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October 27, 2017

TO: All Medication and Premium Assistance (MAP/PAP) Participants

From: Dr. Jeffrey Maras, Administrator

RE: **IMPORTANT!** 2018 Illinois Marketplace Open Enrollment **November 1, 2017 – December 15, 2017**

Dear Participant:

Please read this letter in its entirety. Failure to do so may result in a loss of current and future Insurance Enrollment.

Illinois Marketplace Open Enrollment is here for 2018, and as many of you may know Humana has left the Insurance Marketplace and other plans will not be offering the same plans for 2018 plan year. The Illinois Department of Public Health MAP/PAP program has made adjustments to ensure all participants have coverage for their formulary medications and approved Marketplace Health Insurance plans. The following Illinois Marketplace plans are eligible for Premium Assistance through the Illinois Department of Public Health (IDPH) Premium Assistance Program (PAP):

Approved Illinois Marketplace Plans for 2018 – Any of the following SILVER LEVEL Plans:

- **Ambetter/Celtic Insurance**
- **Blue Cross Blue Shield of Illinois**
- **Cigna**
- **Health Alliance**

***IMPORTANT! Enrollments MUST be completed by December 15th for January 1st start date.**

***No Enrollments permitted after December 15th unless you have a Special Enrollment Life Change Event.**

To help ensure you have access to all available options, IDPH has once again partnered with [American Exchange](#) to assist you, Medical Case Managers, and Medical Benefits Coordinators in making educated choices regarding Illinois Marketplace Health Insurance, Medicare Part C/D, and Medicare Supplemental plan enrollments. **Enrolling with American Exchange is not mandatory.** You can enroll directly through GetCovered.Illinois.gov if you prefer. The Department has worked with American Exchange to streamline the enrollment process for a better participant experience in 2018.

IMPORTANT! You are required to submit a copy of the NEW 2018 Insurance Enrollment to the Department regardless if you enroll with American Exchange or self-enroll with Get Covered Illinois.

Some of the insurance plans, formularies and covered physician networks have changed or are no longer available. Which makes it **CRITICAL** that you read the following packet of information and reach out to your Medical Case Manager, Medical Benefit Coordinator, and/or American Exchange if you need enrollment assistance. This year **NO CHANGES** are permitted once you make your 2018 plan selection. Open Enrollment is only from November 1-December 15, 2017.

Once we receive your 2018 enrollment information, the Department will mail you an Authorization to Disclose Health Information for your new 2018 Insurance Carrier. We request that you complete this form once you have received your insurance cards and submit the completed form with a copy of your NEW 2018 premium invoice and insurance cards. Clients will still be required to submit updated premium invoices every 6 months with their program renewal and if there is a balance due. It is your responsibility to submit updated premium and plan changes to the Department. Authorizing the Department to make inquiry regarding premium payments does not replace required program documentation.

Once you have read through the packet of information if you have any questions, please feel free to contact the **Department Hotline: 800-825-3518 Fax: 217-785-8013 Email: DPH.ADAPFAX@Illinois.gov** (please note this is not an encrypted email address).

This packet contains **IMPORTANT** information regarding the 2018 Affordable Care Act and how it will coordinate with Illinois Department of Public Health (IDPH) Programs.

Our records indicate that you are currently insured, but an update or change might be required. The following plans will be eligible for assistance from the Premium Assistance Program (PAP/CHIC) during the 2018 Plan year:

Approved Illinois Marketplace Plans for 2018 – Any of the following **SILVER LEVEL Plans:**

- **Ambetter/Celtic Insurance**
- **Blue Cross Blue Shield of Illinois**
- **Cigna**
- **Health Alliance**

***IMPORTANT! Enrollments MUST be completed by December 15th for January 1st start date.**

***No Enrollments permitted after December 15th unless you have a Special Enrollment Life Change Event.**

Please Note:

- The Illinois Department of Public Health Medication and Premium Assistance Program requests that participants **do not allow auto-enroll** plans this year.
- No Gold or Bronze premiums will be paid for during the 2018 plan year.
- The Illinois Department of Public Health Medication and Premium Assistance Program is a **Payer of Last Resort**. Failure to enroll in an approved benefit plan (e.g. Medicaid, Medicare, Marketplace Insurance Plan, employer plan; or some other commercial insurance plan) may impact your future eligibility for our services. All clients must be open with the IDPH MAP-PAP Program and continue to reapply every 6 months. Failure to do so may result in cancellation of Insurance enrollment and the Department is not responsible for loss of coverage.
- The Premium Assistance Program (PAP/CHIC) can only pay for insurance plans that have **CVS Caremark Specialty Pharmacy, the Department's contracted pharmacy, in network, AND accept 3rd party payments.**
- The Premium Assistance Program (PAP/CHIC) can only pay for premiums if formulary medications are **FILLED and DISPENSED by CVS Caremark Specialty Pharmacy.** If you do not receive your formulary medications filled by CVS Caremark Specialty Pharmacy the Department is **PROHIBITED** from paying for your insurance premiums, as mandated by the Federal Government. (i.e., Medical/Prescription Drug/Dental/Vision)
- Due to market trends, IDPH has made adjustments to the previous program limit of \$750 a month. **All participants should enroll in a Silver level plan to maximize cost sharing reductions.** If you enroll in a plan with a premium over \$750 you may be contacted by the Department to pay your portion of the premium over \$750.
- You **MUST** select the **"ADVANCE PREMIUM TAX CREDIT"** when enrolling in a Marketplace Plan. The Premium Assistance Program (PAP/CHIC) can pay for dental and vision plans so long as clients are enrolled in an eligible prescription drug program. **There will be no exceptions for this provision.**
- **IMPORTANT!** As of 10/26/2017 The Illinois Department of Public Health has made payment on Marketplace plans for the 2017 Plan year. **No further payments will be made with 2017 plan rates, if you do not submit your 2018 Open Enrollment documentation by December 16th 2017, no further payments will be made and your 2018 plan will not be activated.**

How to Enroll

American Exchange (OPTIONAL)

American Exchange is partnering with the IDPH to help enroll you in an approved health insurance plan for 2018. American Exchange enrollment assistance is available at **NO COST** to you. The benefits of using American Exchange are as follows:

- You, your local Medical Benefit Coordinator, or your Medical Case Manager can enroll online www.americanexchange.com/illinois or call **1-844-357-8778** and speak with a licensed agent who can assist you with the application/enrollment.
- **YOU MUST STILL SUBMIT A COPY OF 2018 ENROLLMENT** for both ON and OFF Marketplace selection **AND** a copy of your Premium invoice and Insurance cards for 2018 once you receive them.
- American Exchange can also assist you in enrolling into your Medicare Part D and Medicare Supplemental plans over the phone by calling **1-844-357-8778**.
- Enrollment assistance with Medicare can only be done over the phone and **cannot** be done on the website.
 - **IMPORTANT!** Open Enrollment for Medicare begins October 15, 2017 and ends December 7, 2017. Plans will begin January 1, 2018. Visit www.medicare.gov for more information.

Regional Medical Benefits Coordinators/Case Managers

You are encouraged to reach out to your regional Medical Benefits Coordinator/Medical Case Manager for assistance in enrolling in eligible Marketplace plans.

List of Lead Agencies and Medical Benefits Coordinator Contacts		
Agency	County	Medical Benefits Coordinators
Winnebago County Health Department	Boone, Bureau, Carroll, DeKalb, Henry, Jo Daviess, Lee, Mercer, Ogle, Rock Island, Stephenson, Whiteside, and Winnebago.	815-720-4078
UIC College of Medicine in Peoria	Fulton, Hancock, Henderson, Knox, LaSalle, Marshall, Mason, McDonough, McLean, Peoria, Putnam, Stark, Tazewell, Warren, and Woodford.	309-671-8457
SIU School of Medicine	Adams, Brown, Cass, Christian, DeWitt, Green, Logan, Macon, Menard, Montgomery, Morgan, Moultrie, Piatt, Pike, Sangamon, Schuyler, Scott and Shelby	217-545-8257
St. Clair County Health Department	Bond, Calhoun, Clinton, Fayette, Jersey, Macoupin, Madison, Marion, Monroe, Randolph, St. Clair, and Washington.	618-825-4483
Jackson County Health Department	Alexander, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Massac, Perry, Pope, Pulaski, Saline, Union, Wabash, Wayne, White, and Williamson.	618-684-3143 x155
Champaign-Urbana Public Health District	Champaign, Clark, Clay, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Ford, Iroquois, Jasper, Kankakee, Lawrence, Livingston, Richland, and Vermillion.	217-531-4316 217-531-5365
AFC-Chicago, IL	Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry and Will.	312-784-9060

Self-Enrollment

Clients can self-enroll via the Illinois marketplace website:
<http://www.getcovered.illinois.gov> or call (866) 311-1119.

What To Do Next Checklist

1. ____ Gather a list of the following to prepare for your 2018 Marketplace Enrollment, take this with you to your appointment if enrolling with a Case Manager or Medical Benefits Coordinator:
 - ✓ State ID or other form of identification with your picture
 - ✓ 2016 Tax forms- Federal 1040 (If you filed a Tax Return)
 - ✓ Pay Stubs or checks from your job dated within the last 90 days (if you are currently working)
 - ✓ Social security card or Number
 - ✓ Piece of mail such as government mail, phone or utility bill, rent or lease receipt with my current address.
 - ✓ List of Medications- Primary Care Physician(s) - Specialist (s) - Clinics/Hospitals.

2. ____ Determine if you will be enrolling through:
 - **American Exchange**- via website: www.americanexchange.com/illinois or via their dedicated Illinois telephone: **1-844-357-8778**. If you or your Medical Benefits Coordinator or Medical Case Manager is enrolling with **American Exchange** **YOU MUST STILL SUBMIT A COPY OF 2018 ENROLLMENT** and a copy of your Premium invoice and Insurance cards for 2018 once you receive them. **The Department encourages enrolling through American Exchange, but it is not required.**

 - **Get Covered Illinois** - <http://www.getcovered.illinois.gov> or call (866) 311-1119. If you are self-enrolling using Get Covered Illinois please print and fax your enrollment paperwork along with premium information, premium mailing address and your contact information to 217-785-8013, we will send the first payment after the printout is received.

 - **Medical Benefits Coordinator** - Contact your Case Manager to schedule an appointment with a Medical Benefits Coordinator in your area.
 - **IMPORTANT!** Regardless of how you enroll **YOU MUST STILL SUBMIT A COPY OF 2018 ENROLLMENT** AND a copy of your Premium invoice and Insurance cards for 2018 once you receive them, IDPH will **not** be responsible for any issues that arise.

3. ____ Enroll in your selected Benefit Plan: We can only pay for **SILVER PLANS** for 2018.

4. ____ **Fax:** 217-785-8013 or **Email:** DPH.ADAPFAX@Illinois.gov a copy of your Enrollment for both 2018 Medical and Dental Plans. Please wait 15 days to confirm with your insurance plan that premium payments have been received by the Department.

5. ____ **Fax:** 217-785-8013 or **Email:** DPH.ADAPFAX@Illinois.gov a copy of your 2018 Insurance cards and Premium invoice with Member ID and Billing ID showing the new 2018 premium, mailing address, please complete the Authorization to Disclose Health Information for your 2018 Plan.