

Prepare for the Health Insurance Marketplace Open Enrollment



July 8, 2013

Dear Friends,

We are in the last months before the most important provisions of the health reform law (the Affordable Care Act) go into effect, and Champaign County Health Care Consumers (CCHCC) needs your help! You can help by getting ready, and spreading the word to your friends, family, and co-workers about what is coming and how people will benefit from health reform! You can also help support our community education and outreach efforts by making a contribution.

Millions of individuals across the country who do not currently have health insurance will have access to new, more affordable options and others who do have insurance will have more options for coverage, access to financial assistance, and more benefits and protections than ever before. CCHCC is here to help you understand the health care law so that you and your family can get coverage that is affordable to you!

The Health Insurance Marketplace and Open Enrollment

The Health Insurance Marketplace (sometimes called the *Exchange*) will be the place people can go to get health insurance coverage using a single, streamlined application. Through the Marketplace, you will be able to see if you and your family qualify for Medicaid or for tax subsidies to help make insurance more affordable. The Marketplace will also be the place where you can compare insurance plans, costs, and coverage, and pick the plan that works best for you and your family. You will be able to access the Marketplace through a consumer-friendly website, call centers, and at locations that provide in-person assistance.

Coverage obtained through the Marketplace begins January 1, 2014. The Open Enrollment period will be from October 1, 2013 until March 31, 2014, and during this time you can see if you qualify for Medicaid, tax subsidies, and purchase insurance. Remember, if you currently have health insurance and you like it, you can keep it!

Health Insurance Options Through the Marketplace

Through the Marketplace, there are three ways you can access health insurance, depending on your income.

One. If you earn less than 139% of the Federal Poverty Level (FPL) (about \$15,856 for an individual) you will qualify for public insurance coverage through the expanded Medicaid program. In Illinois, Medicaid is being expanded so that it will cover everyone who is low income. Currently, you have to be low income and meet certain categorical requirements – such as have a disability, a dependent child, be under the age of 19, or over 65. In January, Medicaid will expand to provide health care coverage to everyone who needs it most, based solely in income.

Two. If you earn between 139-400% of the FPL (between \$15,856-\$44,680 for an individual), you can choose a private insurance plan and get financial assistance in the form of tax subsidies (known as *Advanced Premium Tax Credits*) that will lower how much you pay in premiums each month. If you are at or below 250% of the FPL, additional cost-sharing subsidies will also be available to help reduce your out-of-pocket expenses.

Three. You may also be able to get health insurance through your employer. Under health reform, employers with more than 50 employees will be required to offer health insurance to their employees or pay a penalty. Some employers will not make any changes to their employees' coverage, while others may shop for more affordable coverage through a new SHOP Marketplace that is specifically designed for businesses and employers. Employers will also have the option to help pay the cost of employees' insurance purchased through the individual Marketplace. Talk to your employer and find out what, if any, changes they anticipate to make to your insurance benefits; particularly if you work for a small employer with less than 50 employees.

Understanding Your Health Insurance

If you qualify for Medicaid, if your employer will be providing your insurance plan, or if you like your current insurance and do not want to switch, you would not have to “shop” for or compare insurance plans. Even so, it is still important to understand how health insurance works and commonly used insurance terms so you can get the most out of your insurance coverage and benefits.

To help you understand the basics of health insurance, we have enclosed a blue handout that includes a glossary of commonly-used terms.

Time to Prepare for the Marketplace

If you are currently uninsured or underinsured, now is the time to start preparing for the Marketplace so that you are ready when Open Enrollment begins October 1, 2013. There are seven easy steps to help you prepare. Please see our enclosed blue handout to follow the seven steps.

When shopping for insurance, it is important for you to consider what your out-of-pocket costs may be with each plan, including deductibles, co-payments, co-insurance, and out-of-pocket maximums (*please see our Glossary*). That means balancing the cost of the plan (premiums) with the benefits and coverage that it offers.

Even though we do not yet know the exact costs of different plans that will be available through the Marketplace, it is not too early to begin figuring out how much you and your family have available in your budget to dedicate to your health insurance costs. Remember, this includes the monthly premiums as well as the out-of-pocket costs, which are not always as predictable since they are based on how often you use your insurance for doctor and hospital visits. To further explore your options, please visit www.healthcare.gov.

CCHCC Is Your Resource

Champaign County Health Care Consumers is here to help our community get ready for the Marketplace. CCHCC has applied to be Champaign County’s “Navigator,” or in-person assistance agency, because we want to help as many people as possible get quality, affordable insurance through the Marketplace! Whether or not we become our community’s official “Navigator,” we will provide education, outreach, and enrollment services for the Illinois Health Insurance Marketplace.

To have a wider impact, we need your help! Please share this information with your friends, family, and co-workers to make sure they learn about the health reform law and the Marketplace.

You can also make a financial contribution to help support our campaign for Marketplace education, outreach, and enrollment so that we can expand our capacity and help as many people as possible gain access to quality and affordable health care.

If you would like to receive information about the Marketplace as we get closer to Open Enrollment, or to let us know how you can help spread the word about the Health Insurance Marketplace, simply fill out the yellow pledge form and send it back to us in the enclosed postage paid return envelope. Now let’s all get ready for Open Enrollment, and ensure that more of our community has health insurance coverage and health care access than ever before!

Sincerely,



Claudia Lennhoff, Executive Director

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

Champaign County Health Care Consumers
44 E. Main St. #208, Champaign, IL 61820
(217) 352-6533 | cchcc@healthcareconsumers.org
healthcareconsumers.org | facebook.com/healthcareconsumers