



State of Illinois

Illinois Department of Healthcare and Family Services

## **Important News You Can Get Help to Buy Health Insurance**

**Even though you cannot get Medicaid coverage, you may be able to buy private health insurance through the Health Insurance Marketplace.**

On the Health Insurance Marketplace, health insurance companies sell affordable coverage to people whose employers do not offer insurance and who do not qualify for Medicaid.

- You may qualify to get financial help through the Health Insurance Marketplace so you pay less each month for health insurance.
- Health Insurance Marketplace plans will cover preventive care, doctor visits, prescription drugs, maternity care, emergency services, hospital stays and more.
- Insurance companies cannot deny anyone because they are sick or because they have a preexisting health condition.

We will send the information from your Medicaid application to the Health Insurance Marketplace because you do not qualify for Medicaid. But this may take some time.

**If you want to be sure you are covered as soon as possible, you can apply directly to the Health Insurance Marketplace.** Be prepared to give them the Medicaid denial notice you received with this flyer. You can:

- Apply online. Log on to [Healthcare.gov](http://Healthcare.gov);
- Call 1-800-318-2596 (TTY: 1-855-889-4325) to ask questions or choose a health plan over the phone; or
- Get in-person help through a community assister near you – it's free. Call 1-866-311-1119 (TTY: 1-888-259-3922) or go to [www.GetCoveredIllinois.gov](http://www.GetCoveredIllinois.gov) and click on "Get Help in Your Area" to get a list of community assisters.

The Department of Human Services and the Department of Healthcare and Family Services caseworkers cannot help you with the Health Insurance Marketplace.

Federal law requires that all U.S. citizens and legal permanent residents have minimum essential health coverage starting in 2014. Insurance from a job, private insurance, Medicaid, All Kids, Medicare and some VA health care programs count as minimum essential health coverage.

For more information on what counts as minimum essential coverage, go to [www.healthcare.gov](http://www.healthcare.gov) or [www.va.gov/aca](http://www.va.gov/aca).