

Ten Essential Health Benefits

Health insurance protects you from high costs when something bad happens. No one plans to get sick or hurt, but most people need to get treated for an illness or injury at some point. Health insurance helps pay these costs. You buy health insurance to protect you before you need medical care.

Starting in October 2013, you can find new health insurance options through an online shopping website called Get Covered Illinois – The Official Health Marketplace. The website will help you get to the right place to find the health care coverage that meets your needs and fits your budget.

The plans that are offered in the Marketplace include ten essential health benefit categories that are usually included in employer plans today. Having these essential benefits in your insurance plan will help protect you by providing health coverage when you get sick or hurt and need it most. These benefits can also keep you healthy by providing preventive services at no additional charge.

By law, every insurance plan on the Marketplace will include:

- **Outpatient services**, like services or tests done at a medical center or doctor's office that do not require you to stay overnight.
- **Emergency services**, like medical care given to treat a sudden or unexpected illness in an emergency to keep you from getting worse.
- **Hospitalization**, like services, tests or surgery that require you to stay the night in the hospital.
- **Maternity and newborn care**, like services during pregnancy and after your baby is delivered, including breastfeeding.
- **Mental health and substance use disorder services**, including behavioral health treatment, like services that improve your mental well-being or treat a mental illness or substance use problem.
- **Prescription drugs**, like medicines that require a prescription from your doctor.
- **Habilitative and Rehabilitative services and devices**, like physical therapy, which helps you recover skills that you lost because you were hurt or disabled, or helps you develop and maintain the skills you need.
- **Laboratory services**, like tests you take to diagnose an illness or problem.
- **Preventative and wellness services and chronic disease management** like check-ups and screenings to help you stay healthy, and services to improve your quality of life by preventing or lowering the effect of a disease. This includes monitoring and educating you about your treatment.
- **Pediatric care**, including medical, dental and vision care for children.

Dental coverage for adults will also be available through the Marketplace at an additional cost.

If you live in Illinois and need insurance, visit the Marketplace at www.GetCoveredIllinois.gov or call the toll-free Help Desk at (866) 311-1119, open seven days a week from 8 a.m. to 8 p.m.