

About Get Covered Illinois – The Official Health Marketplace

Get Covered Illinois – The Official Health Marketplace is a website that helps you shop for the health insurance plan that meets your needs and fits your budget.

Who Can Apply for Insurance in the Marketplace?

Individuals and families, as well as small business owners with fewer than 50 full-time equivalent employees can apply for health insurance plans on the Marketplace website.

What Can I Do at the Marketplace Website?

If you are looking for health insurance for yourself or your family, use this website to:

- Compare coverage options side-by-side and learn about financial help available for you.
- Find a specially trained counselor you can talk to for free about your options, either face-to-face or over the phone.
- Get the information you need to make the best health care decision for you or your family.

If you own a small business or lead a nonprofit organization, use this website to:

- Understand the health insurance options and how new tax credits can help you pay for your employees' coverage.
- Find a specially trained counselor you can talk to for free about your options, either face-to-face or over the phone.
- Get the information you need to make the best health insurance decision for your employees.

When Can I Apply?

You can apply for new health insurance options between October 2013 and March 2014. This period of time is called Open Enrollment. The date your coverage starts depends on when you buy your health insurance plan.

Health Insurance Plan Purchase Date	Coverage Start Date
Before December 23, 2013	January 1, 2014
December 24, 2013, thru January 15, 2014	February 1, 2014
January 16, 2014, thru February 15, 2014	March 1, 2014
February 16, 2014, thru March 15, 2014	April 1, 2014
March 16, 2014, thru March 31, 2014	May 1, 2014

Most people will only be able to use the Marketplace during Open Enrollment. But, if you experience certain life events – like a marriage, divorce, or new baby – at other times during the year, you may be able to buy health insurance through the Marketplace at that time. If you experience an unexpected life event, visit www.GetCoveredIllinois.gov.

What Types of Information Will I Need to Get Health Insurance Through the Marketplace?

To buy health insurance through the Marketplace and find out if you can receive financial help, it would be helpful to know your Social Security number, employer and income information, and tax information. Examples of documents that have this information include a social security card, paystubs, W-2 forms and other tax forms.

How Do I Apply for Health Insurance on the Marketplace?

Answer a few simple questions at www.GetCoveredIllinois.gov. The website will bring you to the right place for you to compare the costs and benefits of different plans side-by-side before you choose a plan to enroll in.

How Do I Know if I'm Already Covered?

If you have Medicaid, Medicare, Veterans benefits or good, affordable insurance through work, you are covered. You do not need to buy more coverage.

If you are not covered by Medicaid, Medicare, Veterans benefits or through your job, or if the coverage through your job is unaffordable, visit www.GetCoveredIllinois.gov to answer a few simple questions and find out the right place to start your health insurance application.