

New Health Coverage for Illinoisans



Starting on October 1, Illinoisans will be able to enroll in affordable, comprehensive health plans through Illinois' health insurance marketplace. Coverage begins on January 1, 2014.

THE FACTS

1,739,000 Illinoisans will be able to receive financial help for health insurance.

This includes:



782,000

estimated to be eligible for coverage through the expanded **Medicaid** program

957,000

estimated to be eligible for **premium tax credits** through the marketplace

PRE-EXISTING CONDITIONS WILL BE COVERED

5,636,000



Illinoisans with pre-existing conditions can no longer be turned down or charged more for coverage.

YOUNG ADULTS BENEFIT THE MOST

41%

41 percent of uninsured Illinoisans are ages 18-34. Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, looking only at the financial help provided by the new premium tax credits, **more than one-third of eligible individuals in Illinois will be ages 18-34** (approximately 361,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



New Health Coverage for Illinoisans (continued)

THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

3 CASE STUDIES

Medicaid will provide comprehensive coverage to the lowest-income residents (those with incomes up to 138 percent of poverty—\$15,856 for an individual or \$26,951 for a family of three).

The Andersons:
family of three

Annual income:
\$23,000 (about 120% of poverty)

The Andersons apply for coverage through the marketplace. Based on their income, they are enrolled in Medicaid.

Starting on January 1, they will **receive comprehensive health coverage** at little or no cost.

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.

The Johnsons:
family of three

Annual income:
\$29,000 (about 150% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Johnsons:

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:
family of three

Annual income:
\$39,000 (about 200% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Robinsons:

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$5,789**.



*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

New Health Coverage for Illinoisans (continued)

ENROLLMENT INFORMATION



▶ Starting on October 1, Illinoisans can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Illinois' health insurance marketplace. Coverage begins on January 1.

Visit healthcare.gov or call 800-318-2596.

▶ Today, Illinoisans can:

Get questions answered 24 hours a day, 7 days a week.

Call **800-318-2596** or live chat at **healthcare.gov** (**CuidadoDeSalud.gov** for Spanish speakers).

Translators for more than 150 other languages are available at **800-318-2596**.

Learn about the marketplace and create a marketplace account.

Learn more about how to get health coverage through the marketplace and set up an account to prepare for enrollment at **healthcare.gov**.

IN-PERSON HELP

Throughout Illinois, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



Access Community Health Network
www.accesscommunityhealth.net

Ada S. McKinley Community Services, Inc.
www.adasmckinley.org

AIDS Foundation of Chicago
www.aidschicago.org

Alivio Medical Center
www.aliviomedicalcenter.org

American Indian Health Service of Chicago, Inc.
www.ihs.gov/oscar/export_pdf.cfm?Submission_UUID=C8153EA9-9C68-D949-17749EA3A0135CDA

Asian Health Coalition
www.asianhealth.org

Aunt Martha's Youth Service Center, Inc.
www.auntmarthas.org

Beloved Community Family Wellness Center
www.bcfwc.org

Campaign for Better Health Care
www.cbhconline.org

New Health Coverage for Illinoisans (continued)

Center for Economic Progress
www.economicprogress.org

Chicago Federation of Labor Workers Assistance Committee
www.cflwac.org

Community Nurse Health Association
www.communitynurse.org

CommunityHealth
www.communityhealth.org

Connections for the Homeless Inc.
www.cfthinc.org/wordpress

DuPage County Health Department
www.dupagehealth.org

The East Los Angeles Community Union
www.telacu.com

El Hogar del Niño
www.elhogardelnino.org

Erie Family Health Center
www.eriefamilyhealth.org

Family Guidance Centers Inc.
www.fgcinc.org

Genesis Health System
www.genesishealth.com

Greater Elgin Family Care Center
www.gefcc.org

Healthcare Alternative Systems Inc.
www.hascares.org

Heartland Human Care Services
www.heartlandalliance.org

Illinois Association of Community Action Agencies
www.iacaanet.org

The Illinois Association of Public Health Administrators
www.iapha.com

Illinois Coalition for Immigrant and Refugee Rights
www.icirr.org

Illinois College of Optometry
www.ico.edu

Illinois' Community Health Centers
www.bphc.hrsa.gov/outreachandenrollment

Illinois Migrant Council
www.illinoismigrant.org

Illinois Network of Centers for Independent Living
www.incil.org

Kendall County Health Department
health.co.kendall.il.us

Lake County Health Department
health.lakecountyiil.gov

Leyden Family Services & Mental Health Center
www.leydenfamilyservice.org

Local 4 SEIU Health & Welfare Fund
www.seiuhcilin.org

Local Initiatives Support Corporation
www.lisc.org

McHenry County Department of Health
www.co.mchenry.il.us

Mercy Hospital and Medical Center
www.mercy-chicago.org

National Council of Urban Indian Health
www.ncuih.org

Pilsen-Little Village Community Mental Health Center
www.pilsenwellnesscenter.org

Puerto Rican Cultural Center
www.prcc-chgo.org

A Safe Haven Foundation
www.asafehaven.org

Sarah Bush Lincoln Health Center
www.sarahbush.org

Sinai Community Institute
www.sinaicommunityinstitute.org

New Health Coverage for Illinoisans (continued)

Sinai Health System
www.sinai.org

South Suburban PADS
www.sspads.org

Southern Illinois Healthcare Foundation
www.sihf.org

Southland Health Care Forum
www.southlandhealthcareforum.org

Springfield Urban League Inc.
www.springfieldul.org

United Way of Metropolitan Chicago, Inc.
www.uw-mc.org

VNA Health Care
www.vnafoxvalley.org

Westside Health Authority
www.healthauthority.org

Will County Health Department
www.willcountyhealth.org

Winnebago County Health Department
www.wchd.org

AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Illinoisans have already experienced many gains that have made health coverage and care more accessible and affordable.

125,000

Approximate number of young adults in Illinois who have **gained insurance by staying on their parents' health plans** until they turn 26.

178,581

Illinoisans who **received rebates totaling \$6,135,984** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

1,271,704

Medicare beneficiaries in Illinois who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

133,889

Medicare Part D beneficiaries in Illinois who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$716 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

Families USA, September 2013