



Illinois Insurance Facts Illinois Department of Insurance Uninsured Ombudsman Program

Revised
April 2014

The **Uninsured Ombudsman Program** was established by Public Act 92-331 on January 1, 2002. The purpose of the program is to provide assistance and education to Illinois consumers who:

- Have no health insurance
- Are about to lose health insurance
- Cannot afford to purchase health insurance

The **Uninsured Ombudsman Program** can help you:

- Explore available state and federal programs
- Understand your continuation rights and responsibilities under your existing health plan
- Review your coverage options
- Reduce your medical costs

Tips on Buying Health Individual Health Insurance

Get Covered Illinois

Get Covered Illinois is the Official Health Marketplace for Illinois residents. All plans offered through the Marketplace provide important minimum essential coverage which will be required to avoid a penalty beginning with tax year 2014. You may be eligible for:

- tax credits to help pay your premium;
- discounts on out-of-pocket costs;
- low cost or free health insurance through Medicaid.

Visit GetCoveredIllinois.gov or call 866-311-1119 to apply for coverage, compare plans and enroll. You may still purchase individual health insurance outside the Marketplace if you choose, but will not be eligible for tax credits or discounts.

Find Reliable Assistance

Trained counselors, called Navigators or Assisters, are available throughout the state to explain health care options. Insurance agents may also assist both on and off the Marketplace. Look for a licensed insurance agent or Navigator who is reliable and helpful in answering your questions. Call the Illinois Department of Insurance to make sure the agent is licensed. Visit GetCoveredIllinois.gov or call 866-311-1119 for a list of Assisters in your area.

Understand Your Needs

Make a list of doctors, hospitals, health care facilities you use to ensure they are in the provider network you are considering. Also list your annual budget for health care expenses, considering premiums, deductibles, copayments, coinsurance and out-of-pocket limits.

Review the Summary of Benefits and Coverage

Read the Summary of Benefits and Coverage carefully to ensure minimum essential coverage is provided. Review dollar limitations on benefits or visit limitations for specific services. Review the

prescription drug coverage. Preexisting conditions should not be limited or excluded in policies which provide essential health benefits.

Contact the Illinois Department of Insurance

Find out whether an insurance company is licensed, the number of complaints filed against it and its A.M. Best rating. Visit www.insurance.illinois.gov or call 1-877-527-9431.

How to Reduce Medical Costs

Ask for Provider Discounts

Hospitals in Illinois are required by law to discount charges for uninsured patients within income guidelines. Physicians and outpatient centers may extend discounts upon request in certain instances although they are not required to do so.

Become an Educated Consumer:

Visit www.healthcarereportcard.illinois.gov and other online resources to access information on safety, patient satisfaction and costs of services in hospitals and surgery centers.

Programs Available

The following programs are managed by various state and federal agencies. The programs have different eligibility, requirements, benefits and costs.

Get Covered Illinois

Official Illinois Marketplace for individual and small employer group coverage. Visit www.GetCoveredIllinois.gov or call 866-311-1119.

Illinois Department of Healthcare and Family Services: Medical Programs

Illinois offers medical, food, and cash assistance to eligible children, adults, seniors and people with disabilities. Visit <http://www2.illinois.gov/hfs/MedicalCustomers/Programs/Pages/default.aspx> or call 866-468-7543.

To apply for benefits, visit www.abe.illinois.gov or call 800-843-6154.

Medicare

Covers seniors 65 and older, the disabled under 65 and people with End-Stage Renal Disease. Visit www.medicare.gov or call 800-633-4227.

Senior Health Insurance Plan (SHIP)

Assists Medicare eligible consumers with questions about Medicare products, Medicare Supplement policies and long term care policies. Visit <http://www.state.il.us/aging/SHIP/default.htm> or call 800-548-9034 or 800-252-8966

Illinois Comprehensive Health Insurance Plan (ICHIP)

Federally eligible/HIPAA for Illinois residents:

- who have accrued a total of 18 or more months of prior [creditable coverage](#); and who have no more than a 90 day break between periods of creditable coverage;
- whose most recent creditable coverage was provided under a group health plan, governmental plan or church plan;
- who must not be eligible for group health coverage, Medicare or Medicaid, and must not have any other health insurance coverage;
- whose most recent coverage must not have been terminated due to nonpayment of premium or fraud; and,
- who, if offered continuation of coverage under federal COBRA requirements or state continuation laws, must have elected and exhausted such continuation coverage.

Visit www.chip.state.il.us or call 866-851-2751.

Veterans Care

Medical, limited dental and vision coverage for an affordable monthly premium.

Visit www.illinoisveteranscare.com or call 877-4VETSRX.

Department of Specialized Care for Children

Coordination of care for families and children with special needs.

Visit www.uic.edu/hsc/dscc/ or call 800-322-3722.

Health Care Services for HIV

Persons of any age who are diagnosed with Human Immune Deficiency Virus (HIV) or Acquired Immune Deficiency syndrome (AIDS) and are at risk of placement in a nursing facility. Visit <http://www2.illinois.gov/hfs/MedicalPrograms/HCBS/Pages/hiv.aspx> or call 708-857-2378.

Hill-Burton Free Care Program:

No fee or reduced fee services at certain health care facilities.

Visit www.hrsa.gov or call 800-638-0742.

Uninsured Ombudsman Program
Office of Consumer Health Insurance
Illinois Department of Insurance
Call Toll Free 877-527-9431
www.insurance.illinois.gov