

# **Illinois Department Of Insurance Reminds Consumers That Help Is Available For People Losing Job-Based Health Insurance**

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CHICAGO – Illinoisans applying for unemployment insurance may also need health insurance after losing job-based coverage. The Affordable Care Act (ACA) Health Insurance Marketplace is offering a Special Enrollment Period (SEP) for certain

qualifying life events, including involuntarily losing job-based coverage and expiration of COBRA benefits.

“We’re committed to helping Illinoisans during the COVID-19 pandemic, and we want everyone to know about this option to purchase quality, affordable healthcare for themselves and their families,” said IDOI Director Robert Muriel. “Losing a job is stressful enough and losing healthcare coverage can be even more devastating at a time when people need it most.”

Director Muriel also recorded a video in Spanish to share this important information about special enrollment options. View the video on the Get Covered Illinois website [here](#).

Get Covered Illinois (GCI) Executive Director Laura Pellikan reminds consumers that the SEP has limits, “You have up to 60 days to enroll in a health insurance plan after your job loss, but you can enroll before your current coverage ends to avoid a gap in coverage.”

Pellikan recommends that consumers take one of the steps listed below to apply for the SEP:

1. Visit [GetCoveredIllinois.gov](https://getcoveredillinois.gov) to find a certified Navigator to help you enroll
2. Call the ACA Marketplace at (800) 318-2596
3. Apply on your own at [healthcare.gov](https://healthcare.gov)

ACA Marketplace plans also offer subsidies (tax credits) to help reduce monthly premiums and out-of-pocket costs, if you qualify for financial assistance. There are 142 plans available this year, and most consumers will have more than one plan to choose from, depending on where they live.

Get Covered Illinois (GCI) is the official health marketplace or “exchange” for Illinois consumers to purchase quality, affordable health insurance, facilitated by the federal government through the ACA Marketplace.

For more information on the Special Enrollment Period for the ACA Marketplace, visit: <https://getcovered.illinois.gov/en/special-enrollment-periods>

For information about insurance and COVID-19, visit the Illinois Department of Insurance: <https://insurance.illinois.gov/healthInsurance/COVID-19.html>