February 22, 2013

Dear Friends,

Champaign County Health Care Consumers (CCHCC) needs your help to implement the last and biggest phase of the health reform law (the Affordable Care Act) – enrolling thousands of community members in new, affordable private and public health insurance through the Illinois Health Insurance Marketplace (Exchange). This phase of health reform will take place at the community level, so grassroots organizations and their constituents have a big role to play!

CCHCC is preparing to help our community members learn about and “navigate” the new health insurance system. We want to help as many people as possible get quality, affordable health insurance coverage under the Affordable Care Act. We already help thousands of local community members each year navigate the complicated health care and social service systems so that they can get the care and the resources they need. With your help, CCHCC can become our community’s health insurance Navigator and help thousands of our community members.

Did you know...

• On October 1, 2013, Health Insurance Marketplaces (also known as Exchanges) will open for business, and millions of Americans can begin enrolling in new private or public health insurance coverage under the Affordable Care Act. This new health insurance coverage begins January 1, 2014.
• Through the Illinois Health Insurance Marketplace, consumers will be able to see if they are eligible for newly expanded Medicaid coverage, or for “Advanced Premium Tax Credits” (financial assistance in the form of premium subsidies) that will lower their monthly health insurance premiums. Financial assistance will be available to individuals and families who earn up to 400% of the Federal Poverty Level (about $44,680 for an individual and $92,200 for a family of four).
• Most people who will be able to enroll in affordable coverage through the Marketplace do not know about the new benefits or how to enroll, or that they can enroll starting THIS October.
• Marketplaces will help consumers enroll through consumer-friendly websites, toll-free hotlines, and “Navigator” programs.

The Health Insurance Marketplace and Navigators

Marketplaces will make applying for health coverage (and financial assistance for that coverage) easier – using a single application for both private and public coverage, and providing help with enrollment through consumer-friendly websites, call centers, and in-person assistance, including new “navigator” programs. Navigators will conduct targeted outreach and will provide one-on-one assistance to help consumers learn about and enroll in new coverage options and gain financial assistance.

The people who will gain coverage under the Affordable Care Act include many individuals and families who have experienced significant barriers to obtaining coverage in the past. They have faced such obstacles as the inability to afford coverage, ineligibility for public programs, denial of coverage based on pre-existing conditions, difficulties with the enrollment processes, living in remote areas, low literacy, limited understanding of health insurance, and cultural and linguistic barriers. Surveys have found that 78 percent of consumers who are currently uninsured do not know about the new coverage options that will be available, and they will need

Iola Cook, CCHCC Client

"CCHCC has helped me find affordable Medicare Part D prescription drug coverage, apply for help to lower my drug costs, and get assistance with medical bills through the Medicare 100/Plus Program. I don't know what I would've done without the help of CCHCC. They are such a good resource for me and this community."
How You Can Help!

There are many ways that you can help CCHCC and our community to get ready for the new Health Insurance Marketplace! First, you can support CCHCC’s bid to become our community’s Health Insurance Navigator by adding your name to the list of supporters. We will submit this list of supporters with our application materials.

You can also help with CCHCC’s campaign for health insurance education and outreach by becoming an outreach volunteer and using your resources and networks to help spread the word about the Marketplace.

And, last, but not least, you can make a financial contribution to help support our campaign for Health Insurance education, outreach and enrollment. Whether or not CCHCC becomes a Navigator, we MUST start the education and outreach work immediately, to help our community get ready to access quality and affordable health insurance through the IL Health Insurance Marketplace. Your financial contribution can help our efforts to spread the word far and wide, and to reach the “hard-to-reach” populations in our community.

To let us know how you can help, simply fill out the lavender pledge form and send it back to us in the enclosed postage paid return envelope. Now, let’s get ready for the Health Insurance Marketplace, and the work of enrolling thousands of community members in quality, affordable health insurance!

Thank you for your support!

Sincerely,

Claudia Lennhoff, Executive Director