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The Affordable Care Act & Health Care Reform in Illinois Fact Sheet on Implementation Efforts

The federal Affordable Care Act (ACA) together with Illinois Public Act 98-104 will increase access to health coverage as a critical step toward improving the health of the people of Illinois. Here is how:

Illinois residents can use the Health Insurance Marketplace – This is an online marketplace where health insurance companies sell insurance to uninsured people who do not get insurance at work and who do not qualify for Medicaid. Find out more at www.Healthcare.gov

- Consumers can easily compare health plans and see what their costs will be before deciding what plan to buy. All plans will cover Essential Health Benefits such as preventive care, doctor visit prescription drugs, maternity care, emergency services, hospital stays and more.
- Consumers may qualify for financial help through the Marketplace to lower monthly premiums and out-of-pocket costs.
- Insurance companies cannot deny anyone coverage because they are sick or because they have a preexisting health condition.

October 1, 2013 – Begin enrollment process

**January 1, 2014 – Marketplace coverage
begins if enrolled by
December 15, 2013**

**October 1, 2013 –
March 31, 2014: Open Enrollment Period**

More people will be able to receive Medicaid – For the first time, low-income adults who are legal residents, regardless of parental or health status, may be eligible for health coverage through Medicaid.

- Starting January 1, 2014, all adults with incomes at or below 138% of the federal poverty level based on family size may qualify – about \$15,860 per year per adult and \$21,400 per couple. Applications for this new group known as “ACA Adults” can be **submitted starting October 1, 2013.**

Easier, More Convenient Ways to Apply and Enhanced Program Integrity – A new, user-friendly, online, application known as the Application for Benefits Eligibility (ABE) will make it easier to apply for Medicaid, SNAP, the Medicare Savings Program, and Cash Assistance.

- This system will replace existing online applications and support enhanced functions like electronic signatures and allow applicants to upload electronic copies of documents making it faster to apply.
- Community organizations around the State can help people sign up for the Health Insurance Marketplace and Medicaid. Consumers can also apply for over the phone and by mail.

Which Program is Right for Me? – A “landing page” website will provide basic screening questions about household size and income and will guide someone to the right program: ABE for Medicaid or the Illinois Health Insurance Marketplace (for private health insurance plan options).

For more information on Health Reform in Illinois, visit www.healthcarereform.illinois.gov