



BlueCross BlueShield of Illinois

Be Covered: Increasing Health Insurance Literacy and Enrollment in Illinois

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Be Covered Illinois



Be Covered is a grassroots campaign, non-sales focused, introducing

uninsured to health insurance options under the Affordable Care Act

+ over 80 community partners, including:



Be Covered Illinois: Outreach Materials



Your Guide To The Health Care Law

The U.S. health care law -- the Affordable Care Act (ACA) -- expands health insurance with more benefits and greater access for more people and more affordable coverage for many.

What Impact Does the Law Have on You?

If You Have Health Insurance

If you buy coverage yourself or have insurance through work or government programs, there may not be many changes, but your coverage could include new benefits that the law has put in place, such as free screenings for some preventive services and the ability to continue to insure your adult children up to age 26.

If You Don't Have Health Insurance

The health care law creates options for many people to get coverage regardless of pre-existing conditions or current health status. You may qualify for reduced costs on your monthly premiums and lower out-of-pocket costs. All plans on the Get Covered Illinois, the Official Health Marketplace of Illinois cover ten essential benefits, including:

1 Ambulatory Patient Services	9 Prescription Drugs
2 Emergency Services	10 Rehabilitative Services
3 Hospitalization	11 Laboratory Testing
4 Maternity & Neonatal Care	12 Preventive & Wellness Services
5 Mental Health Services	13 Pediatric Services including Children's Dental and Vision

If You Do Not Get Health Insurance

Most U.S. citizens and legal residents must get and keep basic health coverage.* If you don't have health insurance in 2015, you'll pay either 2% of your household income, or \$325 per person on your 2015 income taxes (whichever amount is greater).

If you don't have insurance for only part of the year, you will have to pay 12.5% of the yearly penalty for each month you're uninsured. However, if you don't have insurance for less than 3 months, you won't have to make a payment.

*This requirement does not apply to certain religious groups, American Indians, and people who are incarcerated or in a federal facility.

In most cases, you can only sign up for a health insurance plan during the open enrollment period, which begins on November 15, 2014, and continues through February 15, 2015.

3 Fundamentals of the Health Care Law

Along with a guarantee to expand insurance access, to cover more people and make it more affordable for many, the Affordable Care Act includes a requirement that many people be insured or pay a penalty.

- 1 Guaranteed Coverage**

Most you and your family members are able to enroll in a health insurance plan during an open enrollment period or following certain life events that involve a change in family status, such as marriage or the birth of a child, or loss of other health coverage.
- 2 Help With Costs**

If you are worried about paying for health insurance, you may qualify for lower monthly premiums and out-of-pocket costs when you buy coverage using the Marketplace. These benefits will depend on your household size and income.
- 3 The Individual Mandate**

Beginning next January, we have health insurance, either through their employer, a government program such as Medicaid, or by buying their own coverage. If you do not get coverage, it may result in a penalty you will pay on your federal income tax return.

Making it Easy: Using the Marketplace to Sign up for Coverage

You have many choices for getting health coverage. The Marketplace is the online shopping site designed to help you find health insurance that meets your needs and fits your budget. You can go online to GetCoveredIllinois.gov to explore and compare different health insurance plans. Plans on the Marketplace offer broad health coverage, from doctor visits to prescriptions to hospital stays.

You can compare all your health insurance choices based on price, benefits and other features that may be important to you based on your budget and needs. Also, find out if your doctor, specialists, hospitals or urgent care centers are in the plan's network that you select.

You can sign up for coverage online or over the phone. You can also work with an advisor, who can sit with you and help you fill out an online or paper application. Visit GetCoveredIllinois.gov/get-help/ to find help close to you.

What Are the Next Steps For Health Plan Enrollment?

Step 1: Create Your Online Account

- Go online to GetCoveredIllinois.gov, the Official Health Marketplace.
- Under **How to Get Covered**, select **Explore Coverage Options**.
- Based on your answers, you will be directed to the right plan to create an account.
- Choose a username and password.
- Keep your Marketplace username and password in a safe place.

Step 2: Apply for Insurance

- Type in the information requested about you and your family, such as name, age and address.

Step 3: Choose a Plan

- You will find out if you are eligible for any discounts on your coverage.
- You then can compare different health insurance plans and costs side-by-side to find an option that fits your budget and needs.
- Check to see if your doctor, specialists, hospitals or urgent care centers are in the plan's network that you select.
- Choose a plan that that meets your needs and fits your budget.

Step 4: Enroll

- Once you select a plan that is best for you and your family, it's time to enroll.
- You'll be guided to your new health plan's website. Look for instructions on how to pay your first monthly premium.

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Join Us and Stay Informed!

1-888-808-2786

www.BeCoveredIllinois.org

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Know Your Health Care Affordability Facts

Think you aren't eligible for affordable health care? Think again! Health insurance coverage goes into financial difficulty places of cost, and good health, but what about the cost? Health insurance coverage goes into financial difficulty places of cost, and good health, but what about the cost? Health insurance coverage goes into financial difficulty places of cost, and good health, but what about the cost?

Now That I Have Insurance

Now that you have insurance—you should know what to expect next. Here is some key information that will help you learn how your coverage works and how to get the most out of your benefits.

Once you enroll in your insurance plan, you will receive:

- Information about your benefits.
- Information about your ID card.
- Information about your network.
- Information about your cost sharing.
- Information about your appeals process.
- Information about your grievance process.
- Information about your complaint process.
- Information about your grievance process.

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para recibir información importante acerca de cambios y eventos comunitarios sobre temas del cuidado de salud

BeCoveredIllinois.org | Call (888) 808-2786

Be Covered Illinois: 2013-2015 Success



Total Reach

Including event attendance, material distribution, social media, press releases:

1,776,549 Illinois Residents



2015-2016: Focus on the Newly Insured



- How to use insurance
- The impact of personal behavior
- How to find an in-network doctor
- Prescription drug use
- When to go to the ER

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Now That I Have Insurance

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Once you enroll in your insurance plan, you will receive

- Your insurance card(s)
- A benefit booklet and other useful details
- A notice of when your policy takes effect and when you can start using your benefits
- Regular communications from your health plan about benefit offerings, claims filed by providers on your behalf (called an Explanation of Benefits), and other important details to keep you informed.

Your Insurance Card

- Your insurance card is a reference card that lists your member and group identification numbers plan information, copays and important phone numbers.
- You will present your member ID card any time you visit a doctor or hospital, or have a prescription filled.
- Your doctor, hospital and pharmacy use the information on your card to verify your coverage.
- If you misplace your card or need more copies, you can request them from your insurance company. Some insurers also offer online access to your account, where you can print a temporary copy of your card and request new cards.

Here is an example of what your ID card will look like:



The information provided above is based on current information. It should not be relied on for benefit decisions and should not be considered legal or tax advice. Compliments of Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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