



Frequently Asked Questions

Illinois Department of Insurance

Updated: November 29, 2016

Land of Lincoln Mutual Health Insurance Company

Individual Policyholders

Update (11/29/16): Reminder that starting in 2017 United Healthcare, Aetna, Harken & Coventry Health Care will not offer health plans through the Marketplace. This means if you've chosen United Healthcare, Aetna, Harken or Coventry Health during the 2016 Special Enrollment Period and wish to choose an Exchange plan for 2017, you will need to select a new health care company for 2017. 2017 enrollment opens November 1, 2016.

1. Can I still enroll in a new policy?

- Consumers who experienced a qualifying event, such as a loss of minimum essential coverage (also known as a loss of qualifying coverage), were able to enroll in or change plans through a Special Enrollment Period ("SEP") that ended November 29, 2016.
- Consumers may either call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) or log into their online account at HealthCare.gov and report a life change.
- For additional information about special enrollment periods details visit HealthCare.gov; <https://www.healthcare.gov/screener/>
- Additional information regarding LLH can be found at <http://www.osdchi.com/open/llh.htm>.

2. What happens if I didn't enroll during one of the Special Enrollment Periods?

- Your coverage with Land of Lincoln, assuming you have continued to pay your premium, terminated effective October 1, 2016.
- If you did not enroll in a new plan by November 29, 2016 you will have no health insurance coverage for the remainder of 2016 (unless you have chosen to purchase private health insurance coverage).

- You may still enroll on the Federal Health Insurance Marketplace at Healthcare.gov for coverage that starts in 2017.

4. **Will I be notified when the Special Enrollment Period Begins?**

- Yes. You will receive notification from the Marketplace describing the availability of a special enrollment period.
- DOI will also provide this information on the DOI website
<http://insurance.illinois.gov/HealthInsurance/LLH.asp>

5. **Will I have to change doctors?**

- To compare plans and confirm what doctors/hospitals are in network for that plan, go to <https://www.Healthcare.gov/see-plans/> and access the tools to confirm if your preferred doctors and/or hospitals are available.

6. **Will I now be paying more?**

- The amount of your monthly premium will change depending on the insurer and plan options that you may choose.
- To compare plan options during the Special Enrollment Period, go to Healthcare.gov and access the link to preview plans and compare prices.

7. **If I enroll in a new plan, will I be responsible for paying the posted monthly premium regardless of the amount of my LLH monthly premium?**

- Your obligation to pay deductibles and out of pocket expenses will be “reset” when you enroll in a new plan.
- Deductibles and out of pocket expenses you have paid under your plan with Land of Lincoln will not carry over to the new plan you select.
- You will incur additional expenses to meet the new deductible and out-of-pocket expenses based on the plan you select.

8. **Will my tax credit for health insurance for LLH coverage stay in place for the remainder of 2016?**

- If you are receiving tax credit and other financial assistance for your 2016 Land of Lincoln plan coverage and you enroll in a new 2016 marketplace plan during the SEP, you may continue to qualify for and receive a tax credit and other financial assistance.

9. **Do I need to keep paying premiums to LLH?**

- Yes, if you want to keep your Land of Lincoln coverage in force, you must continue to pay your premiums to Land of Lincoln.
- Please note: if your Land of Lincoln policy is cancelled for non-payment of premium you will not be eligible for a special enrollment period.

10. **Will my claims still be paid?**

- Yes, LLH will continue to pay claims for its current members related to services received through September 30, 2016.

11. **Can I still see my doctors and other providers? What about ongoing or upcoming care?**

What about my prescriptions?

- Yes, members can continue to see providers and receive coverage for both medical and pharmacy needs.
- If you have problems with providers not honoring your insurance, contact the Office of Consumer Health Insurance at 1 (877) 527-9431, or submit a written complaint at <https://mc.insurance.illinois.gov/messagecenter.nsf>.

12. **What is the Illinois Life and Health Insurance Guaranty Association?**

- The Illinois Life and Health Guaranty Association (ILHIGA) (1520 Kensington Road, Suite 112 Oak Brook, IL 60523 (773) 714-8050 <http://www.ilhiga.org>) was created under Illinois Law in 1986. The purpose of ILHIGA is to provide protection for certain “covered persons” under life and health insurance policies issued by insolvent member companies. Insurance companies must hold a certificate of authority to transact life and/or health insurance business in Illinois to be an ILHIGA member company.
- In the event that an insurer becomes insolvent and is ordered into liquidation, ILHIGA provides coverage in accordance with 215 ILCS 5/ Article XXXIII ½. These statutory provisions set forth the ILHIGA’s contractual obligations and establish several important limits on coverage.

13. **Will the Guaranty Association continue to cover the remaining policy terms of Land of Lincoln policyholders?**

- The Illinois Life and Health Insurance Guaranty Association Act (“GA”) currently expects to trigger coverage for LLH policyholders effective October 1, 2016. The GA provides limited benefit continuation rights to policyholders of financially impaired or insolvent health insurers. See 215 ILCS 5/531.08(a)(2)(B). Continuing coverage by the GA does not constitute coverage from a qualified health plan under the Affordable Care Act. Consumers accordingly are not eligible for premium tax credits or cost sharing reductions from the federal Centers for Medicare and Medicaid Services, and are obligated to remit 100% of their unsubsidized premiums to the GA in order to keep coverage in force, as well as pay the full amount of any co-pay and co-insurance requirements. The GA is authorized to cancel such coverage on 45 days’ notice for group business, and at the renewal date for individual policyholders. The GA does not participate in LLH’s provider network contracts, so consumers that continue non-qualified health plan coverage through the GA are also subject to out-of-network rates on their deductible, co-pay, and co-insurance requirements. Any questions about the continuing coverage afforded by the GA should be directed to the GA at <https://www.ilhiga.org/> or Illinois Life and Health Insurance Guaranty Association, 1520 Kensington Road, Suite 112, Oak Brook, IL 60523-2140.

14. When was Land of Lincoln (LLH) placed into liquidation?

- On September 29, 2016, an Agreed Order of Liquidation with A Finding of Insolvency was entered by the Circuit Court in Cook County, Illinois. Pursuant to the order, Land of Lincoln (LLH) was placed into liquidation effective October 1, 2016. You may obtain a copy of the Order of Liquidation by visiting The Office of Special Deputy Receiver’s website at www.osdchi.com.

15. Who should be contacted concerning specific questions regarding the Order of Liquidation?

- Please refer members with questions specific to the LLH Liquidation notice letter to the Office of the Special Deputy at 312-836-9500.

16. Why did I receive an October Premium notice from the Illinois Life and Health Insurance Guaranty Association?

- Under certain circumstances, the Association is required to offer you continued coverage. If your Land of Lincoln premium was current as of September 30, 2016 and you had not secured covered with another qualified health provider by that date, the law

requires the Association to offer you continued coverage. **The Association is not an insurance company, and the continued coverage is not from a qualified health plan and has very substantial limitations.**

17. **Who should I contact if I have additional questions?**

- Contact the federal Marketplace at 1-800-318-2596, or
- DOI Office of Consumer Health Insurance at 1-877-527-9431.

Employer Groups

1. **I am an employer and have a Land of Lincoln Health group insurance plan. How does this impact my company?**

- You should work with your agent or broker to explore your options. If you are an employer group that enrolled in Land of Lincoln plans in the open market, please work with your agent or broker.
- Questions for Small Business Health Options Program (“SHOP”) customers can be directed to the call center for SHOP Marketplace, which is part of HealthCare.gov, at 1-800-706-7893, TTY 1-800-706-7915., Mon-Fri, 9 a.m. to 7 p.m. (ET). Agents and brokers may also use this number.

2. **Should I make my premium payment?**

- If you want to continue your coverage with Land of Lincoln, your premium must be paid by the due date.
- If you want to cancel your coverage, contact land of Lincoln or work with your broker or agent.

3. **If I want to continue to use the SHOP Marketplace and change insurance companies, where do I go?**

- Contact your agent or broker;
- Go to HealthCare.gov; or
- call the SHOP Call Center for Small Businesses at 1-800-706-7893.

Please be sure to check the Illinois Department of Insurance (DOI) website frequently for updates and new information related to your coverage with Land of Lincoln.