



Health Care Resources for Illinois Residents

Cover the Uninsured Week: March 22 – 28th, 2009

Cover the Uninsured, a project of the Robert Wood Johnson Foundation, is a national effort to highlight the fact that too many Americans are living without health insurance and demand solutions from our nation's leaders.

Forty-six million Americans are uninsured. Nine million of them are children. More than eight out of 10 are in working families. They are our friends, neighbors and colleagues--forced to gamble every day that they won't get sick or injured. Living without health insurance is a risk no one should have to take.

We know that reaching the goal of affordable and stable health care will require changes in public policy. Through *Cover the Uninsured*, we are working to build and sustain broad-based support for change.

This includes raising awareness and building support among policy-makers, health care professionals, grassroots advocates, faith leaders, the business community and active citizens through [Cover the Uninsured Week](#) and reaching out to enroll eligible uninsured families in public health coverage programs. IMCHC is working with local partners to coordinate outreach and enrollment events. Visit www.covertheuninsuredweek.org for more information.

Call to Action

Make a toll-free phone call to the Health Insurance Reform Hotline at 1-800-664-9903, where you will be connected with your legislator to ask him or her to urge support for the Health Insurance Consumer Protection Act, which will:

- Establish an Office of Patient Protection to advocate for patient rights and conduct external independent reviews of denied claims and rate increases.
- Require insurance companies to spend at least 85% of premium dollars on medical care rather than on executives' salaries, marketing, and profits.

We need to reform Illinois' insurance market because companies are allowed to operate unfair practices that hurt individuals and small businesses. Currently in Illinois:

- Insurance companies in Illinois can deny coverage for pre-existing conditions for up to two years; they can also permanently exclude coverage for specific conditions through 'elimination riders.'
- Insurers can set or raise premiums without adequate oversight.
- Illinois does not have a law requiring insurers to sell all policies to applicants.
- Insurers can limit or revoke coverage without the state's review.

State Programs:

All Kids covers children who need health insurance, regardless of family income, immigration status or health condition. Some families who pay for private health insurance for their children may qualify for help to pay their premiums. (www.allkids.com)

FamilyCare covers parents living with their children age 18 or younger. FamilyCare also covers grandparents or other relatives who are raising children in place of their parents. Some families who pay for private health insurance may qualify for help to pay their premiums. (www.familycareillinois.com)

Moms & Babies covers pregnant women and their babies. (www.allkids.com, click on “Moms and Babies”)

Call toll-free to 1-866-ALL-KIDS (1-866-255-5437) for more information on any of these programs or visit www.allkids.com to apply online. If you use a TTY, call 1-877-204-1012

Illinois Healthy Women helps women with health care coverage for family planning and birth control services. The program is voluntary and services are confidential. Most services are free. Copays may apply to some services, such as brand name prescription drugs. Call 1-800-226-0768 or www.illinoishealthywomen.com for more information or to download an application.

The **Illinois Breast and Cervical Cancer Program** offers free mammograms, breast exams, pelvic exams and Pap tests to eligible women. Even if a woman has already been diagnosed with cancer, she may receive free treatment if she qualifies. For more information, call the Women’s Health Line at **1-888-522-1282** or visit www.cancerscreening.illinois.gov

For more information on other state health care programs, including prescription drug assistance programs, programs for seniors and veterans, and other helpful programs, visit the Illinois Health and Wellness website at www.health.illinois.gov

Low-Cost Primary Health Care: A local community health clinic may be able to help you get low-cost primary health care on a sliding-scale basis, based on your income. You can check for a community health clinic near you by visiting <http://findahealthcenter.hrsa.gov/> or by calling the Campaign for Better Health Care’s Helpline at 1-888-544-8271. If no one is able to answer you call, please leave a message and someone will call you back soon. You can also visit the Campaign for Better Health Care’s website at www.cbhconline.org

Here are two additional options for primary health care services:

Access to Care (for residents of suburban Cook County and portions of Chicago) makes primary health care and the ancillary pharmacy, laboratory and radiology services available to those individuals caught in the gap between eligibility for public health insurance programs and having private insurance. The program provides affordable diagnosis and treatment to individuals and families for a small co-payment per visit, procedure or prescription medication. For more information, visit www.accesstocare.org or call 708.531.0680.

Access DuPage (for residents of DuPage County) helps those without health insurance and who meet the eligibility criteria in obtaining a medical home where to receive **primary care** services at a small cost until you become insured. For more information visit www.accessdupage.org or call 1-630-510-8720.

Additionally, there are a number of free clinics throughout Illinois that may also be a resource for persons without insurance. A list of them can be found at <http://www.fcglr.org/directory/Illinois/il-home.htm>

Help with Hospital Bills: If you are uninsured and have to go to the hospital to get care, you may be able to receive some help paying your hospital bills. Ask to speak with a financial counselor or a patient advocate at the hospital. You may be able to negotiate a lower bill or a better bill payment plan.

COBRA Subsidy for Recently Unemployed Workers

The American Recovery and Reinvestment Act of 2009, also known as the “economic stimulus plan” that was signed into effect by President Obama, allows for recently unemployed workers to continue employer sponsored health insurance through COBRA. Many individuals who lost group health coverage as a result of involuntary termination between September 1, 2008 and December 31, 2009 are eligible for a 65% federal subsidy of COBRA or state continuation coverage programs for up to 9 months. Visit the Illinois Division of Insurance’s website at <http://www.idfpr.com/DOI/default2.asp>

Compiled by the Illinois Maternal and Child Health Coalition, a statewide nonprofit dedicated to improving the health and health care of women, children and families. Visit our website at www.ilmaternal.org or call 312-491-8161 to find out how you can get involved in our work.