

Consumer Notice to Customers of the ACA Health Insurance Marketplace (www.Healthcare.gov)

All consumers who shop and enroll on the ACA Marketplace (www.healthcare.gov) should have full access to their healthcare.gov account information, including their login - user name and password. It is unlawful for health insurance brokers or agents to withhold their client's account information for *any* purpose, including enrolling in a new plan or making changes to an existing plan.

The Illinois Department of Insurance (IDOI) finds the practice of withholding client's account information for healthcare.gov to be unethical and urges anyone who has experienced this situation to remind their agent or broker that they have a right to this information, under the law. All licensed health insurance providers are expected to provide services in a transparent, ethical manner, including sharing the client's account and login information with them.

The ACA Marketplace has trained assisters in Illinois available in multiple languages and in your community to help you at no cost. You should **never** be asked to pay for services or help to apply for ACA Marketplace coverage.

If you are enrolled in an ACA plan and do not have direct access to your own account, you can always contact healthcare.gov directly to gain access. If you are being denied access to your account or feel your rights have been violated, contact your insurance company or agent and bring the problem to their attention. Document your phone calls and note the name of the person you speak to, the date of the call and a summary for your records.

If the agent or broker does not resolve the issue, we invite you to call the IDOI Consumer Assistance line at (866) 445-5364 or file a complaint at <https://www2.illinois.gov/sites/Insurance/Consumers/Pages/File-a-complaint.aspx> where we can assist you further.