Illinois Department of Insurance encourages consumers to enroll in a health plan in final days of Open Enrollment

Consumers have until December 15, 2018 to get covered for 2019

SPRINGFIELD – Open Enrollment for the 2019 plan year ends this Saturday, December 15th, and the Illinois Department of Insurance (DOI) is strongly urging consumers to shop and enroll in a health plan on the Exchange before the deadline. Illinoisans can find out more information on the Get Covered Illinois (GCI) website at: getcovered.illinois.gov or at: healthcare.gov.

The numbers released early this week by the Centers for Medicare and Medicaid Services (CMS) show a decrease in enrollment compared to this time last year. Illinois’ enrollment decreases align with neighboring states and DOI is encouraging consumers to take advantage of the last days they have to enroll.

“This decrease is part of a national trend that can be attributed to several factors, likely including the elimination of the penalty associated with the individual mandate and lower unemployment rates suggesting more Illinoisans may now have access to employer sponsored coverage,” said recently appointed DOI Acting Director Karin Zosel.

“Given some of the changes to the Affordable Care Act (ACA), DOI recognized the need for consistent and thoughtful outreach this year. We again visited all 102 counties in Illinois, some even twice, to educate consumers about their options on the Exchange and explain the differences between ACA-compliant plans and other choices, such as short-term limited duration plans.”

In addition to the 102 County Tour, DOI continued its yearly marketing campaign that includes radio, print, digital and social media advertising. The campaign encourages consumers to be thoughtful and informed about their health care coverage decisions. DOI reminds consumers that cost alone may not be the only factor to consider when selecting a plan. For example, consumers should also consider a plan’s provider network and whether the plan has the most robust coverage they can get at a price they can afford.

Consumers should contact GCI at 866-311-1119 or visit the GCI website to learn if they are eligible to receive financial assistance based on their income and family size.

Consumers are encouraged to visit DOI’s GCI website for further information and assistance, or to contact their trusted licensed insurance agent. The Get Covered Connector on the website allows consumers to search for options by zip code to find local, free application help in English or Spanish. Consumers can also use this tool to schedule in-person assistance appointments with navigators and certified application counselors.

DOI encourages Illinois consumers to:
• Enrollment is from November 1, 2018, to December 15, 2018.
• Visit the Get Covered Connector to find free local help in Spanish and English.
• Call GCI at 866-311-1119 from 7 am to 8 pm Monday through Friday and 8am to 6pm Saturday and Sunday for resources and information regarding health insurance.
• Contact a trusted, licensed insurance agent.
• View informational videos under the DOI website on the ‘Latest News Tab’ in English or in Spanish.

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