

Consumer Assistance and Patient Protection Project (CAPP): Project Abstract

Consumer protection has been, is, and will remain the first priority for the Illinois Department of Insurance. Under the leadership of Governor Quinn, the Department has made significant progress in protecting Illinois families and businesses against the abuses and failures of a dysfunctional health insurance marketplace. Thanks to legislation drafted by the Department and signed into law by Governor Quinn, for example, Illinois consumers now have the right to an independent review of denied health insurance claims. Under the same law, families and small employers will be able to utilize a standard health insurance application to apply for coverage and obtain competing quotes from multiple insurance companies. Much work remains to be done. The important new protections established by the Affordable Care Act bring new challenges for regulators and other consumer assistance organizations: consumers will need to understand new programs, take advantage of new protections, and navigate a new marketplace to find the coverage that both meets their needs and represents the best value for their hard-earned premium dollars. Individuals not accustomed to commercial contractual obligations will have an acute need for Department assistance. The CAPP Project will enable the Illinois Department of Insurance to meet these challenges by strengthening the Department's ability to assist, educate, and advocate on behalf of Illinois consumers in all coverage situations.

As outlined in the attached application, the four primary goals of the CAPP Project are: (1) to improve access for all Illinois residents, including those with limited English proficiency and individuals with disabilities, to the consumer assistance services provided by Department; (2) to improve the quality and effectiveness of the Department's consumer assistance activities; (3) to increase awareness of the Department's consumer assistance services among all Illinois residents; and (4) to establish a mechanism that will ensure the independence and accountability of the Department's consumer assistance functions.

The proposed budget for the CAPP Project is \$1,454,594. If awarded, the Department will use the grant dollars to conduct a comprehensive evaluation of existing Department consumer assistance activities, establish a Consumer Advisory Council to monitor and provide independent review of the Department's future consumer assistance activities, develop a comprehensive and user-friendly Consumer Assistance Portal allowing easy online access to all services provided by the Department, improve existing infrastructure used to conduct and track consumer assistance activities, provide additional training and other resources to consumer assistance personnel, hire staff to support the expanded consumer assistance activities, and develop and execute a targeted consumer outreach plan.

Working with its partners in the employer, advocate, and producer communities and coordinating with other State agencies, the Department will leverage the opportunities provided by the CAPP Project to expand the scope of its responsibilities and the reach of services, and to better serve the needs of Illinois consumers. As a result, all individuals, families, and employers in the State will be able to rely on the Department for information and assistance navigating the evolving health insurance marketplace.