

## 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.

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

Toll Free: 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.

<http://www2.illinois.gov/hfs/MedicalCustomers/Programs/Pages/default.aspx>

Toll Free: 866-468-7543

[www.abe.illinois.gov](http://www.abe.illinois.gov)

Toll Free: 800-843-6154

### Medicare

Covers seniors 65 and older, the disabled under 65 and people with End-Stage Renal Disease.

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

Toll Free: 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.

<http://www.state.il.us/aging/SHIP/default.htm>

Toll Free: 800-548-9034 or 800-252-8966

### Illinois Comprehensive Health Insurance Plan (ICHIP)

For Illinois Residents:

#### Federally Eligible/HIPAA

- 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.

[www.chip.state.il.us](http://www.chip.state.il.us)

Toll Free: 866-851-2751

### Veterans Care

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

[www.illinoisveteranscare.com](http://www.illinoisveteranscare.com)

Toll Free: 877-4VETSRX

### Department of Specialized Care for Children

Coordination of care for families and children with special needs.

[www.uic.edu/hsc/dscc/](http://www.uic.edu/hsc/dscc/)

Toll Free: 800-322-3722

### Health Care Services for HIV

<http://www2.illinois.gov/hfs/MedicalPrograms/HCBS/Pages/hiv.aspx>

708-857-2378 or

[www.idph.state.il.us](http://www.idph.state.il.us)

Toll Free: 800-243-2437

### Hill-Burton Free Care Program

No or reduced fee services at certain health care facilities.

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

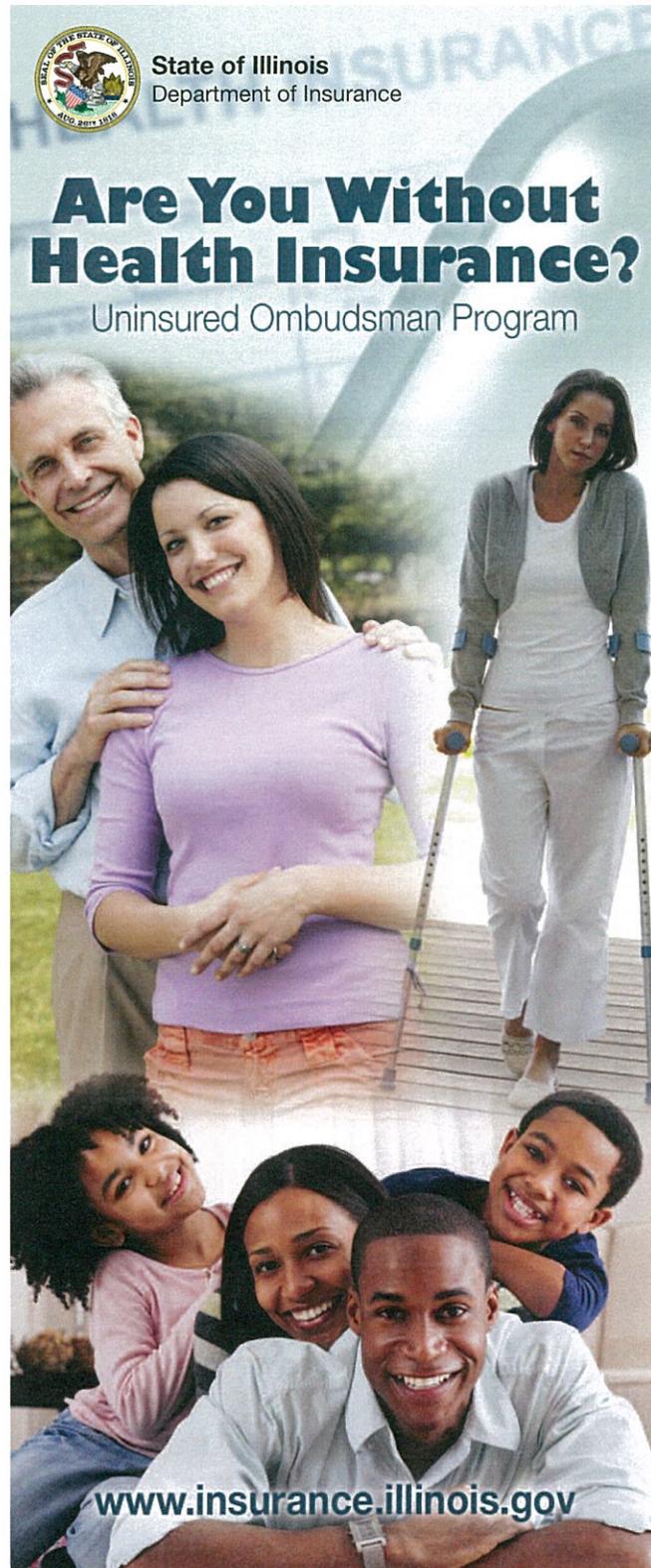
Toll Free: 800-638-0742

### Uninsured Ombudsman Program

Office of Consumer Health Insurance  
Illinois Department of Insurance

Call Toll Free

877-527-9431



 State of Illinois  
Department of Insurance

# Are You Without Health Insurance?

Uninsured Ombudsman Program

[www.insurance.illinois.gov](http://www.insurance.illinois.gov)

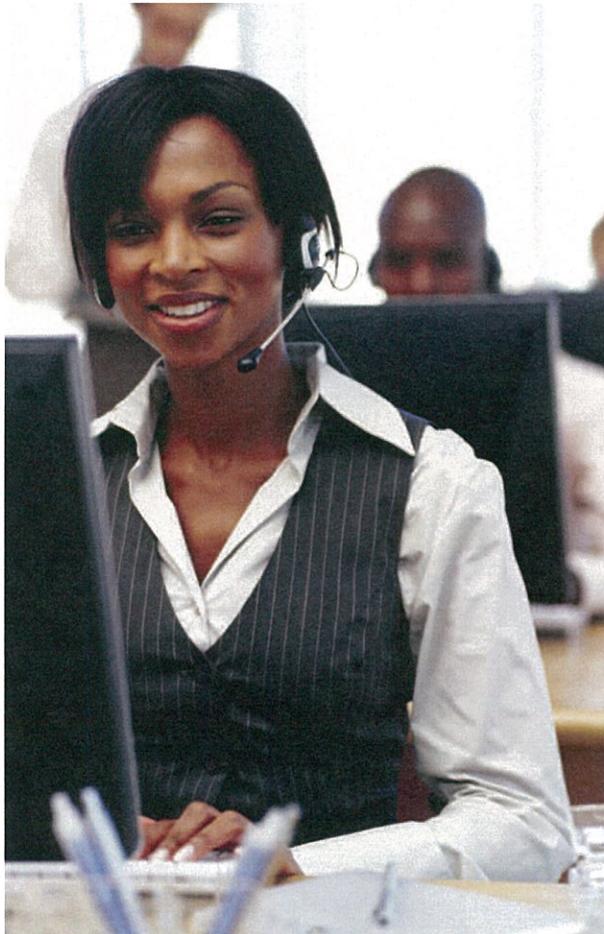
## WE ARE HERE TO HELP

The Illinois Department of Insurance Uninsured Ombudsman Program provides assistance and education to Illinois consumers who, for any reason:

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

Our knowledgeable insurance professionals 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 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](http://GetCoveredIllinois.gov) or call 866-311-1119 to apply for coverage, compare plans and enroll.

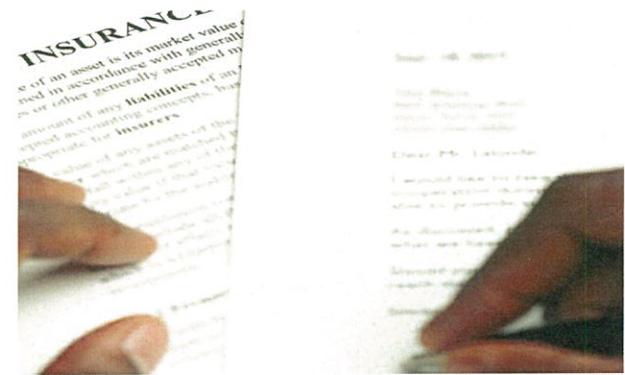
You may still purchase individual health insurance outside the Marketplace if you choose, but will not be eligible for tax credits or discounts.

### Find Reliable Assistance:

Trained counselors, called Navigators or Assistors, 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](http://GetCoveredIllinois.gov) or call 866-311-1119 for a list of Assistors 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](http://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](http://www.healthcarereportcard.illinois.gov) and other online resources to access information on safety, patient satisfaction and costs of services in hospitals and surgery centers.