INSURANCE ASSISTANCE

There are two options for anyone uninsured and looking to find health care benefits. The first option is to obtain private health care insurance through the Health Insurance Marketplace. The second option is to apply for Medicaid (public aid) through the state of Illinois.

HEALTH INSURANCE MARKETPLACE

The Affordable Care Act (ACA) allows for enrollment in a health care insurance plan through the Health Insurance Marketplace. The enrollment period is November 1st through January 15th. There are also options for a special enrollment period for anyone who has experienced certain life events such as losing health care coverage, moving, getting married, having a baby, adopting a child or if income is below a certain amount. Depending on the event, enrollees may have 60 days before or 60 days after to sign up for a plan.

View the Health Insurance Marketplace to learn more about eligibility requirements for a special enrollment period or get started with comparing benefit plans by visiting healthcare.gov.

ILLINOIS DEPARTMENT OF HEALTHCARE AND FAMILY SERVICES

Health care benefits are available through the state of Illinois within the Department of Healthcare and Family Services (HFS). To qualify for Medicaid, there is certain income-based criteria that must be met. There is no enrollment period for Medicaid and the process can begin at any time. The Application for Benefits Eligibility (ABE) is available online. There is a screening eligibility tool that takes about 15 minutes to complete. If one qualifies, assistance may also include SNAP (Supplemental Nutrition Assistance Program) and TANF (Temporary Assistance for Needy Families).

To complete the eligibility screening and apply for Medicaid, visit abe.illinois.gov or call 1.800.843.6154.

PLEASE NOTE: Not all providers accept Medicaid, and it is up to the patient to locate providers within their insurance network.

