



Health Insurance During COVID-19

(Updated 02/09/2022)

MEDICAID

- **Illinois Medicaid** covers working age adults with monthly income under \$1,562 for a family of 1 and \$3,191 for a family of 4.
- **Illinois Medicaid** covers children in a family of 2 with monthly income under \$4,852 and a family of 4 with monthly income under \$7,353.
- You can apply for Medicaid through the Illinois Department of Human Services (IDHS) online at abe.illinois.gov/abe/access or by calling **1-833-2-FIND-HELP**.
- IDHS is streamlining its application process and most local offices are closed during the COVID-19 pandemic.
- **Medicaid** provides comprehensive coverage including the cost of COVID-19 testing and treatments. Note that many medical providers do not accept Medicaid.
- Cook County residents whose Medicaid application is denied or a decision is delayed beyond 45 days may qualify for free legal help from Legal Aid Chicago by calling **312-341-1070** going online to www.legalaidchicago.org.

HEALTH INSURANCE MARKETPLACE

- The **Health Insurance Marketplace**, sometimes called Obamacare, offers private health insurance for purchase, and financial assistance to make the health insurance coverage more affordable.
- In 2021, the average Marketplace monthly premium without financial assistance in Illinois is \$625. The average Marketplace monthly premium in Illinois for those who qualify for financial assistance is \$178.
- Usually you can only buy coverage through the Marketplace during the Open Enrollment Period in November - December, but if you lose health coverage because you lost your job, you are eligible for a special enrollment period up to 60 days before you will lose coverage until up to 60 days after you lose coverage.
- You can shop for Marketplace coverage and qualify for financial assistance online at www.healthcare.gov or by calling **1-800-318-2596**.
- Free, unbiased enrollment assistance is available online at getcovered.illinois.gov

COBRA

- **COBRA** is a federal law for those who lose employer sponsored health coverage because they lose their job to temporarily extend their health coverage.
- To obtain COBRA coverage, you must pay the entire premium including what your employer previously paid plus a 2% administrative fee.
- To enroll in COBRA coverage, you should contact the employer that provided the coverage.
- You have 60 days to enroll in COBRA after you lose your job.



Call

312.341.1070

Monday to Friday
between 8AM and 4:30PM

Or



Apply Online

www.legalaidchicago.org