Coverage Policy Updates:
Preparing for Open Enrollment

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Dr. Jeffrey Maras, Ryan White Administrator
Hotline ADAP Tel: 800-825-3518
Email: jeffrey.p.maras@Illinois.gov
Visit Our Webpage: www.idph.state.il.us
Illinois ADAP Authorized Insurance Plans

• **Medicaid**: Illinois is a Medicaid Expansion State. If client is eligible for Medicaid, they are **not eligible** for Premium Assistance for an **off/on** Marketplace plan.

• **Medicare A and B**: are **eligible** for Premium Assistance for a Medicare Part C/D plan, and/or a Medicare Supplemental plan.

• **Marketplace Plans**: Illinois supports on-Marketplace plans when eligible individuals; and off-Marketplace plans for eligible individuals.

• **COBRA Plans**: individuals currently enrolled in Premium Assistance (PAP) **must** elect a Marketplace Insurance Plan during Open Enrollment.
Managing 2021 Insurance Enrollments

1. Conducted 2 Webinars in early September for our Medical Benefit Coordinators. Encouraged virtual pre-meeting tune up sessions with participants.

2. Issued **Action Required Letter** requiring individuals with 2020 Plans to secure confirmation from insurance carrier any negative/positive balances on plans. This form **must be** completed, signed, dated, and returned to the Program **no later than October 15, 2020**.

3. As of November 1, 2020, clients in the following categories will be closed out of PAP for their 2020 insurance plan.
   - Only Off/On Exchange insurance plans.
   - Medication Assistance (MAP) will remain active.
Managing 2021 Insurance Enrollments

4. Clients will be reenrolled in Premium Assistance when their 2021 enrollment information is received.

5. **Advance Premium Tax Credit Required.**

6. All new enrollment or roll over policies with January invoices must be received by IDPH by December 18, 2020. *(NEW).*

   ✓ Any documentation for 2021 ACA Marketplace policies received after December 18, 2020 will not be guaranteed to be processed and payment sent to activate the policy.

7. **Extended Hotline hours 8AM – 7PM (M-F)**
Managing 2021 Insurance Enrollments

IDPH is sending additional mailings this year:

- **Action Required** Mailing (existing)

- **Open Enrollment Letter** (Medicare/ACA/Non-ACA)

- **Open Enrollment Reminder Letter** (NEW)
  - Will be mailed around the week of Thanksgiving encouraging clients to enroll before OE ends 12/15/20.

- **Post-Open Enrollment Letter** (NEW)
  - Will be mailed the week following OE closure reminding clients to send their cards and invoices.

- [https://iladap.providecm.net](https://iladap.providecm.net)
COVID 19 Considerations

- Remote Enrollment is acceptable
  - Client just needs to provide authorization, which can be verbal

- Clients who enrolled via Special Enrollment Period due to COVID impact still must enroll for 2021

- Clients with Unemployment Income will have extra considerations (next slide)
Unemployment Income

What ADAP Counts toward eligibility:
- State Unemployment Income benefits

What Medicaid Counts toward eligibility:
- State Unemployment Income benefits

What the Marketplace Counts toward eligibility and APTC:
- State Unemployment Income benefits
- Additional $600 (federal)