



**With multiple national awards and certifications, Jerry S. Pearlstein Insurance Ltd, helps individuals get the best health insurance plan for themselves and their families at the best price. Services are always free. We recommend never buying your ACA health insurance online or by yourself.**

## How to get the most out of the Affordable Care Act

In 2010 Congress passed the Affordable Care Act (ACA, also called Obamacare because he was president then.) Its purpose: to give individuals and families who buy their own health insurance better benefits.

Here are 4 ways you can get the best out of the Affordable Care Act.

### **1. Know what you're entitled to**

- You must be accepted for coverage whatever your medical history. No condition can be excluded.
- There is a maximum limit on out-of-pocket expenses you will be liable for. It is set by the government.
- The insurer cannot limit what they will pay over an illness or over a lifetime.
- Women cannot be charged more than men for their insurance.
- Your plan must include 10 Essential Wellness Benefits. In addition to Emergency Room, hospitalization, doctors' care and prescription coverage, you are entitled to free annual wellness visits, free scheduled PAP and mammogram appointments for women, PSI tests for men, maternity including IVF, free pediatric wellness examinations and vaccinations. Coverage for weight control and substance abuse programs and chronic care must be included.

### **2. Know who provides ACA compliant health insurance**

- Blue Cross Blue Shield of Illinois is the only ACA compliant health insurance provider for individuals/families that has plans for every county in Illinois. But not all of their plans are available in all counties.
- Cigna is affiliated with AMITA and Adventist Hospitals in Cook County.
- Ambetter is affiliated with Mt. Sinai Medical Center.
- There is no provider offering individual/family ACA health insurance covering doctors or care at Rush University Medical Center or University of Chicago Medicine.
- While there may be alternative health insurance plans for individuals/families, they will not be ACA compliant.

### **3. Know when you can buy ACA health insurance**

- ACA health insurance can only be bought or changed during Open Enrollment or during Special Enrollment Periods.
- Open Enrollment has been scheduled for November 1-December 15, 2019. Plans go into effect January 1, 2020.



- You must have a qualifying event to be eligible for Special Enrollment. Losing your job and its health insurance, changing your marital status, adding a dependent, moving to an area your insurance doesn't cover are qualifying events. You will need to provide documentation of the event. There is a time limit for applying (usually within 60 days before or after the event).
- All ACA plans begin on the first of the month.
- You must apply by the 15<sup>th</sup> of the month for coverage to begin the first of the following month.

#### 4. Know how to get help paying your premium and out-of-pocket expenses.

- The ACA provides Premium Tax Credits and Cost Sharing based on your projected annual taxable adjusted gross household income. Just as you might go to an accountant to know what your tax liability is, it's best to get professional help to determine your eligibility.
- Some plans offer more assistance than others.
- Make sure you understand your obligation to the government when you get assistance.
- Have an ally through the process and beyond,

- Be aware: Chicagoland has limited choices and the government's online system doesn't match you to the health insurance plans available in our area.
- The government forms don't collect the information to deal with your local and personal situation.
- Assistance paying premiums and co-pays is available. But online forms don't explain how it actually works to get what you are entitled to.
- There's little recourse if things don't go right. You're all alone dealing with the government.
- Call us for our free ACA enrollment service. 847-362-8888.

