

The Affordable Care Act: **Where do I start?**

(Adapted from <https://www.healthcare.gov>)

Get for information on the options available in your state. Each state has a different set up. The website for the Illinois Health Insurance Marketplace is www.getcoveredillinois.gov.

Find local help. In all states, there will be people trained and certified to help you understand your health coverage options and enroll in a plan. They will be known by different names, depending on who provides the service and where they are located.

In Illinois they are called Navigators or In-Person (IPCs) and will provide information and assistance to individuals, families, and small businesses seeking to enroll in new health coverage options and affordability programs made available through the ACA. IPCs will answer basic questions about health insurance and guide Illinois residents through the application process for Qualified Health Plans offered by private insurers through the Illinois Health Insurance Marketplace, tax credits and cost-sharing reductions that will help make those plans affordable to eligible Illinois residents, and the expanded Medicaid program.

For a list of agencies that will assist you in selecting and enrolling in health insurance plans go to:

<http://www2.illinois.gov/gov/healthcarereform/Documents/Health%20Benefits%20Exchange/FINAL%20IPC%20Grant%20list%20071713.pdf>

Insurance agents and brokers can also help you with your application and choices.

Visit LocalHelp.HealthCare.gov to find help in your area. You can search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP, and Small Business Health Options Program (SHOP).



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Get help with a Marketplace question. If you have questions about the Health Insurance Marketplace, you can call 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325. Online chat is also available 24/7. Just look for the blue box on the lower right hand corner on most pages of our site. You'll be connected to a customer service representative who can answer your questions in an online conversation.

Important: If your household files more than one tax return, call the Marketplace Call Center at 1-800-318-2596 before you start an application. (TTY: 1-855-889-4325) This is a very important step. Please don't skip it. Representatives can provide directions to make sure your application is processed correctly.

Begin gathering basic information about your household income. Most people using the Marketplace will qualify for [lower costs on monthly premiums](#) or [lower out-of-pocket costs](#). To find out how much savings you're eligible for, you'll need to provide income information, like the kind you get on your W-2, current pay stubs, or your tax return.

Set your budget. There will be different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on premiums each month.

The White House recently issued a brief about the cost of premiums in various states, which you can access at:

http://www.whitehouse.gov/sites/default/files/docs/marketplace_premiums_ib_final.pdf

Make sure you understand how coverage works, including things like premiums, deductibles, out-of-pocket maximums, copayments, and coinsurance. You'll want to consider these details while you're setting your budget and shopping for health insurance.

Deductibles are the amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.



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Out of Pocket Maximums are the most you would pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges, or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count your copayments, deductibles, coinsurance payments, out-of-network payments, or other expenses toward this limit. In Medicaid and CHIP, the limit includes premiums.

A **Copayment** is a fixed amount (for example, \$15) you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.

Co-Insurance is your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

The amount of your co-insurance depends on the type of plan you purchase, which is indicated by the metal (Bronze, Silver, Gold and Platinum). For example, Bronze level insurance has the lowest premium but the higher co-insurance percentage, while Platinum has the highest premium rate but the lower co-insurance percentage.

Learn about different types of health coverage. Through the Marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage. You can be better prepared if you understand the types of coverage you'll choose from.

If you are going to seek assistance, make a list of questions you have before you visit a service provider.

Ask your employer if it plans to offer health insurance in 2014. If not, you may need to get insurance through the Marketplace or from other sources in 2014.



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Protect yourself from fraud

You should never have to provide your personal and financial information to **anyone**, especially to companies you didn't contact or in response to unsolicited advertisements, calls and home visits.

Write down and keep a record of the name of a salesperson or anyone who may assist you, who he or she works for, telephone number, street address, mailing address, email address, and website.

Ask questions and verify the answers you get. Double check any information that is confusing or sounds fishy. Check out HealthCare.gov to verify things or call the Marketplace at 1-800-318-2596. TTY users should call 1-855-889-4325.

You should not have to pay for help in applying for health insurance coverage through the Marketplace. There are trained assisters in every state to help you at no cost.

For a list of agencies that will assist you in Illinois go to:

<http://www2.illinois.gov/gov/healthcarereform/Documents/Health%20Benefits%20Exchange/FINAL%20IPC%20Grant%20list%20071713.pdf>

Don't sign anything you don't fully understand!

If you suspect fraud or feel like you gave your personal information to someone you shouldn't have, use the [Federal Trade Commission's online Complaint Assistant](#).

You should also contact your local police department.

Call the Health Insurance Marketplace call center at 1-800-318-2596. TTY users should call 1-855-889-4325. Explain what happened and your information will be handled appropriately.



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Additional Resources (click on the links below for more information about the Affordable Care Act)

[The Illinois Health Insurance Marketplace](#)

[EverThrive Illinois](#)

[Illinois Health Matters](#)

[How the ACA Addresses the Unique Needs of Women](#)

[The Affordable Care Act and Immigrants](#)

