



Illinois Department of Insurance

BRUCE RAUNER
GOVERNOR

ANNE MELISSA DOWLING
ACTING DIRECTOR

TO: ALL CONSUMERS

FROM: ANNE MELISSA DOWLING
ACTING DIRECTOR – IL DEPARTMENT OF INSURANCE

DATE: October 17, 2016

RE: SHORT-TERM HEALTH PLANS

WARNING:

DO NOT BE MISLED BY HIGH-PRESSURE TELEMARKETERS SELLING SHORT-TEAM HEALTH INSURANCE DISGUISED AS ACA HEALTH PLANS

The health insurance marketplace open enrollment period begins November 1, 2016, and telemarketers are increasing efforts to sell short-term health plans that are not compliant with the Affordable Care Act.

If you decide to purchase a short-term health insurance plan, be aware it is not designed to meet the requirements of the Affordable Care Act and may not protect against federal tax penalties for being uninsured. Additionally, short-term health plans may include waiting periods or exclusions for pre-existing conditions.

Please keep the following tips in mind if you are contacted by anyone attempting to sell health insurance:

- Open enrollment for the 2017 federally-facilitated marketplace is November 1, 2016 through January 31, 2017. Individuals offering insurance plans through an “enrollment period” outside of open enrollment are not selling ACA-compliant policies.
- The only official website for the federal marketplace is www.healthcare.gov. There, you can find information regarding ACA qualified health plans, and compare marketplace plans. Beware of copycat websites.
- Be wary of telemarketers from the “National Enrollment Center,” “National Healthcare Center,” or other “official-sounding” names. The federal government and the State of Illinois will not call you to sell health insurance.
 - Do not provide telemarketers your bank account number, your social security number, your credit card number, or your personal health information. If you are asked to provide this information, hang up.
 - You may want to discuss your health insurance needs with a licensed insurance agent who can help you with the purchase of a plan.
 - If you receive a call from someone selling health insurance, ask the caller to email or send you information about the policy, including premiums and benefits. Also ask the caller if he or she is licensed to sell insurance in Illinois and ask for his or her license number. You can then go to <http://insurance.illinois.gov/> or call DOI to confirm this. Do not be pressured into making a purchase.

Please note: There are legitimate short-term health insurance plans being sold in Illinois, but those products should not be marketed as or confused with plans that meet ACA standards.

Anyone with complaints about high-pressure health insurance sales calls or questions about consumers' health insurance rights should contact the Illinois Department of Insurance at 1-866-445-5364. Additional information can be found on the Department's website <http://insurance.illinois.gov/>