The Health Insurance Marketplace and Medicaid

Presentation by:
Champaign County Health Care Consumers (CCHCC)

Welcome!

About Health Care Consumers

- Health care advocacy and assistance organization that has been fighting for health care justice since 1977.
- Unique organization that does both direct services and community organizing.



CCHCC Client Services

We provide the following services:

- Health insurance enrollment and renewals
  - Marketplace, Medicaid, and Medicare
- Help applying for
  - Hospital/clinic financial assistance
  - SNAP (food stamps) & TANF
  - ***NEW*** Social Security Disability/SSI
- Prescription drug assistance
- Help getting access to medical, dental, vision, and mental health care

Goals of the Affordable Care Act (ACA)

- Expand health insurance coverage
- Improve coverage for those with health insurance
- Improve access to, and quality of, care
- Control rising health care costs

Health Reform Implementation Timeline

2010

- Adult dependent coverage until age 26
- No lifetime caps
- No rescinding of coverage
- Pre-existing condition insurance plan
- Children cannot be denied based on pre-existing conditions
- Small business tax credits
- Premium review

2011-2013

- No cost-sharing for preventive services in Medicare and Medicaid
- Increased payments for primary care
- New delivery system models in Medicare and Medicaid
- Navigators and IPC groups are funded

2014

- Medicaid expansion
- Health Insurance Marketplaces
- Premium subsidies
- Insurance market rules—prohibition on denying coverage or charging more to those who are sick, standardized benefits
- Individual mandate
- Employer requirements (2015)

Benefits & Protections as a Result of Health Reform

Benefits

- Allows adult children to remain on their parents' health insurance policy until age 26
- Certain preventive services are covered at no cost including well-care visits
- Contraceptive coverage and STI testing/counseling with no co-pays

Protections

- No lifetime caps or limits
- Insurance companies cannot drop coverage because of illness
- People with pre-existing conditions cannot be denied insurance or charged more *(2010 for children and 2014 for adults)*
- Medical loss ratio (80-85% of premium must go to pay medical claims)

Medicaid Expansion and Changes

Abe.Illinois.gov

About Expanded Medicaid

- One way insurance has been made more affordable is by expanding Medicaid.
- It is often called the medical card or public aid.
- Medicaid is health insurance that is offered by the government and it will cover the 10 Essential Health Benefits *just like the private plans* offered in the Marketplace.
- Expanded Medicaid for adults has no monthly premiums.

New Medicaid Work Requirements

- H.R.1 (One Big Beautiful Bill Act) upcoming changes
- Medicaid work requirements begin for redeterminations after **January 1st 2027** for abled bodied adults without dependents, 19-64 years old
- What can you use as proof:
  - Earning $580/month
  - 20 hours per week/80 hours monthly of the following:
    - Community service, seasonal work, part-time student enrollment or meet other exemption (physical/mental health disability, dependents under age 13, pregnant, chronic homelessness, VA disability, drug/alcohol treatment program)

Work Requirements Continued…

- Redeterminations will be every 6 months
- Exemptions can be applied for so make sure to open mail from DHS
- Exemptions
  - Medical Frailty or Disability determined by Social Security Administration
  - Caregiver for dependent child age 13 or younger or disabled individual
  - Pregnant or Postpartum
  - Veterans with 100% disability rating from VA

And others…

HealthChoice Illinois/ Managed Care

enrollhfs.Illinois.gov

Medicaid Managed Care Plans

Blue Cross Blue Shield	**Aetna Better Health**	**Meridian**	**Molina**	**Humana Healthy Horizons**
OSF	OSF	OSF	OSF	Carle
Carle	Carle	Carle	Carle	Sarah Bush Lincoln
The Pavilion	The Pavilion	The Pavilion	The Pavilion	
Kirby Medical Center	Kirby Medical Center	Kirby Medical Center	Kirby Medical Center	
Gibson Area Hospital	Gibson Area Hospital	Gibson Area Hospital	Gibson Area Hospital	
	Sarah Bush Lincoln		Sarah Bush Lincoln	

Marketplace: Get Covered Illinois

GetCovered.Illinois.gov

Get Covered Illinois℠

The state's official health insurance marketplace

Making Insurance Affordable

Insurance is made more affordable in 3 ways:

- Providing financial assistance in the form of "Advanced Premium Tax Credits" to those with incomes between 139% and 400% FPL;
- Providing out-of-pocket Cost-Sharing to those with incomes between 139% and 250% FPL, when purchasing Silver plans; and,
- Expanding Medicaid (public insurance) to those with incomes up to 138% Federal Poverty Level (FPL).

You can apply and qualify for all of these through the Marketplace.

Who can shop in the Marketplace?

- Uninsured individuals
- People on individual health insurance plans
- People who purchase dependent coverage
- People with COBRA health insurance
- Self-employed people with no employees
- Families
- Small businesses
- People whose health insurance is unaffordable (more than **10.22%** of their annual income-self only)
- Must be U.S. citizen or permanent resident (green card)

Who CANNOT shop in the Marketplace?

- People with Medicare
- People with Medicaid
- Individuals who are currently incarcerated and are serving a sentence
- Undocumented individuals
- DACA recipients*

Continued… (HR1 Changes)

The following applicants will **NOT** be eligible for subsidies but may qualify for plans at full price:

- Refugees and Asylees
- Survivors of domestic violence or human trafficking
- Individuals granted withholding of removal
- Lawfully present noncitizens with income below 100% FPL

Special Enrollment Periods

- People can enroll outside of the Open Enrollment Period within 60 days of certain circumstances:
  - Losing insurance from a job
  - Having a baby
  - Moving to a new zip code
  - Change in tax household
  - Turning 26 and losing dependent coverage
  - And more!

What Will Marketplace Plans Cover?

Plans through the Marketplace will be considered Qualified Health Plans (QHPs) and must include **10 Essential Health Benefits** at a minimum:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

Income Guidelines

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
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

What Counts as Income? (MAGI)

What Counts

- Wages, salaries and tips
- **Net** income from any self-employment or business *(generally the amount of money you take in minus your business expenses)*
- Unemployment compensation
- Social Security payments, including disability payments
- Alimony (from divorces and separations finalized **before** January 1, 2019)
- Retirement income, investment income, pension income, rental

What Doesn't Count:

- Child support
- Gifts
- Supplemental Security Income (SSI)
- Veterans' disability payments
- Workers' compensation
- Proceeds from loans

GETTING READY TO ENROLL!

Getting Ready & Tips

- **Gather information** for you and your family, like birthdates, Social Security Numbers, and household income.
- The applications may need **documentation** such as birth certificates, state ID/driver's license, Social Security cards, immigration documents, and paystubs.
- If you have a preference on **where you get your care**, or you already established doctors, ask them what plans they accept.
- If you believe you may qualify for **Medicaid**, go directly to the Medicaid application at abe.illinois.gov.
- If you need help, **set up an appointment** for in-person assistance.
- Be patient!

How To Apply

1. **Online**
   - **Getcovered.illinois.gov** for the Marketplace
   - **Abe.illinois.gov** for the Medicaid application
   - If you are unsure what you qualify for, you can use the Browse plans and costs on **Getcovered.illinois.gov**
2. **By phone**
   - Call Center:

     1-866-311-1119
3. **By paper**
4. **In person (or remote) at Enrollment Locations like CCHCC**

Levels of Coverage in Health Plans

- There will be 5 different levels of coverage:
  - Catastrophic (limited)
  - Bronze (60%)
  - Silver (70%)
  - Gold (80%)
  - Platinum (90%)

CATASTROPHIC	less than 60%	of the total average costs of care
BRONZE	60%	of the total average costs of care
SILVER	70%	of the total average costs of care
GOLD	80%	of the total average costs of care
PLATINUM	90%	of the total average costs of care

The % refers to how much of the total cost of medical services that the plan is designed to pay for, on average (also known as the actuarial value).

Where Can You Get Help To Enroll?

- There are local agencies that have received state funding to provide In-Person assistance, enrollment and outreach like CCHCC.
- Marketplace Open enrollment: **November 1, 2026 – January 15, 2027** for insurance to start as early as January 1, 2027.
- Medicare Open Enrollment – October 15- December 7 for insurance to start as early as January 1, 2027.
- Medicaid enrollments are open year round!

Plans Offered in Champaign County (Continued)

Family of 4 (2 adults 45 years old and 2 dependents) at $50,000/year

- Children would be under Medicaid (All Kids)

HIGHER EXPENSE $$$	LOWER EXPENSE $	MEDIUM EXPENSE $$	MEDIUM EXPENSE $$	MEDIUM EXPENSE $$	LOWER EXPENSE $	LOWER EXPENSE $
BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois
Blue Choice Preferred Bronze PPO - Support HSA	Blue Choice Preferred Bronze PPO - Classic HSA - Select Rx Copays	Blue Choice Preferred Silver PPO - Champion	Blue Choice Preferred Silver PPO - Classic - Select Rx Copays	Blue Choice Preferred Gold PPO - Secure	Blue Choice Preferred Gold PPO - Balance	Blue Choice Preferred Gold PPO - Classic - Rx Copays
BRONZE HSA PPO	BRONZE HSA PPO	SILVER PPO CSR Eligible	SILVER PPO CSR Eligible	GOLD PPO	GOLD PPO	GOLD PPO
$6.01/month	**$6.02**/month	**$68.12**/month	**$188.38**/month	**$5.89**/month	**$6.00**/month	**$6.07**/month
After $1871.99 in total savings	After $1935.94 in total savings	After $3059.00 in total savings	After $3059.00 in total savings	After $2672.75 in total savings	After $2720.62 in total savings	After $2751.57 in total savings
PRIMARY CARE VISIT 0%	PRIMARY CARE VISIT $50	PRIMARY CARE VISIT $20	PRIMARY CARE VISIT $20	PRIMARY CARE VISIT $15	PRIMARY CARE VISIT $0	PRIMARY CARE VISIT $30
GENERIC DRUGS $5	GENERIC DRUGS $25	GENERIC DRUGS $0	GENERIC DRUGS $10	GENERIC DRUGS $15	GENERIC DRUGS $15	GENERIC DRUGS $15
DEDUCTIBLE $16000	DEDUCTIBLE $15000	DEDUCTIBLE $1600	DEDUCTIBLE $1400	DEDUCTIBLE $3600	DEDUCTIBLE $5000	DEDUCTIBLE $4000/$0
OOP MAX $24000	OOP MAX $24000	OOP MAX $6400	OOP MAX $8000	OOP MAX $15600	OOP MAX $17200	OOP MAX $16400
OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆

Plans Offered in Champaign County (Continued)

Family of 4 (2 adults 45 years old and 2 dependents) at $50,000/year

- Children would be under Medicaid (All Kids)

LOWER EXPENSE $	LOWER EXPENSE $	HIGHER EXPENSE $$$	HIGHER EXPENSE $$$	MEDIUM EXPENSE $$	MEDIUM EXPENSE $$	MEDIUM EXPENSE $$
BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois
Blue Choice Preferred Bronze PPO - Support HSA	Blue Choice Preferred Bronze PPO - Classic HSA - Select Rx Copays	Blue Choice Preferred Silver PPO - Champion	Blue Choice Preferred Silver PPO - Classic - Select Rx Copays	Blue Choice Preferred Gold PPO - Secure	Blue Choice Preferred Gold PPO - Balance	Blue Choice Preferred Gold PPO - Classic - Rx Copays
BRONZE HSA PPO	BRONZE HSA PPO	SILVER PPO	SILVER PPO	GOLD PPO	GOLD PPO	GOLD PPO
$6.01/month	**$6.02**/month	**$737.12**/month	**$857.38**/month	**$288.64**/month	**$336.62**/month	**$367.64**/month
After $1871.99 in total savings	After $1935.94 in total savings	After $2390.00 in total savings	After $2390.00 in total savings	After $2390.00 in total savings	After $2390.00 in total savings	After $2390.00 in total savings
PRIMARY CARE VISIT 0%	PRIMARY CARE VISIT $50	PRIMARY CARE VISIT $40	PRIMARY CARE VISIT $40	PRIMARY CARE VISIT $15	PRIMARY CARE VISIT $0	PRIMARY CARE VISIT $30
GENERIC DRUGS $5	GENERIC DRUGS $25	GENERIC DRUGS $5	GENERIC DRUGS $20	GENERIC DRUGS $15	GENERIC DRUGS $15	GENERIC DRUGS $15
DEDUCTIBLE $16000	DEDUCTIBLE $15000	DEDUCTIBLE $6200	DEDUCTIBLE $10000	DEDUCTIBLE $3600	DEDUCTIBLE $5000	DEDUCTIBLE $4000/$0
OOP MAX $24000	OOP MAX $24000	OOP MAX $21500	OOP MAX $21000	OOP MAX $15600	OOP MAX $17200	OOP MAX $16400
OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆

Plans Offered in Champaign County (Continued)

60 year old at $24,000/year

HIGHER EXPENSE $$$	LOWER EXPENSE $	LOWER EXPENSE $	MEDIUM EXPENSE $$	MEDIUM EXPENSE $$	LOWER EXPENSE $	LOWER EXPENSE $
BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois
Blue Choice Preferred Bronze PPO - Support HSA	Blue Choice Preferred Bronze PPO - Classic HSA - Select Rx Copays	Blue Choice Preferred Silver PPO - Champion	Blue Choice Preferred Silver PPO - Classic - Select Rx Copays	Blue Choice Preferred Gold PPO - Secure	Blue Choice Preferred Gold PPO - Balance	Blue Choice Preferred Gold PPO - Classic - Rx Copays
BRONZE HSA PPO	BRONZE HSA PPO	SILVER PPO CSR Eligible	SILVER PPO CSR Eligible	GOLD PPO	GOLD PPO	GOLD PPO
$5.63/month	**$5.64**/month	**$5.57**/month	**$91.71**/month	**$5.52**/month	**$5.62**/month	**$5.68**/month
After $1753.43 in total savings	After $1813.33 in total savings	After $2923.49 in total savings	After $2950.00 in total savings	After $2503.47 in total savings	After $2548.30 in total savings	After $2577.30 in total savings
PRIMARY CARE VISIT 0%	PRIMARY CARE VISIT $50	PRIMARY CARE VISIT $20	PRIMARY CARE VISIT $20	PRIMARY CARE VISIT $15	PRIMARY CARE VISIT $0	PRIMARY CARE VISIT $30
GENERIC DRUGS $5	GENERIC DRUGS $25	GENERIC DRUGS $0	GENERIC DRUGS $10	GENERIC DRUGS $15	GENERIC DRUGS $15	GENERIC DRUGS $15
DEDUCTIBLE $8000	DEDUCTIBLE $7500	DEDUCTIBLE $800	DEDUCTIBLE $700	DEDUCTIBLE $1800	DEDUCTIBLE $2500	DEDUCTIBLE $2000/$0
OOP MAX $12000	OOP MAX $12000	OOP MAX $3200	OOP MAX $3500	OOP MAX $7800	OOP MAX $8600	OOP MAX $8200
OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆

Plans Offered in Champaign County (Continued)

60 year old at $48,000/year

LOWER EXPENSE $	LOWER EXPENSE $	HIGHER EXPENSE $$$	HIGHER EXPENSE $$$	LOWER EXPENSE $	LOWER EXPENSE $	LOWER EXPENSE $
BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois	BlueCross BlueShield of Illinois
Blue Choice Preferred Bronze PPO - Support HSA	Blue Choice Preferred Bronze PPO - Classic HSA - Select Rx Copays	Blue Choice Preferred Silver PPO - Champion	Blue Choice Preferred Silver PPO - Classic - Select Rx Copays	Blue Choice Preferred Gold PPO - Secure	Blue Choice Preferred Gold PPO - Balance	Blue Choice Preferred Gold PPO - Classic - Rx Copays
BRONZE HSA PPO	BRONZE HSA PPO	SILVER PPO	SILVER PPO	GOLD PPO	GOLD PPO	GOLD PPO
$5.63/month	**$5.64**/month	**$302.06**/month	**$414.71**/month	**$5.52**/month	**$5.62**/month	**$5.68**/month
After $1753.43 in total savings	After $1813.33 in total savings	After $2627.00 in total savings	After $2627.00 in total savings	After $2503.47 in total savings	After $2548.30 in total savings	After $2577.30 in total savings
PRIMARY CARE VISIT 0%	PRIMARY CARE VISIT $50	PRIMARY CARE VISIT $40	PRIMARY CARE VISIT $40	PRIMARY CARE VISIT $15	PRIMARY CARE VISIT $0	PRIMARY CARE VISIT $30
GENERIC DRUGS $5	GENERIC DRUGS $25	GENERIC DRUGS $5	GENERIC DRUGS $20	GENERIC DRUGS $15	GENERIC DRUGS $15	GENERIC DRUGS $15
DEDUCTIBLE $8000	DEDUCTIBLE $7500	DEDUCTIBLE $3100	DEDUCTIBLE $5000	DEDUCTIBLE $1800	DEDUCTIBLE $2500	DEDUCTIBLE $2000/$0
OOP MAX $12000	OOP MAX $12000	OOP MAX $10750	OOP MAX $10500	OOP MAX $7800	OOP MAX $8600	OOP MAX $8200
OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆	OVERALL QUALITY RATING ★★★★☆

Additional Services

- Hospital Financial Assistance
  - Carle and OSF
- Dental Referral Program
  - CCHCC discount program
- Gift of Sight
  - CCHCC vision care (exam and glasses for uninsured)
- Social Security Disabilities Benefits
- Medicare
  - Medicare Savings, Extra-help, Advantage plans, Part D prescriptions

Questions?

Resources

Illinois Health Insurance Marketplace – “Get Covered Illinois”
www.GetCoveredIllinois.gov

Illinois Medicaid Website: http://abe.illinois.gov/

CCHCC website: http://www.healthcareconsumers.org

Champaign County Health Care Consumers

(217) 352-6533 | cchcc@cchcc-il.org

Thank You!

Champaign County Health Care Consumers (CCHCC)

(217) 352-6533

healthcareconsumers.org

facebook.com/healthcareconsumers