

Illinois Department of Insurance Announces the First Day of ACA Open Enrollment

November 4 2019 9:22 AM



CHICAGO – Today kicks off Open Enrollment for the Affordable Care Act (ACA) Health Insurance Marketplace which runs from November 1 through December 15, 2019. The Illinois Department of Insurance (IDOI) recommends that consumers start shopping now to find the best insurance plan for their health care needs.

“Similar to last year, rates are trending downward, and the health insurance marketplace appears to have stabilized,” said IDOI Director Robert Muriel. “This is good news for Illinois consumers. We encourage everyone to shop and compare because prices and plans change every year. They may end up saving money.”

With more than 140 health insurance plans available this year, consumers can choose from among three different “metal” levels that represent a range of coverage and costs: Gold, Silver, and Bronze.

Consumers who were already enrolled in a marketplace plan last year, will be automatically enrolled into the same plan or a similar one offered by the same insurer for the upcoming 2020 plan year.

Get Covered Illinois (GCI), is the official health insurance marketplace or “exchange” where Illinois consumers can purchase health insurance coverage and apply for subsidies /rebates from the federal government to help lower their monthly premium costs.

GCI Executive Director Laura Pellikan advises both first-time shoppers and returning consumers to visit the GCI marketplace to compare more than just costs, “Another reason to check your health plan coverage is to confirm that your doctors are still included as accepted providers in the 2020 plan year.”

After December 15th, consumers will not be able to purchase insurance coverage on the marketplace, unless they have a qualifying life event, such as getting married, becoming a new parent, or losing health care coverage.

Go to the Get Covered Illinois (GCI) website to find the right health plan for you and get free assistance from a certified application counselor to help you through the process. <https://getcovered.illinois.gov/en>

Visit the Illinois Department of Insurance to view the 2020 Analysis of the Illinois Exchange Plan <https://insurance.illinois.gov/>