



# Illinois Department of Insurance

---

PAT QUINN  
Governor

ANDREW BORON  
Director

For Immediate Release  
Friday, November 22, 2013

Contact: Mike Claffey  
(312) 814-3981

## **DOI Moves to Allow Consumers to Continue Current Coverage into 2014**

SPRINGFIELD, IL - The Illinois Department of Insurance (DOI) announced today that it will follow President Obama's November 14 recommendation and allow insurance companies to renew a number of health plans in the individual and small group markets that do not meet certain Affordable Care Act (ACA) requirements without being penalized. Illinois joins Florida, North Carolina, Ohio, Kentucky, Kansas, Oregon, South Carolina, Colorado, Hawaii and Texas in giving insurance companies the choice to renew existing health insurance policies with current policyholders.

"DOI came to this decision based on the concerns raised by Illinois consumers and the guidance from the U.S. Department of Health and Human Services," Andrew Boron, Director of the Illinois Department of Insurance said. "Allowing companies to renew current plans gives consumers more time to evaluate their options and will provide a smoother transition into the health care coverage system envisioned by the ACA."

DOI will immediately work with insurance companies who choose to extend the terminated or cancelled coverage to quickly renew such policies. In step with President Obama's announcement, policies in effect on Oct. 1, 2013, in the individual or small group market, can be renewed for a policy year starting between Jan. 1, 2014, and Oct. 1, 2014.

According to notifications received by DOI, approximately 185,340 people in Illinois have been advised by insurers so far in 2013 that their coverage has been cancelled or terminated. DOI's most recent data indicate that more than 476,000 Illinois residents were insured by private individual policies in 2012.

Today's announcement was made on the same day that federal authorities pushed back the deadline for enrolling in a plan that begins on Jan. 1, from Dec. 15 to Dec. 23. The change gives people eight additional days in which to consider their options.

For Illinois consumers, the ability to renew plans will depend on their insurance company's decision of whether or not to exercise this option. Consumers should contact their local insurance agent to discuss what options are available to them.

In addition, according to the federal government, any insurance company choosing to renew a non-compliant plan in 2014 should notify consumers that they can purchase coverage through the Health Insurance Marketplace where they may qualify for federal financial assistance, which may include premium tax credits for small employers and other subsidies for individual consumers. This notice should also advise consumers about the protections under the ACA they are foregoing by renewing their current plans including certain Essential Health Benefits that may not be offered through existing plans. Such protections will be required in plans being sold in the Health Insurance Marketplace.

Insurance companies will not be permitted to sell any new plans after December 31, 2013 that do not meet ACA standards. Consumers seeking healthcare coverage should continue to visit <http://getcoveredillinois.gov> to learn about new health insurance options available through the

Marketplace. Those who may consider keeping their current policy should compare it with new plans offered through the Marketplace which cover more benefits, sometimes at a lower cost. DOI is also recommending consumers that have questions regarding differences between a continuation of their current coverage and benefits afforded to them through a plan on the Health Insurance Marketplace to call DOI's Office of Consumer Health Information at (877) 527-9431.

The following insurers have received approval to offer coverage through the Illinois Health Insurance Marketplace:

- Aetna Life Insurance Company
- Coventry Health and Life Insurance Company
- Coventry Health Care of Illinois, Inc.
- Health Alliance Medical Plans, Inc.
- Health Care Service Corporation, a Mutual Legal Reserve Company (Blue Cross)
- Humana Health Plan, Inc.
- Humana Insurance Company
- Land of Lincoln Mutual Health Insurance Company

"Making certain that Illinois residents have access to quality affordable health care remains one of our top priorities," continued Boron. "Today's actions reinforce our commitment to a culture of coverage."

For more information, please contact Mike Claffey, Deputy Director of the Illinois Office of Communication and Information at (312) 814-3981.

# # #