

***Practical Guide to the Affordable Care Act***  
**Top things for those with health concerns to know**

- Starting next year, the Affordable Care Act guarantees that all Americans – regardless of their health status or pre-existing conditions – will have access to quality, affordable coverage. On Oct. 1, when open enrollment begins, people can apply for affordable health insurance coverage choices in Health Insurance Marketplaces that will offer a choice of quality, affordable health plans. Coverage begins on Jan. 1, 2014. Visit [healthcare.gov/marketplace](http://healthcare.gov/marketplace) to learn more.
- If a new insurance plan doesn't pay for services you believe were covered, you now have clear options to appeal the decision. If you don't speak English, you may be entitled to receive appeals information in your native language.
- Insurance companies can no longer drop you when you get sick solely because you made an honest mistake on your coverage application. (Your insurance company can still rescind coverage if you intentionally put false or incomplete information on your insurance application, and it can cancel your coverage if you fail to pay your premiums on time.)
- Starting in 2014, if your income is less than the equivalent of about \$88,000 for a family of four today and your job doesn't offer affordable coverage, you may get tax credits to help pay for insurance.
- Starting in 2014, job-based and new individual plans won't be able to exclude you from coverage or charge you a higher premium for a pre-existing condition, including a disability.

If you have insurance and have problems with your plan or questions about your coverage, you can get help through the Consumer Assistance Program. Its walk-in location is 100 Randolph St, 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit [insurance.illinois.gov](http://insurance.illinois.gov) to learn more.

Kaiser Family Foundation ([kff.org](http://kff.org)) and [Healthcare.gov](http://Healthcare.gov) are the sources for the above information. Please refer to those sites for further explanation and clarification.

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