

## MEDICAID

- **Illinois Medicaid** covers working-age adults with monthly income under \$1,467 for a family of 1 and \$3,013 for a family of 4.
- **Illinois Medicaid** covers children in a family of 2 with monthly income under \$4,569 and a family of 4 with monthly income under \$6,943.
- The \$600 in weekly COVID-19 Federal Unemployment Compensation does **NOT** count for **Medicaid**.
- You can apply for Medicaid through the Illinois Department of Human Services (IDHS) online at [abe.illinois.gov/abe/access](http://abe.illinois.gov/abe/access) or by calling **1-833-2-FIND-HELP**.
- IDHS is streamlining the 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](http://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 coverage more affordable.
- In 2020, the average **Marketplace** monthly premium without financial assistance in Illinois is \$646. The average Marketplace monthly premium in Illinois for those who qualify for financial assistance is \$140.
- 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 losing coverage to 60 days after losing coverage.
- You can shop for **Marketplace** coverage and qualify for financial assistance online at [www.healthcare.gov](http://www.healthcare.gov) or by calling **1-800-318-2596**.
- Free, unbiased enrollment assistance is available online at [getcovered.illinois.gov](http://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 lost your job.



Call  
**312.341.1070**

Monday to Friday  
between 8 AM and 4:30 PM

OR



**Apply Online**

[www.legalaidchicago.org](http://www.legalaidchicago.org)