



November 1, 2017

Sign Up for Health Insurance Today!

The expansion of health insurance through the Affordable Care Act signed into law by President Obama has helped many people throughout the United States and in Illinois gain health insurance coverage for their needs. This year's open enrollment period runs from November 1, 2017, to December 15, 2017, so now is the time to sign up for health insurance if you need to get individual plan health insurance if you don't have insurance through your job and you don't have Medicaid or Medicare.

To look at the individual plans available, go to www.getcoveredillinois.gov to see which plan is best for you. The website is updated so you can look at all individual plans that are both on and off the exchange. You can also call licensed agents at 866-311-1119 Monday through Friday from 7:00 a.m. to 8:00 p.m. except Thanksgiving Day, and Saturday and Sunday from 8:00 a.m. to 6:00 p.m.

Cost should not be the only factor when selecting a plan. For example, look at a plan's provider network. If you or someone you know needs more help, the Get Covered Connector on the getcoveredillinois.gov website lets consumers search by ZIP code to find free local help available in Spanish and English. Consumers can also use the Connector to schedule in-person assistance appointments with navigators and certified application counselors. Throughout open enrollment, there will also be in-person assistance from licensed navigators available at numerous places, including the James R. Thompson Center in downtown Chicago. Also, try your doctor's office. Many of our local community health centers and hospitals also have people who can help you sign up for insurance.

What if you have Medicaid? Well, there are some changes in store for some patients in Illinois with Medicaid coverage. Some managed care organizations will no longer be operating next year, so you may be getting a letter soon regarding what your options will be to change to another plan. This is a good time to make sure that your doctor takes your Medicaid managed care insurance, so ask at your doctor's office to make sure they take your insurance.

And, what if you have Medicare? Well, this is Medicare Open Enrollment time, too, which lasts from October 15, 2017 through December 7, 2017.

During Medicare open enrollment, eligible adults can adjust Medicare Advantage or Medicare prescription drug coverage, move from original Medicare to a Medicare Advantage plan - or vice versa - switch between Medicare Advantage plans, join a Medicare Prescription Drug Plan, or switch or drop existing drug plans; all of it can be overwhelming and confusing.

The Illinois Department on Aging's (IDoA) Senior Health Insurance Program (SHIP) is reminding seniors of the free counseling assistance available to Medicare-eligible individuals and their caregivers. SHIP counselors work through the Medicare.gov system to help seniors and people with disabilities make the best choices for their individual situation. Contact SHIP, by calling [1-800-252-8966](tel:1-800-252-8966), weekdays 8:30 a.m. - 5:00 p.m. For more information about SHIP, including a list of the more than 300 SHIP locations in Illinois, visit the website, at: <http://www.illinois.gov/aging/ship/Pages/default.aspx>.

To compare 2018 drug and health plans on your own and to find out more about Medicare options, including preventive services now covered, visit the federal website, at: www.medicare.gov. or call Medicare, at: [1-800-633-4227](tel:1-800-633-4227). Medicare phone lines are open 24/7.

Make sure that you get the right coverage for you and your family during this open enrollment period! Sign up today!

Sincerely,



La Shawn K. Ford
State Representative-Eighth District