When gambling becomes a problem

While it is true that most adults who choose to gamble do so responsibly, six to eight million Americans do not. For them, gambling impacts their stability, their families, their work and even their very lives. (Two million Americans are considered pathological gamblers; four to six million are considered problem gamblers.)

In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family and even suicide.

Just as an alcoholic can get drunk on any type of liquor, any type of gambling can become a problem. Today access to gambling is extensive and pervasive. There is gambling on a variety of sports and on the Internet twenty-four hours a day.

You don’t have to gamble every day to be a problem gambler, but here are some habits that indicate you do have a problem:
✦ You are secretive about your gambling.
✦ You gamble even when you don’t have the money.
✦ You are desperate to recoup your losses.
✦ You can’t control your gambling.
✦ Family and friends are worried about your gambling.

If you feel you have a gambling problem, contact the National Council on Gambling Helpline for a confidential conversation: 800.522.4700. It could be the start of new lease on life.

March Is Problem Gambling Awareness Month

FAQs about healthcare.gov

I don’t know if I’m eligible for coverage. Where do I start?
First determine if you are eligible for Medicaid or Marketplace. Visit GetCoveredIllinois.gov, click the SEE OPTIONS tab and answer the questions to get to the right program.

If you’ve already applied through Marketplace (healthcare.gov) and been found eligible for Medicaid, your data will be sent to DHS (Department of Human Services) for Medicaid eligibility. You will get something in the mail; however, it may take up to 70 days.

On the other hand, if you’ve already applied through ABE.illinois.gov (the DHS website for Medicaid) and been denied, your data will be sent to Marketplace (healthcare.gov), and you’ll be able to continue your application – even if it is after the March 31, 2014, deadline.

Healthcare.gov sent me to Medicaid, but they denied me. How is that possible?
It’s all about the timing of your income. Eligibility in Marketplace (Healthcare.gov) is determined by projected 2014 income, but eligibility for Medicaid is determined by the last 30 days of income. So, for example, if you entered income in Marketplace based on the previous year’s income but have been earning more in 2014, you may get two different answers.

If you are concerned that you might be denied Medicaid because your income is near the threshold, you have a couple of options: 1) call the HFS (Healthcare and Family Services) hotline (800.226.0768) to get an unofficial status check on your application, or 2) begin an application through Healthcare.gov on your own before you get your Medicaid denial in the mail.

As with all of ACA, Navigators are available to assist you. These specially trained counselors will talk with you in person or over the phone about your options. There is no charge for this help. Go to GetCoveredIllinois.gov/get-help to get started.


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