

Health Reform in Illinois
Senate Bill 26 and The Affordable Care Act
Improving the Health of the People of Illinois

Senate Bill 26 and the federal Affordable Care Act (ACA) will increase access to affordable health coverage and improve the health of the people of Illinois.

Increased Access to Medicaid – For the first time, Medicaid will be available to all low-income adults who are legal residents regardless of parental or health status. All adults with income at or below 138 percent of the federal poverty level (\$15,860 for individuals and \$21,408 for couples) may qualify. Applications can be submitted starting as early as October 1 for coverage beginning on January 1.

The Illinois Health Insurance Marketplace – Uninsured low- and middle-income individuals and families who do not qualify for Medicaid may qualify for financial help to purchase private, affordable coverage on the Health Insurance Marketplace operated in partnership with the federal government. The Marketplace will make it easier for consumers and small businesses to apply for and enroll in comprehensive health coverage, compare private health insurance plans and enroll in the plan that’s best for them. Consumers can apply online, by phone, by mail or in-person at locations throughout the state starting October 1 for coverage beginning January 1.

Easier, More Convenient Ways to Apply and Enhanced Integrity – The state is developing a new, user-friendly, online, “smart” system known as ABE (Application for Benefits Eligibility). Starting October 1, consumers will be able to apply through ABE for Medicaid, food and cash assistance. ABE will make it easier to apply and also enhance the integrity of state programs by allowing case workers to verify eligibility through electronic means including use of national databases. Enhanced functions like electronic signatures and the ability to upload documents will make it faster to apply. The Health Insurance Marketplace will also have a “smart” online application system.

- For those who prefer to apply for the Health Insurance Marketplace or Medicaid in other ways, there are 44 community organizations around the state who will help people apply for and enroll in coverage.
- Consumers can also apply for both programs over the phone and by mail or in person at Family and Community Resource Centers (operated by the Department of Human Services).

Insurance Reforms in the Private Market – Other ACA insurance reforms mean that starting January 1, 2014, private health insurance companies can no longer deny coverage for pre-existing conditions, deny particular services due to pre-existing conditions, charge more for coverage based on health status, or impose annual or lifetime dollar limits on essential health benefits.