

# Did you lose your health insurance coverage through your job and need to enroll in a health plan?

- You have up to 60 days to enroll in a health plan after your job loss.
- You can enroll before your current coverage ends to avoid a gap in coverage.
- Coverage can begin as soon as the 1<sup>st</sup> of the month, after your previous coverage ends.
- If you had a change in income, you may qualify for plans through the ACA Health Insurance Marketplace that may be more affordable than other options.



**Visit**  
**GetCovered.Illinois.gov**  
to get enrollment  
assistance

**Visit Healthcare.gov**  
**or call (800) 318-2596**  
to compare Marketplace  
health insurance plans and  
enroll in a plan visit

ACA Health Insurance Marketplace plans offer **subsidies** (tax credits) to help reduce monthly premiums and out-of-pocket costs, providing access to affordable health insurance, particularly for those without coverage through their employer, Medicaid, or Medicare.

## **Find out if you qualify for Medicaid and other medical programs**

Medicaid is the federal-and-state-funded health insurance program for low-income individuals and families. Medicaid eligibility requirements are broadly based on income, age, disability, pregnancy, household size and the applicant's household role.

If you're eligible for Medicaid, you can apply year-round through <https://abe.illinois.gov/abe/access/> or HealthCare.gov, the federal health insurance marketplace. If you apply for Medicaid through Healthcare.gov and you qualify, the federal government will notify your state agency, which will contact you about enrollment. States have 45 days to process your Medicaid application.

Additional medical programs include All Kids, FamilyCare, and the Healthcare and Family Services (HFS) Medical Benefits program available for seniors or people with disabilities. **To learn more about Illinois Medical Programs, visit: <https://www.illinois.gov/hfs/medicalclients> or call 800-843-6154.**

## **What you should know about Short-Term Limited-Duration Health Plans**

These plans are not required by law to cover all essential benefits or cover people with preexisting conditions, as all ACA Marketplace plans are required to do. Make sure you understand what is included and not included in your coverage.