

What's in the Affordable Care Act for Taxi Drivers?



In March 2010, Congress passed the Affordable Care Act to help alleviate healthcare concerns like those that plague a large share of the uninsured and the self-employed. Under the law, the self-employed (including taxi drivers) have more comprehensive and affordable coverage options. They can no longer be denied coverage due to health status, and catastrophic health plans are a thing of the past. Self-employed folks with insurance will see improvements to their existing coverage, and they'll have access to preventative services and screenings. This document can help answer any questions taxi drivers might have about enrolling in quality health coverage through the new Illinois health insurance marketplace, Get Covered Illinois, and help them choose a plan that best fits their needs and those of their families.

New Affordable Coverage Options

- The Affordable Care Act has created new coverage options in Illinois. Depending on your income level, you may be eligible for tax credits to help reduce the cost of a private plan purchased through the new health insurance marketplace, Get Covered Illinois, or for coverage through the newly expanded Medicaid program. **Many people who purchase insurance plans through the marketplace may be eligible for tax credits to help make monthly premiums more affordable.**
- You can preview plans and prices available in your area at www.healthcare.gov/find-premium-estimates/. After answering a few questions about your household size and income, you will learn if you should apply for coverage through the health insurance marketplace or through the Medicaid program.
- Learn more about your coverage options at Get Covered Illinois: www.getcoveredillinois.gov or call (866) 311-1119.

How to Get Covered

- If your income is lower than 138% of the federal poverty level—an individual making less than \$15,856 or a couple making less than \$21,404—you may be eligible for Medicaid. You can apply for Medicaid coverage at www.abe.illinois.gov or call 1-800-843-6154.
- If you are eligible for a private insurance plan through the insurance marketplace, you can apply at www.getcoveredillinois.gov or call (866) 311-1119.
- Open enrollment in Get Covered Illinois has ended for 2014, but you may still be eligible to enroll if you've recently experienced a "qualifying life event." More information about qualifying life events can be found at <http://getcoveredillinois.gov/special-enrollment-periods-2/>.
- Open enrollment for coverage through Get Covered Illinois in 2015 begins on Nov. 15, 2014.
- Enrollment for Medicaid coverage is open year-round.

Get Help

- Trained experts, also called navigators, can help you complete your application and understand your options. To find a navigator near you, visit www.getcoveredillinois.gov/get-help/ or call (866) 311-1119.
- **If you have questions or need assistance, you can also contact Small Business Majority at info@smallbusinessmajority.org or (866) 597-7431.**