



Frequently Asked Questions

Illinois Department of Insurance

Land of Lincoln Mutual Health Insurance Company

Updated: July 14, 2016

Please be sure to check the Illinois Department of Insurance (DOI) website frequently for updates and new information related to your coverage with Land of Lincoln.

How long do I have to enroll in a new policy?

Consumers who experience a qualifying event can enroll or change plans through a Special Enrollment Period, SEP. For additional details visit Healthcare.gov; <https://marketplace.cms.gov/outreach-and-education/special-enrollment-periods-for-marketplace.pdf>

- SEPs provide a pathway to coverage
- Most SEPs last 60 days from the date of the qualifying event
- A qualifying event can occur at any point during the year outside of Open Enrollment

What happens if I don't enroll within 60 days?

Once the SEP expires you will not be able to enroll in coverage through the exchange until the Open Enrollment period begins November 1, 2016, for a January 1, 2017, effective date.

Will I be notified when the Special Enrollment Period Begins?

Yes. You will receive notification by mail when the SEP begins. DOI will also provide this information on the DOI web site <http://insurance.illinois.gov/>

Will I have to change doctors?

To compare plans and confirm what doctors/hospitals are in network for that plan, go to Healthcare.gov/see-plans/ and access the tools to confirm if your preferred doctors and/or hospitals are available. <https://www.healthcare.gov/see-plans/>

Will I now be paying more?

To compare plan options during the Special Enrollment Period, go to Healthcare.gov and access the link to preview plans and compare prices.

If I enroll in a new plan, will I be responsible for paying the posted monthly premium regardless of the amount of my LLH monthly premium?

Deductibles and out of pocket expenses will not carry over from LLH to the new plan selected. You will incur additional expenses to meet the new deductible and out-of-pocket expenses based on the plan you select.

Will my tax credit for health insurance for LLH coverage stay in place for the remainder of 2016?

If you are receiving tax credit for your 2016 LLH plan individual coverage and you enroll in a new 2016 marketplace plan you may continue to receive a tax credit based on your income.

Do I need to keep paying premiums to LLH?

Yes, to keep your LLH coverage in place, you must continue to pay your premiums to LLH. Please note: if your LLH policy is cancelled for non-payment of premium you will not be eligible for a special enrollment period.

Will my claims still be paid?

Yes, LLH will continue to pay claims for its current members.

Can I still see my doctors and other providers? What about ongoing or upcoming care? What about my prescriptions?

Yes, members can continue to see providers and receive coverage for both medical and pharmacy needs. If you have problems with providers not honoring your insurance, contact the Office of Consumer Health Insurance at 1 (877) 527-9431, or submit a written complaint at <https://mc.insurance.illinois.gov/messagecenter.nsf> .

What is the Illinois Life and Health Insurance Guaranty Association?

The Illinois Life and Health Guaranty Association (ILHIGA) (1520 Kensington Road, Suite 112 Oak Brook, IL 60523 (773) 714-8050 <http://www.ilhiga.org>) was created under Illinois Law in 1986. The purpose of ILHIGA is to provide protection for certain “covered persons” under life and health insurance policies issued by insolvent member companies. Insurance companies must hold a certificate of authority to transact life and/or health insurance business in Illinois to be an ILHIGA member company. In the event that an insure becomes insolvent and is ordered into liquidation, ILHIGA provides coverage in accordance with 215 ILCS 5/ Article XXXIII ½. These statutory provisions set forth the ILHIGA’s contractual obligations and establish several important limits on coverage.

Who should I contact if I have additional questions?

Contact the federal marketplace at 1-800-318-2596 or the DOI Office of Consumer Health Insurance at 1-877-527-9431.