

# Accessing Health Insurance Coverage through the Affordable Care Act Marketplace



The open enrollment period for new coverage in 2018 is Nov. 1, 2017, to Dec. 15, 2017.

**The open enrollment period for 2018 has been shortened by several weeks.** If you are enrolled in an ACA plan and take no action, you will be automatically re-enrolled in a similar policy for 2018. But be careful - even if the plan is operated by the same insurance company, the details of most plans change from year to year. Whether you are actively selecting a new plan, or hoping to renew the plan you already have, be aware that Marketplace offerings continue to change and evolve. Take time to review your policy options to make sure your selection will meet your needs.

## Where can uninsured patients go to purchase insurance coverage?



[www.getcoveredillinois.gov](http://www.getcoveredillinois.gov)

Get Covered Illinois is the official Marketplace for the state.



**866-311-1119** (translation services available)

**855-889-4325** (for hearing impaired using TTY/TDD technology)



Individual counseling from “Navigators” may be available in your community.

Visit <http://localhelp.healthcare.gov> to look up a helper in your community. Community civic organizations and local health centers may also be able to provide a list of Navigators who can assist you.

## If I lose my job and existing health insurance coverage, am I able to enroll in a health insurance Marketplace plan after open enrollment ends?

There are several qualifying events that enable you to enroll for coverage through the health insurance Marketplace outside of the open enrollment period. **Documentation may be required to support eligibility for enrollment based on a qualifying event.**

### Qualifying events include:

- Getting married or divorced
- Adopting a child
- Accepting guardianship of a minor
- Moving to a locale outside of your current coverage area
- Job loss
- Loss of eligibility for Medicaid
- Expiration of COBRA benefits
- Existing health plan being decertified

## Losing coverage through non-payment of premium is not considered a qualifying event.

### What if I can't afford to purchase health insurance?

Subsidies and premium tax credits are available for some individuals. Illinois' Medicaid eligibility has expanded and now covers more patients. Individuals who earn too much to qualify for Medicaid coverage may be eligible for tax credits to offset premium expense. Eligibility for Medicaid coverage and tax credits is determined during enrollment based on factors including income and number of dependents. “Find the Coverage That’s Right For You,” found at [www.getcoveredillinois.gov](http://www.getcoveredillinois.gov), allows patients to assess Medicaid eligibility and insurance options based on income, household size, pregnancy status and age.

### What if I don't want to purchase health insurance?

Some Illinoisans could face escalating financial penalties if they don't obtain insurance coverage. Visit [www.healthcare.gov](http://www.healthcare.gov) for more information on potential penalties.

### Protect yourself: Beware of scams

Be skeptical if someone calls or emails claiming to be “from the government” or another agency offering to sell you “Obamacare” insurance. If someone reaches out to you, use caution. If you are purchasing insurance through the marketplace, only use the official enrollment resources referenced in this document.

Visit [www.healthcare.gov](http://www.healthcare.gov) for more information on eligibility, enrollment, penalties and tax credit options.

*This information is provided by the physicians of the Illinois State Medical Society.*

[www.isms.org](http://www.isms.org)

October 2017