

# Deadlines Approach for Medicare and Affordable Care Act Open Enrollment

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O'FALLON – HSHS St. Elizabeth's Hospital is committed to providing patients with the highest quality care that is easily accessible and affordable. As part of a health care system, the hospital works with many different insurance and managed care companies each year to seek ways to best align the payments the hospital receives with the quality of care they provide for their patients.

When reviewing your options, it is important to understand whether your insurance plan limits your access to certain doctors or hospitals. As you compare plans, make sure you

view the network which goes with a particular plan. Doctors, hospitals and other providers may be in one of the company's provider networks, but not in others. Also, be sure to review the number of primary care physicians and specialists that are available to you and the geographic locations of those providers. Even if you are currently healthy, it is important to pay attention to the specialists available in the networks you consider in case you need specialized care in the future.

## **Medicare Open Enrollment Deadline**

The new open enrollment period for Medicare is now open through Saturday, December 7, 2019. Insurance coverage begins January 1, 2020. In order to receive coverage on January 1, participants must enroll by December 7, 2019. To find out more about Medicare open enrollment, visit [medicare.gov](https://www.medicare.gov). This site offers many tips and steps to help you be informed about options including the following quick tips to get ready to enroll:

Check your mail. Important notices from your current plan, Medicare, or Social Security about changes to your coverage or prescription drug payment programs will be mailed. Brochures from companies that offer Medicare health and prescription drug plans may also send information. The public is reminded that plans aren't allowed to call or come to your home without an invitation from you.

Review your new "Medicare & You" handbook. It has information about Medicare coverage, as well as Medicare plans in your area. There is also a downloadable version online <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.

Review your current coverage. Plans change and your needs change. Carefully review any materials and changes in costs or coverage that will happen in 2020 and decide if your current Medicare coverage will meet your needs for the year ahead.

Preview 2020 health & prescription drug plans online using the Medicare Plan Finder to compare coverage options and shop for plans.

Get personalized help in your community. Check community resource organizations for local educational events that may have health insurance counselors to answer questions.

Hospital Sisters Health System (HSHS) is also offering a toll-free Medicare insurance helpline where you can also compare and enroll in Medicare plans accepted by your physicians and hospital by calling MedicareCompareUSA at 1-855-480-0049.

"We understand how complex and confusing Medicare can be for those just turning 65 and even for those who are a longtime Medicare patient," said HSHS St. Elizabeth's Hospital Director of Finance Matthew Brandt. "This helpline can be a one-stop resource for insurance information so patients can be confident in making informed decisions about their Medicare insurance options."

## **Affordable Care Act Open Enrollment**

The new open enrollment period for the Affordable Care Act (ACA) health insurance exchange is now open through Sunday, December 15, 2019. Insurance coverage begins January 1, 2020. In order to receive coverage on January 1, participants must enroll by December 15, 2019. Health Marketplace information is available on the internet at [getcoveredillinois.gov](http://getcoveredillinois.gov) or by calling 1-800-318-2596.

St. Elizabeth's Hospital is a Participating Provider with the following health plans. You can also view this list on the hospital's web site at <https://steliz.org/Patient-Guest/Billing-Information>.

### **Insurance Plans and Provider Networks Accepted**

Aetna

Blue Cross/Blue Shield of Illinois PPO

Blue Cross Choice Preferred PPO Network (BCE)

Cigna Healthcare (All Plans except Connect Network)

Corvel Worker's Compensation

Coventry Health Care of Missouri

- CMR

- Coventry National Network

- First Health Network

Coventry Carelink

Health Alliance Medical Plans

HealthLink

HFN, Inc.

HMOI SIHCA

Humana Network

Multiplan

-Beechstreet

-PHCS

Provider Network of America (PNOA)

Tricare/Champus

Triwest VA PCCC

United Healthcare of the Midwest (UHC)

USA MCO

Medicare - Traditional

Accepted Medicare Managed Care Plans

Clear Spring Health of Illinois

Coventry Health Care  
Essence Healthcare  
Humana Medicare Advantage Plan  
Molina Healthcare  
United HealthCare Midwest (UHC)

Medicaid  
Molina Healthcare

GetCoveredIllinois.Gov (Exchange Plans)

Blue Cross Choice Preferred PPO Network (BCE)  
Health Alliance Medical Plan

For more information about HSHS St. Elizabeth's Hospital, visit the hospital's web site at [www.steliz.org](http://www.steliz.org). HSHS St. Elizabeth's Hospital is part of the Southern Illinois Division of Hospital Sisters Health System, which also includes HSHS St. Anthony's Memorial Hospital in Effingham, HSHS St. Joseph's Hospital in Breese, HSHS Holy Family Hospital in Greenville and HSHS St. Joseph's Hospital in Highland.

## **About Hospital Sisters Health System**

Hospital Sisters Health System's (HSHS) mission is to reveal and embody Christ's healing love for all people through our high quality, Franciscan health care ministry. HSHS provides state-of-the-art health care to our patients and is dedicated to serving all people, especially the most vulnerable, at each of our 15 Local Systems and physician practices in Illinois (Breese, Decatur, Effingham, Greenville, Highland, Litchfield, O'Fallon, Shelbyville and Springfield) and Wisconsin (Chippewa Falls, Eau Claire, Oconto Falls, Sheboygan, and two in Green Bay). HSHS is sponsored by Hospital Sisters Ministries, and Hospital Sisters of St. Francis is the founding institute. For more information about HSHS, visit [www.hshs.org](http://www.hshs.org). For more information about Hospital Sisters of St. Francis, visit [www.hospitalsisters.org](http://www.hospitalsisters.org).