

Keeping or Changing Your Marketplace Coverage for 2015

There will be new plan options in 2015 and more financial help may be available for you, so make sure to review your plan before you renew.

How will I find out what to do to keep or change my coverage?

If you are enrolled in coverage through the Marketplace, you will receive a notice from the Health Insurance Marketplace and a notice from your insurance company about your 2015 coverage options. They will include directions about how to keep or change your coverage.

If you do not get a notice, you can:

- **Call the Health Insurance Marketplace** or log into your Marketplace account to update your information
- **Call your insurance company** and ask for directions
- **Schedule an appointment** with a free trained specialist in your area by visiting GetCoveredIllinois.gov or calling **(866) 311-1119**

Why should I come back to the Marketplace during Open Enrollment?

You should take advantage of open enrollment to get the best coverage for you. Here's why:

- **Plans can change:** Rates can go up or come down, and provider networks can change
- **A different plan might be a better deal:** There are many more options for 2015 coverage
- **Make sure you get the right amount of financial help:** Updating your information and then actively enrolling is the only way to make sure you get all the financial help that you qualify for

Can my current plan be automatically renewed if I don't select a new plan?

Maybe, but it depends on your insurer. If you are auto-renewed, then you may not be getting the right amount of financial help and your premium may also increase. The only way to make sure you are getting what you need and qualify for is to review your plan options and update your information on the Marketplace.

If I am auto-renewed on December 15, can I change plans later?

Yes, if your coverage is auto-renewed, you can still compare your options and enroll in a new plan before open enrollment closes on February 15. If you select a new plan, call your 2014 insurer and tell them about the change so you do not get two premium bills. Your new plan's start date will depend on when you enroll in it:

Date New Plan is Selected	Date New Plan Starts
November 15 - December 15	January 1
December 16 - January 15	February 1
January 16 - February 15	March 1

How do I choose a new plan or look at my plan to make sure it is still the best fit?

- **Log in** to your Marketplace account after November 15 and select your 2015 application
- **Update** your 2015 application with your current information, including household changes and your projected 2015 income
- **Compare** your 2015 plan options
- **Enroll** in a new plan or use the 14 digit QHP ID on your insurer notice or on the "My Plans and Coverage" page within your Marketplace account to re-enroll in your current plan
- **Call** your 2014 insurance company if you enrolled in a new plan for 2015 to make sure you do not get two premium bills in 2015

How can I get help with the Marketplace renewal process?

To get free in-person help from a trained specialist in your area:

- **Call** the Get Covered Illinois Help Desk at **(866) 311-1119**
- **Visit GetCoveredIllinois.gov** to find a trained specialist near you

You can bring your Marketplace and insurance company renewal letters to the appointment.