



How Does Health Reform Benefit Illinoisans?

The Affordable Care Act (federal health care reform) has already helped many Illinois residents gain access to affordable coverage. As the law is implemented over the next several years, hundreds of thousands more Illinoisans will benefit from additional provisions. These provisions include:

Increased Protections in the Private Insurance Market:

- Individuals can no longer be denied coverage or charged more for having a pre-existing condition.
 - o Starting in 2014, pre-existing condition exclusions will no longer be used by insurance companies to deny coverage or charge more for current or past health issues, such as asthma, diabetes, or cancer. *In Illinois, over 2.5 million people have a pre-existing condition.*
- Women will no longer be discriminated against by insurance companies.
 - o Starting in 2014, insurance companies will no longer be able to charge women more for coverage just because of their gender.
- Plans will be required to offer coverage that includes a list of basic benefits and preventive services.
 - o Plans sold through on the Health Insurance Exchange (the new competitive health insurance marketplace that will start operation in 2014) will be required to offer a basic benefits package that includes doctor visits, emergency services and hospitalizations, maternity and newborn care, mental health, prescription drugs, and preventive and wellness services.

Making Health Insurance and Health Care More Affordable:

- FREE Preventive Care.
 - o Preventive health services must be provided without a co-pay, cost-sharing, or deductible for enrollees in plans beginning on or after September 23, 2010. In August 2012, *additional preventive services for women* such as annual visits, birth control, and breastfeeding support services will also be provided at no additional cost.
- More adults will be eligible for coverage under Medicaid.
 - o Starting in 2014, Medicaid will be expanded to allow for persons with incomes up to 133% FPL (or ~\$29,000 a year for a family of four) to be eligible. *At least 500,000 Illinoisans will be newly eligible for Medicaid in 2014.*
- Middle-class individuals and families will be eligible for subsidies to help pay for private health insurance.
 - o In 2014, households with income less than 400% FPL (~\$84,000/year for a family of four) may be eligible for new premium tax credits and cost-sharing reductions that will help with monthly health insurance premiums and out-of-pocket costs. *An estimated 1,059,100 Illinoisans will be eligible for a tax credit in 2014 and the value of these credits is approximated at \$3.9 billion.*
- Small businesses and nonprofits are getting help to cover their employees.
 - o Tax credits are currently available to small businesses and nonprofits that contribute towards the cost of health insurance for their employees. *Close to 200,000 entities in Illinois are eligible for this tax credit.*

Additional Provisions

- Young adults, who tend to become uninsured once they “age out” of their parent’s coverage, will have the option to stay on that coverage up to age 26. Adult children do not need to be students, living with their parent, or deemed as a dependent on their parent’s taxes. *Over 2.5 million people, including 130,900 in Illinois, have already gained coverage as a result of this provision.*
- Choosing a health insurance plan can be complicated and overwhelming. Provisions in federal reform will require insurance companies to provide information about coverage in a clearer, more uniform, and transparent manner.
- Women will be able to have direct access to an OB/GYN of their choosing without a referral requirement.

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