

Illinois Department of Insurance Announces Start of ACA Marketplace Open Enrollment

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CHICAGO – Illinoisans can shop for health insurance on the Affordable Care Act (ACA) Health Insurance Marketplace. Open Enrollment began Sunday, November 1 and runs through December 15, 2020. The Illinois Department of Insurance (IDOI) recommends consumers begin their search at getcoveredillinois.gov to find accurate information to help compare health plans, get free enrollment help and even financial assistance (if they qualify).

“This year Illinoisans have even more plans to choose from with 179 plans offered by eight carriers,” said IDOI Director Robert Muriel. “We want consumers who need health insurance coverage to know that help is available. Last year more than 240-thousand people in our state received premium tax credits to reduce their monthly premium payments.”

GCI Executive Director Laura Pellikan said that according to last year’s enrollment numbers, once the tax credit was applied, the average monthly premium payment for Illinois consumers with an individual plan was about \$153.00. “Any savings on monthly health insurance premiums is significant to families struggling to pay for healthcare costs during the pandemic,” said Pellikan. “We recommend that Illinoisans visit getcoveredillinois.gov to find information about financial help and to see if they qualify.” <https://getcoveredillinois.gov/financialhelp>

On the ACA Marketplace, consumers can choose from among three different “metal” levels that represent a range of coverage and costs: Gold, Silver, and Bronze. Anyone who was enrolled in a plan last year will be automatically enrolled into the same plan or a similar one offered by the same insurer for the upcoming 2021 plan year.

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.

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 2021 Analysis of the Illinois Exchange Plan

<https://insurance.illinois.gov/HealthInsurance/ConsumerHealth.html>