Practical Guide to the Affordable Care Act

Key aspects to keep in mind

Enrollment for health insurance under the new Affordable Care Act (ACA or ObamaCare) began Oct. 1. With any new initiative, there is a lot to learn, and it can be confusing. Here are key things to know:

If you already have health insurance through your workplace or if you have Medicare, Medicaid or AllKids, you do not need to do anything. Your coverage will continue with expanded benefits.

- All policies will now have to cover these services: Ambulatory patient services • Emergency services • Hospitalization • Prescription drugs • Laboratory services • Rehabilitative and habilitative services and devices • Preventive and wellness services and chronic disease management • Pediatric services, including oral and vision care • Maternity and newborn care (care before and after a baby is born) • Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Insurance companies cannot deny coverage or charge more because of a pre-existing condition.
- A parent can insure a child until he/she is 26 years old.

If you do not currently have health insurance, you must enroll in a plan or pay a fine. Health insurance plans are being offered through a Health Insurance Marketplace, a one-stop shop to help find a plan that fits your budget and meets your needs. With one application, you can see all your options and enroll.

You may have heard about problems with signing up. We in Illinois have our own website to get information and enroll: GetCoveredIllinois.gov. It is reliable and easy to use. Here you can even find a person to talk with you person-to-person and walk you through enrollment. Simply phone 866.311.1119. You can also find information at HealthCare.gov, and (in Spanish) CuidadoDeSalud.gov.


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