

The Affordable Care Act



champaign
county
HEALTH CARE
CONSUMERS

New Health Insurance Options

The health care law (Affordable Care Act) expands health insurance coverage to millions of Americans. As of October 1, 2013 you can now apply for, and enroll in, new affordable health insurance coverage, including Expanded Medicaid and private plans through the Marketplace. Health coverage starts as early as January 1, 2014. These options are for you if you are: uninsured, underinsured, have an individual plan, or are a dependent on someone else's plan.

As a result of the Affordable Care Act:

- ✓ There will be **new, affordable insurance options** available.
- ✓ **Financial help is available** so you can find a plan that fits your budget.
- ✓ Insurance companies **cannot deny you coverage because of a pre-existing condition** and they **cannot charge you more** because of your health or if you are a woman.
- ✓ All insurance plans will have to cover doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.

Marketplace Website
healthcare.gov

National 24/7 Call Center
1 (800) 318-2596
TTY: 1 (855) 889-4325

Important Dates

Open Enrollment Period
October 1, 2013 - March 31, 2014

Coverage Begins As Early As
January 1, 2014

Questions? Problems?
Call CCHCC at (217) 352-6533

Income Guidelines for Affordable Health Insurance

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 are still unsure of what insurance option(s) you qualify for, there are several tools available:
- Use the "Explore Coverage Options" tool at GetCoveredIllinois.gov
 - Use the "Am I Eligible?" tool at abe.illinois.gov
 - Contact Champaign County Health Care Consumers for assistance