

IDOI Announces Even More Unemployed Illinoisans Without Health Insurance Can Get Covered Because Of The American Rescue Plan

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CHICAGO – Beginning this month, more unemployed Illinoisans in need of health insurance may be eligible for financial help to purchase plans on the ACA Marketplace. Consumers who received unemployment compensation for any week beginning in 2021 (or are approved to receive benefits) may find even lower cost plans and reduce out-of-

pocket health insurance expenses, according to the federal Centers for Medicare & Medicaid Services (CMS).

[The American Rescue Plan](#), signed by President Biden earlier this year, offers increased savings for many consumers who buy health insurance directly through the ACA Marketplace. So, Illinoisans enrolling in ACA Marketplace coverage through [getcoveredillinois.gov](#) and [HealthCare.gov](#) are eligible to receive increased tax credits to reduce their insurance premiums.

IDOI Acting Director Dana Popish Severinghaus encourages Illinoisans to find out if they qualify for the additional savings on ACA Marketplace health insurance plans, “Anyone who has received unemployment income in 2021 should submit a new application or update their existing one. You may find that with the advanced premium tax credits, your monthly premium could average \$10 or less per month, or even \$0.”

On average, three out of five eligible uninsured Americans can access \$0 plans after advance payments of tax credits, and four out of five consumers currently enrolled through HealthCare.gov will be able to find a plan for \$10 or less per month after advance payments of tax credits. Consumers are encouraged to update their application and enrollment between July 1 and August 15 to maximize the savings. *

Get Covered Illinois Executive Director Laura Pellikan said the time to act is now, “The 2021 Special Enrollment Period and the American Rescue Plan allowing for these unprecedented tax credit savings are scheduled to end soon. Consumers can go to [www.getcoveredillinois.gov](#) to get free enrollment assistance and find out if they qualify for financial help.” The 2021 Special Enrollment Period in Response to COVID-19 is currently scheduled to end August 15th.

Get Covered Illinois (GCI), a division of the Illinois Department of Insurance, 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 [2021 Special Enrollment Period in Response to COVID-19](#) for the ACA Marketplace and the [American Rescue Plan](#), visit: [www.getcoveredillinois.gov](#)

* [American Rescue Plan Lowers Health Insurance Costs for Americans Who May Have Lost Their Job | HHS.gov](#)