

IDOI Reminds Illinoisans to Enroll in a Health Insurance Plan Before Pending Deadline

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Chicago – Tomorrow is the last day to enroll in a plan on the Affordable Care Act (ACA) Health Insurance Marketplace during Open Enrollment. The Illinois Department of Insurance (IDOI) encourages consumers to purchase a plan before the December 15th deadline to have health coverage beginning January 2021. There are 179 plans available from eight insurance carriers, and in most counties, consumers have more than one carrier to choose from.

"Having health insurance is even more important now during the COVID-19 pandemic, and ACA Health Insurance Marketplace plans are required to cover pre-existing conditions, preventive care and other important essential health benefits," said IDOI

Interim Acting Director Shannon Whalen. "We want Illinoisans who need coverage to know that free enrollment help is available at our Get Covered Illinois website to answer questions and walk them through the process."

Get Covered Illinois (GCI), is the official health insurance marketplace or "exchange" where Illinois consumers can purchase health insurance coverage and apply for subsidies from the federal government.

"Some people may qualify for financial assistance in the form of tax credits to reduce the cost of monthly insurance premiums," said GCI Executive Director Laura Pellikan. "Consumers can visit www.getcoveredillinois.gov and click on the Shop/Enroll button to take a short survey to see if they may qualify for financial help, or even Medicaid."

After December 15th, consumers must have a qualifying life event to purchase insurance coverage on the marketplace. Qualifying life events include losing job-based health coverage, getting married, or becoming a new parent.

For information on Open Enrollment for the ACA Health Insurance Marketplace, visit: www.getcoveredillinois.gov

For the 2021 Analysis of the Illinois Exchange Plan, visit: https://insurance.illinois.gov/ /HealthInsurance/ConsumerHealth.html