Beginning in October 2013, if you do not have health coverage and do not qualify for Medicaid (some people call this public aid or the medical card), you can apply for health insurance through the new Illinois Health Insurance Marketplace.
What are the enrollment eligibility requirements?

- You must be a current resident of Illinois
- You must be a U.S. citizen or national, or be lawfully present in the U.S.

Even if you do not qualify because you are not a U.S. citizen or do not have legal status, other members of your family might be eligible for coverage. There is no risk to apply because your information will not be used for any purpose other than determining if you and your family members qualify for health coverage.

Is financial assistance available?

Yes. Once you have completed an application, the Marketplace will decide whether you qualify for financial assistance to help pay premiums or other out-of-pocket costs for insurance you buy on the Marketplace. Eligibility for financial help on the Marketplace depends on family size and income. For example, a family of four with an annual income of $23,550 – $94,200 could qualify for some help to pay premiums in 2014. The lower your income, the more assistance you can receive.

How is financial assistance determined?

Now, thanks to the ACA, more adults will be eligible for Medicaid in Illinois.

Beginning January 1, 2014, all Illinois residents:

- between 19 and 64 years of age,
- who are U.S. citizens or who have legal status to be in the U.S., and
- who have annual incomes less than $15,800 for an individual or $21,400 for a couple

...can receive Medicaid. This means Illinois will cover all very low-income people in the Medicaid programs, including adults who do not have dependent children, starting in January 2014.

Illinois will continue to cover children in families with monthly incomes up to $3,925 for a family of four through All Kids. Anyone who is eligible for Medicaid will not be eligible for financial help through the Marketplace.

Find out what program you and your family are eligible for by going to www.GetCoveredIllinois.gov or by calling 1-866-311-1119 (toll free).

How do I get started?

Sign up October 1, 2013 through March 31, 2014:

- **ONLINE** at www.GetCoveredIllinois.gov
- **BY PHONE** 1-866-311-1119 (toll free)
- **IN PERSON** by going to Illinois Department of Human Services offices.

To find a local state-certified assister in your area, go to www.GetCoveredIllinois.gov

What if I don’t enroll?

Illinoisans who have an opportunity to get health coverage through their employer, Medicaid, Medicare, or the Health Insurance Marketplace will be required to have health coverage or pay a tax penalty. In 2014, the tax penalty for an individual starts at $95 a year or up to 1 percent of income, whichever is greater. For a family, the penalty is capped at $285 in 2014. The tax penalty increases in future years.
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Where can I find more information?

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www.Healthcarereform.illinois.gov
www.hfs.Illinois.gov
www.EnrollAmerica.org
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October 2013 through March 31, 2014

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Published by the Illinois Hospital Association in partnership with a grant from the American Hospital Association.

In addition, you cannot be denied coverage because of a pre-existing condition.
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