

April 2020

Note:

This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

WE ARE HERE TO HELP

The Uninsured Ombudsman Program provides assistance and education to Illinois consumers who:

- Do not have health insurance
- Are about to lose health insurance
- Cannot afford to purchase health insurance

We can help assist you:

- Explore available state and federal programs
- Understand your continuation rights and responsibilities under your existing health plan
- Review your coverage options and locate resources to reduce your medical costs
- Obtain application and enrollment information for health insurance coverage on the Health Insurance Marketplace

GET COVERED ILLINOIS

Get Covered Illinois (GCI) connects Illinois residents to the ACA Health Insurance Marketplace to find enrollment assistance and shop for plans that provide essential health benefits to meet the requirements of the Affordable Care Act (ACA). You may be eligible for:

- A special enrollment period due to a qualifying life event, like job loss
- Tax credits to help pay your premium
- Discounts on out-of-pocket expenses

Visit <https://getcovered.illinois.gov> to apply for coverage, compare plans and enroll.

Buying Health Insurance

UNDERSTAND YOUR NEEDS

Some plans may not provide coverage for what is important to you. Understand your current health conditions and think about the coverage you will need and costs to maintain your current prescriptions, services, preferred doctors, and health care facilities.

REVIEW THE SUMMARY OF BENEFITS AND COVERAGE (SBC)

To verify that Minimum Essential Coverage is provided. Review cost and benefit limitations including prescription drug coverage. Confirm that preferred providers and hospitals are in-network. Note, policies that provide essential health benefits should not limit or exclude pre-existing conditions.

FIND RELIABLE ASSISTANCE

Counselors are available throughout the state to explain health care options. Licensed insurance agents, brokers and navigators can also answer your questions.

To verify an insurance company, agent, or broker is licensed to do business in the State of Illinois, visit insurance.illinois.gov or call the Office of Consumer Health Insurance at 877-527-9431.

REDUCING MEDICAL COSTS

ASK FOR PROVIDER DISCOUNTS

Hospitals in Illinois are required by law to discount charges for uninsured patients within income guidelines. Providers may extend discounts upon request but are not required to do so.

BECOME AN EDUCATED CONSUMER

Visit www.healthcarereportcard.illinois.gov to learn more about costs of services in hospitals and surgery centers

PROGRAMS AVAILABLE

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

GET COVERED ILLINOIS

<https://getcovered.illinois.gov> Toll-free: 866-311-1119

ILLINOIS DEPARTMENT OF HEALTHCARE AND FAMILY SERVICES

Information on programs offered at <https://www.illinois.gov/hfs/Pages/default.aspx>
Toll-free: 866-468-7543

APPLICATION FOR BENEFITS ELIGIBILITY (ABE)

www.abe.illinois.gov Toll-free: 800-843-6154

HEALTH CARE SERVICES FOR HIV

<http://dph.illinois.gov>/Toll-free: 800-243-2437

ILLINOIS COMPREHENSIVE HEALTH INSURANCE PLAN (ICHIP)

Applicants must qualify for coverage.

<http://www.chip.state.il.us/default.htm> Toll-free: 800-962-8384

SENIOR HEALTH INSURANCE PLAN (SHIP)

Assists Medicare eligible consumers.

<https://www2.illinois.gov/aging/pages/default.aspx> Toll-free: 800-252-8966

VETERANS CARE

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

<https://www.illinois.gov/hfs/Pages/default.aspx> Toll-free: 877-4VETSRX (877-483-8779)

DEPARTMENT OF SPECIALIZED CARE FOR CHILDREN

For families and children with special needs. <https://dscc.uic.edu/> Toll-free: 800-322-3722

HILL-BURTON FREE CARE PROGRAM

Reduced fee services at certain health care facilities.

www.hrsa.gov Toll-free: 800-638-0742

MEDICARE

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

www.medicare.gov Toll-free: 800-633-4227

For More Information:

Call the Office of Consumer Health Insurance (OCHI)

Toll-free 877-527-9431 or visit our website <http://insurance.illinois.gov>