

## **Consumer Notice to Customers of the ACA Health Insurance Marketplace (www.Healthcare.gov) and all Off-Marketplace Coverage**

### ACA Health Insurance Marketplace Information

All consumers who shop and enroll on the ACA Marketplace (www.healthcare.gov) should have full access to their healthcare.gov account information, including their login - user name and password. It is unlawful for health insurance brokers or agents to withhold their client's account information for any purpose, including enrolling in a new plan or making changes to an existing plan.

The Illinois Department of Insurance (IDOI) finds the practice of withholding client's account information for healthcare.gov to be unethical and urges anyone who has experienced this situation to remind their agent or broker that they have a right to this information, under the law. If you are enrolled in an ACA Marketplace plan and do not have direct access to your own account, you can always contact healthcare.gov directly to gain access.

For more ACA Marketplace shopping tips, please visit the Pre-Enrollment Checklist on the Get Covered Illinois website at <https://getcovered.illinois.gov/enroll/pre-enroll-checklist.html>.

### Both ACA Health Insurance Marketplace and Off-Marketplace Coverage Information

As you shop for plans on the ACA Marketplace or Off-Marketplace, the Department encourages consumers to check with their doctors and the prospective insurance company to confirm the network status of your doctor for the insurance plan you are considering purchasing. Insurance companies and agents are not permitted to use speculation about providers who may or may not join a particular plan's network in the future to induce you to enroll in that plan.

While a plan's provider network may change during the plan year, insurers are required to provide you with at least 60 days of notice before terminating a network agreement with a provider. Additionally, under certain medical circumstances, state law requires insurers to continue to cover an ongoing course of treatment for continuity of care with that provider during a transitional period of 90 days from the date the insurer provides the notice of termination.

Under the No Surprises Act, if an individual relies on incorrect provider directory information indicating that a health care provider or health care facility is in-network and, as a result, receives items or services from an out-of-network provider or out-of-network health care facility:

1. Their plan or issuer must:

- Limit cost-sharing to in-network terms that would apply had items or services been furnished by an in-network provider; and
- Apply the deductible or out-of-pocket maximums as if the provider or health care facility were in-network.

2. Their provider or health care facility must not bill an individual more than their in-network cost-sharing. Or, if the provider or facility has already billed and collected from the individual any

amount over the in-network cost-sharing, then the provider or facility it must refund the difference to the individual.

All licensed health insurance producers and agents are expected to provide services in a transparent, ethical manner. An insurance producer or agent is required to be honest with you about which providers are included in health plans so you can make an informed decision. The ACA Marketplace has trained assisters and local Navigators in Illinois available in multiple languages and in your community to help you at no cost. You should never be asked to pay for services or help to apply for ACA Marketplace coverage.

If you feel your rights have been violated, contact your insurance company or agent, and bring the problem to their attention. Document your phone calls and note the name of the individual you speak to, the date of the call and a summary for your records.

If the agent, broker, or company does not resolve the issue, we invite you to call the IDOI Consumer Assistance line at (866) 445-5364 or file a complaint at:

<https://www2.illinois.gov/sites/Insurance/Consumers/Pages/Filea-complaint.aspx> where we can assist you further.