



# Illinois Department of Insurance

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PAT QUINN  
Governor

ANDREW BORON  
Director

To: ALL ILLINOIS CITIZENS CONSIDERING ENROLLMENT IN THE HEALTH INSURANCE MARKETPLACE

Date: September 23, 2013

Re: ILLINOIS DEPARTMENT OF INSURANCE CAUTIONS CITIZENS TO TAKE NECESSARY PRECAUTIONS TO GUARD AGAINST FRAUD/MISCONDUCT WHEN CONSIDERING ENROLLMENT IN THE HEALTH INSURANCE MARKETPLACE

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Starting on October 1, 2013, if you are uninsured or buy your own coverage, you can enroll for health insurance through the Health Insurance Marketplace (Marketplace) for coverage beginning as soon as January 1, 2014. The Marketplace will allow you to compare and select plans. Those plans must be Qualified Health Plans explicitly approved by the federal government to serve Illinois.

The Illinois Department of Insurance wishes to advise citizens that they should exercise caution when providing their personal or financial information during the Marketplace enrollment process. Unfortunately, there may be individuals hoping to take advantage of any confusion surrounding the details related to the open enrollment process.

Individuals should be particularly aware of the following points when considering participation in the Marketplace enrollment process:

- Anyone who claims they are enrolling you for coverage through the Marketplace prior to October 1<sup>st</sup> is not legitimate.
- Do not respond to an unsolicited telephone call of any kind, especially one that asks for personal financial information, personal health information, or money. There is no fee to create a Marketplace account or enroll for health insurance through the Marketplace.
- Guard your personal information. If a caller claims they are with the government verifying personal information for a new government health insurance or Medicare card, hang up. (Medicare is not part of the Marketplace established by ACA, so you do not have to replace your Medicare coverage with Marketplace coverage.)
- Look for official government seals, logos or web addresses to make sure the information comes from a trusted source. Official government websites should have domain names ending in ".gov." Be wary of entities that have sound-alike government or company names.

- The Illinois Department of Insurance will certify Assistants participating in the Health Insurance Marketplace. Consumers should ask to see the requisite certification or go to the Department's website to check that an Assistant is properly certified.

The Illinois Department of Insurance is charged with protecting consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency and by fostering a competitive insurance marketplace. If individuals have further questions concerning the Health Insurance Marketplace or any other matters, they may contact the Department toll-free at (866) 445-5364.