



# Affordable Care Act (ACA) Implementation in Illinois

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Presented to:  
Illinois Legislative Staff

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Department of Insurance (DOI)

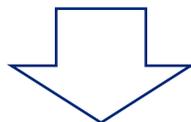


# The Affordable Care Act (ACA) Principal Goal

**Everyone Gets Healthcare Coverage  
(it's the law)**



**Everyone Can Get the Healthcare Services They  
Need When They Need Them  
(preventing poor health)**



**Illinois is a Healthier State  
(people live better and longer)**



HOW DO WE  
GET THERE?

?



# The Affordable Care Act (ACA)

- 1. Encourages States to expand Medicaid**
  - IL SB26 did this – two new groups
  
- 2. Encourages States to create better, more convenient systems for signing up**
  - Illinois' ABE (Application for Benefits Eligibility)
  
- 3. Establishes Health Insurance Marketplace**
  - A place to compare and pick a private health insurance plan with financial help available to help make coverage more affordable.



# TWO NEW MEDICAID GROUPS

## IL SB26 authorized

Apply starting 10/1/2013 - Coverage starts 1/1/2014

### “ACA” Adult Group

- For adults age 19-64 without children up to 138% FPL (monthly income of \$1,321 per person/\$1,784 per couple)
- In Cook County, this group can apply and enroll now through County Care (call 312-864-8200)

### Former Foster Care Children

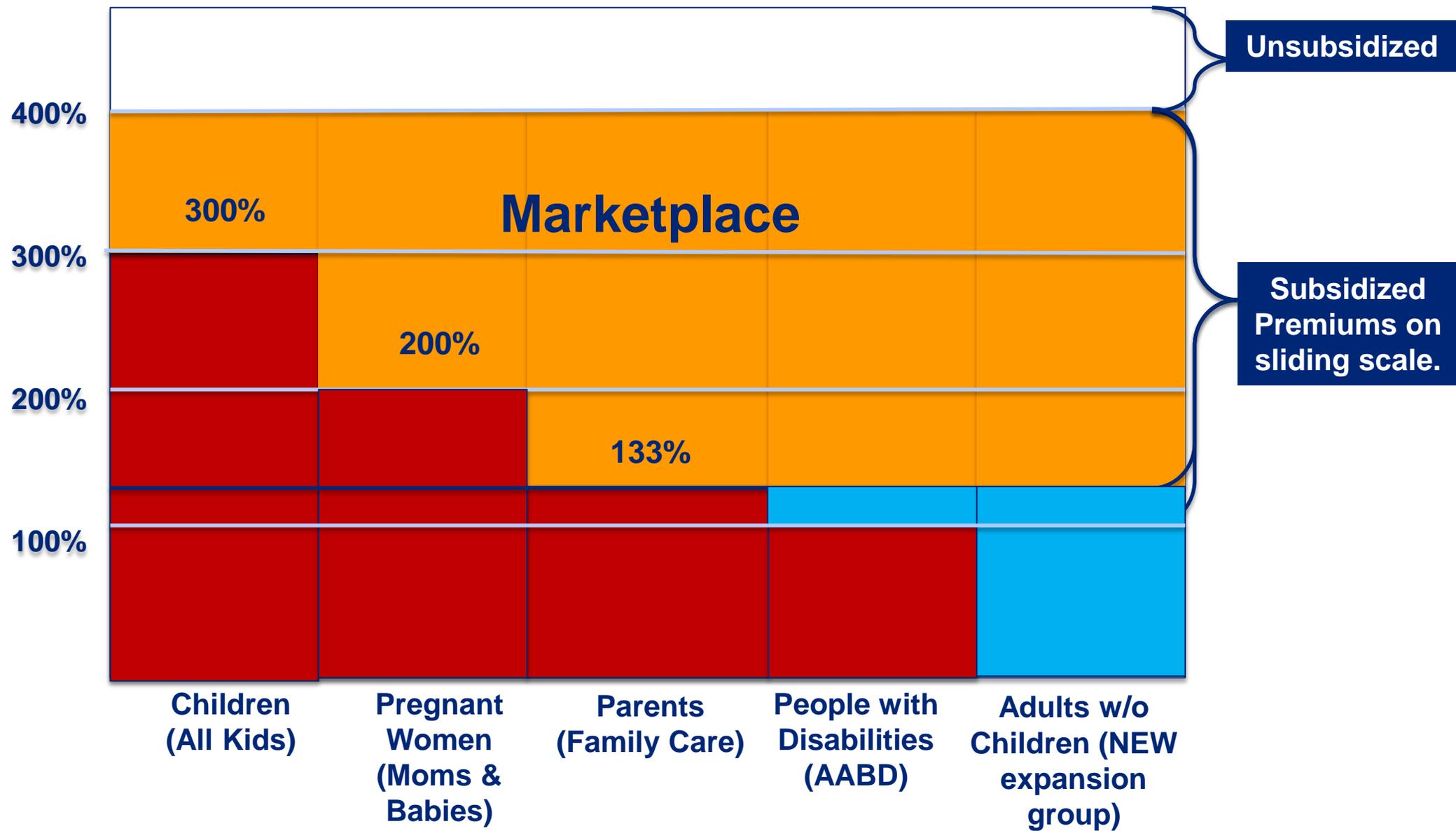
- Ages 19 through 25 who were on Medicaid when they “aged-out” of foster care



# Coverage in Illinois

## Our New World on January 1, 2014

FPL





# Illinois' Better, More Convenient Application System



**Illinois' NEW** Public facing Website for on-line applications for  
Medical Assistance, SNAP, and Cash Assistance  
Replaces current DHS system and All-Kids online application



# ABE HOME PAGE

 **RT** **ABE**  Application for Benefits Eligibility

[FAQ](#)  
[Español](#)



\* User ID

\* Password

**Login**

Forgot your password? Is your account locked? Please enter your User ID and [Click Here](#)

Forgot your User ID? [Click Here](#)



- Provider Login
- Community Partners

If you do not have a user id and password, click on 'Apply For Benefits' to create an account.

If you have not used a computer very much and would like to practice before you get started, [click here](#).



# Illinois Health Insurance Marketplace

The Illinois Marketplace will be a partnership between the State and Federal governments.

## Federal responsibilities

- Contract with insurance companies to offer Qualified Health Plans
- Eligibility and enrollment through website & call center
- Financial Assistance to individuals/families
  - Oversight

## State responsibilities

- Review and recommend Qualified Health Plans (QHPs)
  - Conduct consumer outreach, education, and assistance programs
  - Create “landing page” website & resource center to direct people to correct programs and in-person assistance

# Illinois Health Insurance Marketplace



## Who Can Shop Through The Marketplace?

- Illinois Residents – who are lawfully present
- Small businesses (50 or fewer employees) – through the Small Business Health Options Program (SHOP)

## Who Can Get Financial Assistance In The Individual Marketplace?

- Individuals up to 400% of the Federal Poverty Level (FPL) based on a sliding scale
- Must not have access to alternative minimum essential coverage such as: employer-sponsored insurance; Medicare; Medicaid or VA



# Illinois Health Insurance Marketplace

## How Does It Work?

### **Create an account online:**

Starting 10/1/2013 enter information about you & your family, including your income, household size, and more.

### **Pick a plan**

Next you'll see all the plans and programs you're eligible for and can compare them side-by-side.

You'll also see if you get financial help with premiums and out-of-pocket costs.

### **Enroll**

Choose a plan that meets your needs and enroll!

First open Enrollment is 10/1/13 - 3/31/14

Coverage of your Essential Health Benefits starts on January 1, 2014 if you enroll by 12/15/2013.

# Illinois Health Insurance Marketplace

## What Benefits Do You Get?



Every Plan offered through the Marketplace must be a Qualified Health Plan (QHP) offering 10 categories of Essential Health Benefits. Plans must cover things like:

- ✓ Hospitalization
- ✓ Doctor visits
- ✓ Preventive care and wellness services
- ✓ Prescriptions drugs
- ✓ Pediatric services including oral and vision care
- ✓ Mental health and substance use disorder services

***Standard benefits make it easy to compare plans***



# *Illinois Health Insurance Marketplace*

&

**ABE** 

APPLICATION FOR BENEFITS ELIGIBILITY

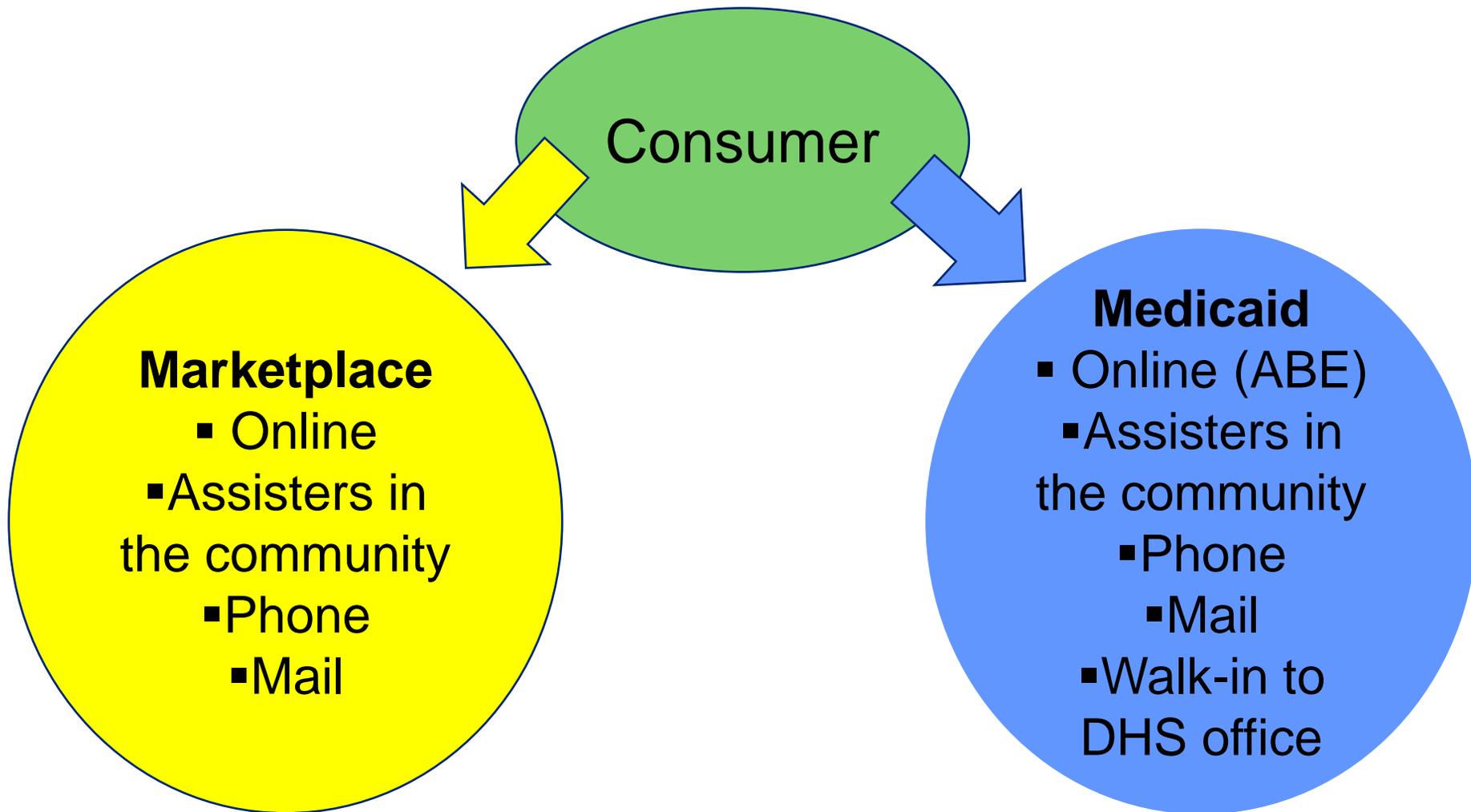


# The Health Insurance Marketplace or ABE? Go through the “Landing Page”



# Illinois Application Options - October 1, 2013

## Many Ways to Apply





# *Establishing a Culture of Coverage in Illinois*

*We Need Your Help!*



# Illinois' Culture of Coverage We Need Your Help!

We are working very hard, but we need your help.

1. Know that big changes take lots of time and work – we are well on our way and committed.
  - Encourage consumers to be patient with the new system, yet persistent in their application process.



# Illinois' Culture of Coverage We Need Your Help!

## 2. Learn as much as you can – we will help.

- ❑ We will email you information on important websites and phone numbers to give consumers and give you information to distribute.
- ❑ Contact our legislative staff with questions.
  - Questions about AllKids, Family Health Plans, or Medicaid policy, contact HFS at 217-782-1212.
  - Questions about the new ABE system, eligibility or status of applications of non-All Kids medical programs including the new ACA adults and Former Foster Care as well as SNAP, and cash assistance, contact DHS at 217-557-1551.
  - Questions about the Illinois Health Insurance Marketplace (Governor's Office) contact Amanda Kozar at 217-685-6312 or [Amanda.Kozar@illinois.gov](mailto:Amanda.Kozar@illinois.gov)
- ❑ Key websites:
  - [www.HealthCare.gov](http://www.HealthCare.gov) - Marketplace & other information
  - [www.healthcarereform.illinois.gov](http://www.healthcarereform.illinois.gov) - State Implementation efforts.
  - <http://visualizingreform.illinoishealthmatters.org/uninsured>
  - [www.Illinoishealthmatters.org](http://www.Illinoishealthmatters.org)



# Illinois' Culture of Coverage We Need Your Help!

## 3. Most Importantly: spread the word – tell people:

- If you already have private health insurance, Medicaid or Medicare – **you don't need to do anything**
- If you don't have coverage – then new healthcare coverage options will be available in 2014 and there are many ways to apply **to make it easy.**
- You can apply starting **October 1, 2013.**
- Coverage begins **January 1, 2014**

***OUR GOAL: A HEALTHIER ILLINOIS***