# THE AFFORDABLE CARE ACT HEALTH INSURANCE OPTIONS 2027

champaign county HEALTH CARE CONSUMERS

## OPEN ENROLLMENT: NOVEMBER 1, 2026 -JANUARY 15, 2027

If you have health insurance through the Marketplace (healthcare. gov / "Obamacare"), or you need to get health insurance, Illinois is now using their own website - GetCoveredIllinois.gov! Check out the dates to the right, and the income chart below, for more information.

## SPECIAL ENROLLMENT:

Did you or anyone in your household lose health coverage in the past 60 days or do you expect to lose coverage in the next 60 days? Did any of the following apply to you or anyone in your household in the past 60 days?

- Got married
- Had a baby
- Moved outside your health plan's coverage area
- Had a change in income

You may qualify for a Special Enrollment and do not have to wait until the Open Enrollment Period.

**IF YOU QUALIFY FOR MEDICAID YOU CAN APPLY AT ANY TIME!**

**Marketplace Website**
GetCoveredIllinois.gov

**IL Medicaid Website**
abe.illinois.gov

IL **Call Center**
1 (866) 311-1119

**Important Dates**
Open Enrollment Period
Nov. 1, 2026 -
Jan. 15, 2027

Coverage Begins As Early As January 1, 2027

### Annual Income Guidelines for Health Insurance Marketplace

Based on the 2026 Federal Poverty Level (FPL)

| Household Size | Below 138% FPL | Between 138%-400% FPL |
|---|---|---|
| 1 person | $0 - $22,025 | $22,025 - $63,840 |
| 2 people | $0 - $29,863 | $29,863 - $86,560 |
| 3 people | $0 - $37,702 | $37,702 - $109,280 |
| 4 people | $0 - $45,540 | $45,540 - $132,000 |

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|---|---|---|
| **Affordable Insurance Options Available** | **Expanded Medicaid** | **Marketplace Plans with Premium Subsidies** (Advanced Premium Tax Credits) |
| **Where To Apply** | **abe.illinois.gov** | **GetCoveredIllinois.gov 1 (866) 311-1119** |

Champaign County Health Care Consumers
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