



November 3, 2015

Sign Up For Health Insurance or Improve the Coverage You Have – Now!

Thanks to President Obama and Congress, since the Affordable Care Act was signed in to law March 23, 2010 and upheld in the Supreme Court on June 28, 2012, 17.6 million Americans have gained coverage, and the nation's uninsured rate now stands at its lowest level ever. In just two years, we've reduced the number of uninsured adults by 38%. In Illinois, new enrollment in Obamacare health plans was 297,406 people in June 2015. 78 percent received premium subsidies, and 47 percent received cost-sharing subsidies.

We are now in the Open Enrollment period for 2016, which started on November 1, 2015; this period ends on January 31, 2016, but people must sign up by December 15, 2015 to start the New Year with health insurance coverage. I encourage everyone to sign up for health insurance for themselves and their families.

According to President Obama's administration, people can learn about their affordable health care options and started getting covered by visiting HealthCare.gov or CuidadodeSalud.gov, contacting the call center (1-800-318-2596), attending enrollment summits or sitting down with an in-person assistor. In Illinois, we can go directly to the Illinois Marketplace at <https://getcovered.illinois.gov/en>, or call 866-311-1119, 8 a.m-8 p.m., 7 days a week.

When consumers visit HealthCare.gov during Open Enrollment, they'll find that:

- o Financial assistance helps keep their coverage affordable. This year, about 8 in 10 people who sign up for health coverage through HealthCare.gov may qualify for financial help to lower the cost of their monthly premiums. And more than 7 in 10 Marketplace consumers can buy a plan for \$75 or less a month after tax credits.
- o Consumers can shop around to find a plan that meets their budget and their needs. Shopping around and switching health plans can pay off. HHS estimates that if 2015 enrollees return to actively shop around for 2016 coverage, they could save more than \$600 in premium costs annually. If a person had coverage in 2015 and no action is taken, they will be automatically re-enrolled into their current plan. However, experts encourage people to look into their options, as plans may have changed and new ones are available.

- o Experts advise consumers ask themselves three questions if they plan on using the same plan: 1. Is the network of doctors and hospitals the same? 2. Can you still buy the prescription drugs you take at the same pharmacy? 3. Are copays for drugs, specialists and alternative services such as physical therapy the same?
- o The HealthCare.gov website also has a new feature called the “out-of-pocket” calculator that shows what various health plans will cost shoppers in deductibles, copays and monthly premiums.
- o The annual fee for not having insurance in 2016 has increased to \$695 per adult and \$347.50 per child (up to \$2,085 for a family), or it’s 2.5% of your household income above the tax return filing threshold for your filing status – whichever is greater.
- o It’s easier than ever to sign up for coverage. New features on HealthCare.gov will help new and returning consumers understand their coverage options in their area, compare plans side-by-side, and easily evaluate which plan best meets their needs this year. During last year’s Open Enrollment, it took most people about 10 minutes to submit an application.

And there are free and confidential options to enroll outside of HealthCare.gov. Trained professionals are available to provide free and confidential assistance.

- o Call 1-800-318-2596 for confidential assistance 24/7. Help is available in more than 200 languages.
- o Free in-person help is also available in your community at LocalHelp.HealthCare.gov. In Austin, people could receive assistance in signing up for health insurance at Westside Health Authority, 4800 W. Chicago Ave, Chicago, 773-664-0339.

We can thank President Obama for this improvement in health care coverage for the United States. Though Obamacare and the system are not perfect, more people than ever have the health insurance coverage they need to improve their health and the health of their families. Take advantage of this open enrollment period and sign up today!



La Shawn K. Ford
State Representative-Eighth District