

"I honestly don't know what I would have done without all the tremendous help I received from CCHCC. They are truly a blessing. When I first heard of them, and had an appointment scheduled to meet with them, I thought, at BEST, they would help me figure out how to navigate getting health insurance. I really had no idea the lengths they would go to, in order to make sure I was taken care of. It's an indescribable feeling to know that you have someone 'in your corner.' I tell everybody I can just how wonderful they are. What still blows my mind, however, is that all of their services are free. I wouldn't even know how to put a price tag on the awesome staff at CCHCC. I am forever grateful for all they have done for me, as well as for countless others."

– Amanda C., CCHCC enrollment client



CCHCC Is Getting Champaign County Covered!

champaign
county
HEALTH CARE
CONSUMERS



February 21, 2014

Dear Friends,

Since October 2013, Champaign County Health Care Consumers (CCHCC) has helped hundreds of community members like Amanda enroll in new, affordable health insurance, made available as a result of the Affordable Care Act. CCHCC is doing this important and labor-intensive work without any funding from the federal or state government, and we are doing this work under less than ideal circumstances, with each enrollment requiring many hours of work because of "system glitches." Despite the obstacles, CCHCC is getting Champaign County covered!

Please consider making a contribution to help support CCHCC's ongoing work to enroll as many community members as possible in affordable health insurance. *We want to help as many individuals and families as possible to enroll by March 31 so they can avoid tax penalties for not having insurance.* You can also help us by spreading the word about CCHCC's services and the affordable health insurance options that are now available because of the Affordable Care Act.

CCHCC's health insurance enrollment work is getting Champaign County covered!

Even without federal or state funding, CCHCC moves ahead to provide enrollment services.

CCHCC applied for federal and state funding to do outreach, education and enrollment work, but, unfortunately, we did not receive the funding. The federal and state governments preferred to fund statewide associations and coalitions, rather than independent grassroots organizations like CCHCC.

Even though CCHCC did not receive federal or state funding, we could not turn our backs on our clients and our community, especially knowing that we at CCHCC have the expertise and experience to be able to help individuals and families apply for and receive public benefits and health insurance – this is part of what we have been doing for decades! So, CCHCC went on to voluntarily become a federally Certified Application Counselor organization, and we have now enrolled hundreds of community members – including the individuals and families with complicated situations that other (funded) organizations referred to us.

Doing enrollment work has not been easy – but we do not quit!

As you may have heard, the roll-out of the Health Insurance Marketplace has not gone smoothly. Although things have improved significantly, there are still challenges to doing Marketplace and Medicaid enrollments. Just to name a few: a) there are website glitches; b) sometimes people are told that they do not qualify for tax subsidies when, in fact, they do – so we must file appeals or restart applications; c) for Medicaid applications, the IL Department of Human Services (DHS) tells us they have not received someone's application, or they only received part of the application and we have to re-send or fax documents; d) DHS is very slow in processing the Medicaid applications (taking up to 60 to 90 days!) so we have to monitor our applications on an ongoing basis and advocate for those applications to get processed more quickly; and e) countless other hassles and glitches in a system that is bogged down and ill-prepared for the volume of applications that are being submitted. What this means for us and our clients is that each application, from beginning to end, can take anywhere from four to ten hours of work on our part to make sure the

application goes through successfully. Over time, this situation will get better as the state and federal government make system improvements. But for now, the process is labor-intensive, time-consuming, and requires tremendous diligence and perseverance.

CCHCC provides more than enrollment help – we help people get the care they need.

But CCHCC does not just help people enroll in health insurance – we also help make sure that the individuals and families applying for health insurance coverage gain access to the health care that they need. As part of our enrollment services, we help people get set up with “medical homes” where they can receive primary and preventive care, and referrals for specialty care.

Do you need to enroll in health insurance – or know someone who does?

The Health Insurance Marketplace (healthcare.gov) is the place you can go to get new affordable health insurance. The Marketplace is for you if you are currently uninsured, have an individual plan, are a dependent on someone else’s insurance plan, or want to see what other options you have. Medicaid – also known as the medical card, public aid, AllKids, and FamilyCare – is health insurance provided by the state of Illinois to adults and families who meet certain income criteria. *If you think you qualify for Medicaid, you can skip the healthcare.gov website and apply directly through abe.illinois.gov.* Please use the Income Guideline Chart below to help determine which program you will be eligible for, and to see which website to use. If you are unsure of what you might be eligible for, or would like help applying, please contact CCHCC at (217) 352-6533.

| Income Guidelines for Affordable Health Insurance | | |
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| Based on the 2013 Federal Poverty Level (FPL) | | |
| Household Size | Below 139% FPL | 139 - 400% FPL |
| 1 person | \$0 - \$15,970 | \$15,971 - \$45,960 |
| 2 people | \$0 - \$21,558 | \$21,559 - \$62,040 |
| 3 people | \$0 - \$27,146 | \$27,147 - \$78,120 |
| 4 people | \$0 - \$32,734 | \$32,735 - \$94,200 |
| Affordable Insurance Options Available | Expanded Medicaid | Marketplace Plans with Premium Subsidies (Advanced Premium Tax Credits) |
| Where To Apply | abe.illinois.gov | healthcare.gov 1 (800) 318-2596 |

If you already have coverage through an employer plan, Medicare, Medicaid, or veterans health care programs, you do not have to do anything! The Open Enrollment Period for plans offered through the Marketplace ends March 31, 2014. *If you qualify for Medicaid, you can enroll anytime throughout*

the year, but it is important to enroll by March 31 to avoid any tax penalties for not having insurance.

Thank you for your support!

We appreciate your financial support and your help in getting the word out about the new affordable health insurance options and the help that CCHCC can provide in enrolling individuals and families in health insurance. Together, we are building a stronger, healthier community!

Sincerely,



Claudia Lennhoff, Executive Director

*P.S. Your contribution is tax-deductible
Thank you for your support!*

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