



Important News about Your Illinois Healthy Women Coverage

December 2013

The Affordable Care Act

Starting in 2014, the Affordable Care Act (ACA) requires everyone to have minimum essential health coverage. Minimum essential coverage includes:

- Medicaid - also known as medical assistance, medical card, All Kids, FamilyCare and public aid;
- Job-based health coverage that covers certain benefits;
- Some military coverage; or
- Private health insurance offered through the Health Insurance Marketplace

These essential health coverage plans must cover a minimum package of benefits.

Because Illinois Healthy Women coverage is limited to family planning and related services, it is not considered minimum essential coverage. However, your Illinois Healthy Women coverage will continue through December 2014 to give you time to get health coverage that meets the new requirements.

We strongly encourage you to take advantage now of one of the two new coverage options made available by the ACA. This will ensure that you are able to receive the health care services for all of your health needs.

New Coverage Options

1. **Expanded Medicaid for Adults** – If you are an adult between 19 - 64 years old with limited income (see box below) you may be eligible for Medicaid. Medicaid provides free or low-cost health coverage.
 - It covers a comprehensive set of health services including doctor’s visits, preventive care, hospital care, mental health and substance abuse treatment and prescriptions.
 - Women on Medicaid do not pay any out-of-pocket costs for family planning or contraceptive supplies.

Income Limits for 2013*	You Live by Yourself	You Live with Your Spouse
Monthly Income Limit	\$1,321	\$1,784

* The monthly income limit usually increases each year in March.

2. **Health Insurance Marketplace** – The Health Insurance Marketplace is a website where health insurance companies sell health coverage to uninsured people who do not get insurance at work and do not qualify for Medicaid. The first open enrollment period is open until **March 31, 2014**.

- Financial help will be available through the Marketplace so you pay less for health insurance. Eligibility is based on income and family size.
- Health Insurance marketplace plans must cover: doctor visits, emergency services, hospital stays, maternity and newborn care, mental health and substance use disorder services, prescription drugs, habilitative and rehabilitative services, laboratory services to diagnose illness, preventive and wellness services, chronic disease management, and pediatric care. Dental coverage is available at an additional cost.
- Insurance companies cannot deny anyone because they are sick or because they have a preexisting health condition.

How to Find out which Program is Right for You

Illinois' website, www.GetCoveredIllinois.gov, can help guide you to the program - Medicaid or the Marketplace- that is right for you.

1. Go to the website and click on "Explore your health coverage options." Here you will answer a few questions.
2. Based on those answers it will let you know if you are likely eligible for Medicaid or for coverage through the Marketplace.
3. It will give you links to the online application that is right for you.
4. You can also call 1-866-311-1119 (TTY: 1-888-259-3922) to get the same information and also get a list of community assisters near you who can help. The call is free

A couple of things to keep in mind:

- If you are eligible for Medicaid, you will not be eligible for federal subsidies to buy health coverage on the Marketplace.
- Community Assisters can help with both Medicaid and Marketplace applications and can be found at www.GetCoveredIllinois.gov under "Get help in your Area" or by calling 1-866-311-1119 (TTY: 1-888-259-3922). The call is free.
- If you are guided to the Marketplace,
 - The open enrollment period for the Marketplace ends March 31, 2014. After that date, you can only buy health coverage on the Marketplace if you qualify for a special enrollment period. Special enrollment periods are triggered when you have a 'qualifying life event' such as: losing other minimal essential health coverage, getting married, relocating, or having a baby. Losing Illinois Healthy Women is not a 'qualifying life event.'
 - You can apply online at www.healthcare.gov or over the phone at 1-800-318-2596 (TTY: 1-855-889-4325), or with the help of a community assister. The call is free.

We hope you find this information helpful and will take steps to gaining comprehensive health coverage through expanded Medicaid or the Health Insurance Marketplace so that you can access all of the health care services you need to lead a healthy life.