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THINGS TO KNOW ABOUT THE HEALTH MARKETPLACE

1

Getcoveredillinois.gov lets you search for health coverage in your area, compare plans, and explore your eligibility regarding free or low-cost programs.

2

Most people can get a break on costs. When you use the Health Marketplace you may be able to get lower monthly premiums and out-of-pocket costs. When you fill out the Health Marketplace application, you'll find out how much you can save. Most people who apply will qualify for some kind of savings.

3

The Health Marketplace provides options with clear comparisons. Information about prices and benefits is written in simple language. You get a clear picture of what premiums you'd pay and what benefits and protections you'd get before you enroll. Compare plans based on what's important to you, and choose the coverage that fits your needs and budget.

Open enrollment is November 1, 2015 through January 31, 2016.

Health insurance choices

The 2015 Health Marketplace helps you find health coverage that fits your budget and meets your needs.

Every health insurance plan in the Health Marketplace will offer basic health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. You can compare plans based on price, benefits, quality, and other features important to you before you make a choice.

Insurance plans run by private companies

Insurance plans in the Health Marketplace are offered by private companies and they cover the same set of basic health benefits. No matter where you live, you'll be able to compare your health insurance options and find a health plan that meets your needs and fits your budget.

There will also be new protections for you and your family. Health insurance companies can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums.

Explore the Marketplace

Visit getcoveredillinois.gov now to get answers to your questions and sign up for e-mail or text updates about the Health Marketplace. You can also call the Health Marketplace Call Center at 1-866-311-1119. TTY users should call 1-855-889-4325.

When open enrollment begins, go to the website or call the number below and apply for health coverage, compare all your options, and enroll in a plan.

getcoveredillinois.gov
or call 1-866-311-1119
TTY: 1-855-889-4325



Hospital Sisters
HEALTH SYSTEM



GET COVERED.

Facts on how to get
insurance coverage
through the 2015
Health Marketplace.





Visit getcoveredillinois.gov to learn more about how insurance works.

If you already have insurance through the Health Marketplace, you will be automatically enrolled in the same plan with the same tax credit and financial assistance.

Note: Rates and benefits may have changed. We encourage you to go to getcoveredillinois.gov to confirm your best options.



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7 WAYS TO PREPARE NOW.

- 1.** Visit getcoveredillinois.gov to learn more about health insurance for people and children in families with limited incomes including Medicaid.
- 2.** Through the Health Marketplace, you'll be able to choose or confirm a health plan that gives you the right balance of costs and coverage. You can be better prepared if you understand the types of coverage offered.
- 3.** Make a list of questions you have before it's time to choose your health plan. For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"



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- 4.** Make sure you understand how insurance works, including things like premiums, deductibles, out-of-pocket maximums, copayments, and coinsurance. You'll want to consider these details while you're exploring your options.

- 5.** Gather basic information about your household income. Most people using the Health Marketplace will qualify to save money. To verify your eligibility, you'll need income information like the kind found on your W-2, pay stubs, or tax return.

- 6.** Set your budget. There will be different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend each month.

- 7.** See if your employer plans to offer health insurance in 2015. If not, you may need to get insurance through the Health Marketplace or from other sources in 2015.

To sign up for health insurance through the Health Marketplace, or to learn more, visit getcoveredillinois.gov

or call 1-866-311-1119

TTY: 1-855-889-4325