and middle income consumers can receive premium tax credits (up to 400% of the federal poverty level) and cost-sharing reductions (up to 250% of the federal poverty level) on Marketplace plans to make buying health insurance and using medical services more affordable. Maximum out-of-pocket costs for covered benefits will be capped to prevent consumers from going bankrupt just because they got sick.

### How can individuals find Marketplace jobs?

In-Person Counselor jobs are posted on the IDES JobLink website: <https://illinoisjoblink.illinois.gov/>.

## Medicaid & The Application For Benefits Eligibility (Abe)

### What Medicaid eligibility and enrollment changes are coming?

For the first time, low-income adults in Illinois who are legal residents may be eligible for health coverage through Medicaid, regardless of parenting or health status. In Illinois, an additional 509,000 are expected to enroll in Medicaid by 2017, with two thirds being newly eligible.

Newly eligible Illinois residents will be able to sign up for Medicaid coverage statewide beginning October 1, 2013, with coverage starting January 1, 2014. Newly eligible Illinois residents are:

- **ACA Adults and Former Foster Care Children:** Starting January 1, 2014, Illinois residents may qualify for Medicaid with incomes at or below 138% of the federal poverty level (FPL), about \$15,860 for an individual and \$21,400 for a couple. This new group is known as “ACA Adults.” Also starting January 1, 2014, former Illinois foster children ages 18-25 who were on Medicaid, but exited foster care because of their age will be eligible for Medicaid regardless of income.
- **CountyCare:** Low-income adults living in Cook County can sign up for coverage now by enrolling in CountyCare. More details on this program can be found at: <http://www.cookcountyhhs.org/patient-services/county-care/>

### What is the new online enrollment system for Medicaid?

A new, multi-program, online application known as the Application for Benefits Eligibility (ABE) will make it easier to apply.

- **Relevant Programs:** ABE will replace all current online applications for: All Kids, FamilyCare, Moms & Babies, Supplemental Nutritional Assistance Program (SNAP/“food stamps”), Medicare Savings Program, and Cash Assistance.
- **Timing:** The current online applications will end on September 15, 2013. ABE will go live on October 1, 2013.
- **New Functionality:** This system will support enhanced functions like electronic signatures and the upload of electronic documents to make it faster to apply.
- **In-Person Assistance:** All Kids Application Agents and other community partners can continue to help individuals apply online through ABE as they do today. Get Covered Illinois — The Official Health Marketplace’s Navigators will also help individuals apply through ABE. Individuals also can apply by phone and by mail.

### How do Illinois residents know where to start?

Visit [GetCoveredIllinois.gov](http://GetCoveredIllinois.gov) or call the toll-free Help Desk at (866) 311-1119, open seven days a week from 8 a.m. to 8 p.m. There are also tools that will make the application process easier:

- **Screening Tool:** By answering a few simple questions, individuals and families will be guided to the right application for coverage – ABE or the Marketplace.
  - The Marketplace and Medicaid program will work together to make sure all applications get to the right place, but starting in the right spot prevents delays in the application process.
- **Find a Navigator Tool:** Allows individuals to enter their zip code and find trained and DOI certified Navigators in their area for free help viewing and finding coverage options.
  - Agents and brokers also can help as long as they register with the Marketplace and are licensed in Illinois. They are not required to help individuals apply for Medicaid.

**Spread the Word:** If someone has private insurance, Medicaid or Medicare, they are already covered. If someone does not have coverage, Get Covered Illinois can get them to the right place.