

Understanding Plan Categories in Get Covered Illinois – the Official Health Marketplace

There are new health insurance options for you and your family beginning in October 2013 through Get Covered Illinois – The Official Health Marketplace. When you visit the Marketplace at www.GetCoveredIllinois.gov, you can shop for coverage that best fits your budget and needs.

What are the Plan Categories?

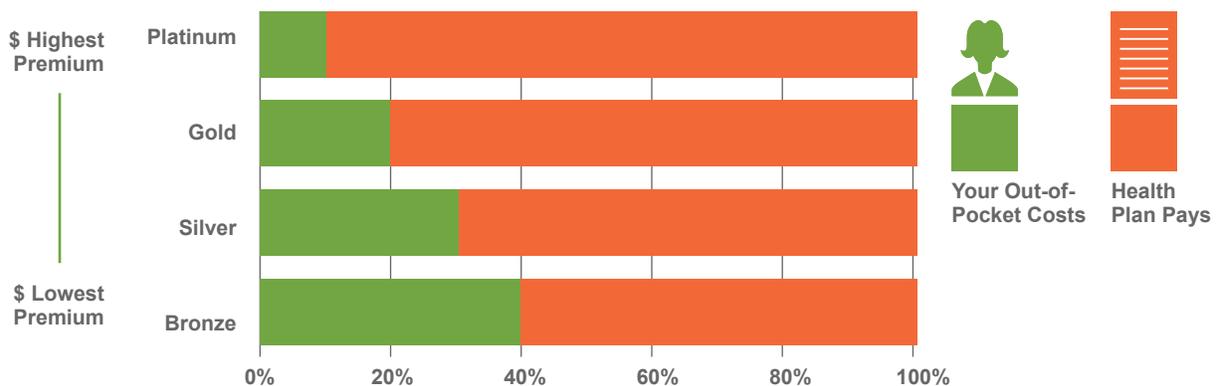
In the Marketplace, there are different plan categories based on how much you pay compared to how much your insurance company pays for your health care services. These plan categories are bronze, silver, gold and platinum.

The different categories do not mean that some plans are lower quality health insurance than other plans. All individual and small group health care plans offered through the Marketplace are required to include the ten essential health benefit categories to make sure you have the coverage you need when you get sick or hurt.

How Much Do The Different Categories Cost?

In general, the more you are willing or able to pay each time you need health care services, like a doctor's office visit or prescription, the lower your monthly premium payment will be. Usually bronze plans have lower premiums and higher out-of-pocket costs, and platinum plans have higher premiums and lower out-of-pocket costs. For more information on premiums and out-of-pocket costs, check out the What You Need to Know About Health Insurance Costs fact sheet.

The chart below shows the average amount you can expect to pay for out-of-pocket costs and how much you can expect your health insurance plan to pay for covered health care services, based on which plan category you choose. These amounts are averages and will vary from person to person depending on how much health care they use.



What if I Can't Afford These Costs?

When you buy your insurance from the Marketplace, you may be eligible for lower health care costs. Financial help in the form of tax credits can be used to help pay for monthly premium costs. You may also be eligible for a discount on covered health care services to lower the amount you pay for out-of-pocket costs and help make using your health insurance more affordable. There will be an out-of-pocket maximum for all plans on the Marketplace to protect you from going into debt or going bankrupt just because you got sick.

By answering a few simple questions at www.GetCoveredIllinois.gov you can start an application for health insurance coverage and find out if you are eligible for a break on costs.

What if I Need Help Finding or Comparing Health Insurance Options?

If you need help, you can talk to someone near you for free about your coverage options. There are people available to meet face-to-face or over the phone. You can speak with:

- **Navigators:** Specially trained counselors that are available to help answer your questions and find coverage for you or your family. Visit www.GetCoveredIllinois.gov to find a Navigator.
- **Agent or Broker:** Licensed professionals who are registered with the Marketplace and can help recommend specific health insurance plans for your family. If you currently use an agent or broker, be sure to ask them if they are registered.

To get started, visit the Marketplace online at www.GetCoveredIllinois.gov or call the toll-free Help Desk at (866) 311-1119, open seven days a week from 8 a.m. to 8 p.m.