



Illinois Department of Insurance

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Illinois Department of Insurance announces the start of ACA Open Enrollment for the 2019 plan year

Encourages consumers to shop now and shop around

SPRINGFIELD – Illinoisans are now able to review and purchase health insurance coverage plans available on the [Get Covered Illinois](#) (GCI) website, the official health marketplace or ACA “Exchange,” that will take effect January 1, 2019.

The Open Enrollment Period started today and runs through December 15, 2018. The Illinois Department of Insurance (DOI) advises consumers who are enrolling or reenrolling to start shopping early and look at all options on and off the Exchange.

“We are starting to see signs that the Exchange is stabilizing given this year’s rates, a new insurer entering the on-Exchange market in 2019, and no insurers from last year exiting,” said DOI Director Jennifer Hammer.

Consumers can choose a plan from four ‘metallic’ tiers ranging from bronze to platinum on the Exchange. The metal categories reflect how consumers share costs with their insurance company, but all plans offered on the Exchange must cover the same set of Essential Health Benefits (EHBs). Average rates for the 2019 lowest-cost silver and gold plans decreased from last year for the first time, while the lowest cost bronze plans modestly increased.

Consumers should contact GCI at 866-311-1119 or visit the [GCI website](#) to learn if they are eligible to receive financial assistance based on their income and family size. In addition, DOI will hold events in every county in Illinois throughout Open Enrollment to answer questions and provide in-person information. DOI reminds consumers that cost alone may not be the only factor to consider when selecting a plan. For example, consumers may want to also consider a plan’s provider network and whether the plan has the coverages they are accustomed to receiving.

“We recognize some families may have to face difficult decisions this fall, and we will be visiting all 102 counties for the second year in a row to discuss coverage and answer questions,” Hammer said. “We want to make sure consumers are aware of all their options.”

Consumers are encouraged to visit DOI’s [GCI website at: https://getcovered.illinois.gov](#) for further information and assistance, or to contact their trusted licensed insurance agent. The [Get Covered Connector](#) on the website allows consumers to search for options by zip code to find local, free application help in English or Spanish. Consumers can also use this tool to schedule in-person assistance appointments with navigators and certified application counselors.

DOI encourages Illinois consumers to:

- Enroll from November 1, 2018, to December 15, 2018.
- Visit the [Get Covered Connector](#) to find free local help in Spanish and English.
- Call GCI at 866-311-1119 from 7am to 8pm Monday through Friday and 8am to 6pm Saturday and Sunday for resources and information regarding health insurance.
- Contact a trusted, licensed insurance agent.
- Go to <http://insurance.illinois.gov/newsrsls/2018/11/Full102TourForWeb.pdf> to find a GCI event in your area.
- View informational videos under the DOI website on the 'Latest News Tab' in [English](#) or in [Spanish](#).

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