

Many Illinois Affordable Care Act plans don't include major hospitals. That's about to change

13 December 2019, by Lisa Schencker



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For years, Illinois consumers who've bought health insurance on the state's Obamacare exchange have complained that many of the plans don't include the Chicago area's biggest hospitals.

That, however, is about to change.

With four days left to sign up for health [insurance](#) through the exchange, Northwestern Medicine and Blue Cross and Blue Shield of Illinois announced Wednesday that the insurer's Blue Choice Preferred PPO, which is sold on [healthcare.gov](#), will include in-network services from Northwestern. Blue Cross' Medicare Advantage HMO plans will also include Northwestern in-network.

The Blue Choice Preferred PPO plan is offered in every county in Illinois. Blue Cross is the largest health insurer in the state.

Northwestern Memorial has been named the No. 1 hospital in the state for seven years in a row by U.S. News & World Report, and Northwestern Medicine includes 10 hospitals and more than

4,000 doctors.

"We know that patients want to receive high-quality, compassionate care, and they want to receive that care close to where they live and work," said Dean M. Harrison, President and Chief Executive Officer of Northwestern Memorial HealthCare, in a news release. "By partnering with Blue Cross and Blue Shield of Illinois, we are able to bring exceptional patient care to more patients, in more areas of Illinois by offering a network that provides access to all Northwestern Medicine hospitals, affiliated providers and outpatient care centers."

Most Illinois residents get [health](#) insurance through their employers or through government programs such as Medicare and Medicaid. But about 288,000 Illinois residents had paid for coverage on the exchange, [healthcare.gov](#), as of February.

Each year, consumers have about six weeks to sign up for [health insurance](#) through the exchange for the following year. Enrollment for 2020 closes Sunday.

For next year, five insurers are offering exchange plans in Illinois, including Blue Cross, Celtic Insurance Company, Cigna HealthCare of Illinois, Quartz and Health Alliance Medical Plans. In all, those insurers are offering 142 plans, down from 151 this year.

In many cases, prices for the coverage are also down this year. Across the state, rates for the popular silver plans are down 3% compared with the year before, according to the Illinois Department of Insurance. In Cook County, rates for those plans are down 6%.

Consumers on the exchange can buy bronze, silver or gold-level plans. Gold level plans pay for higher

percentages of yearly medical costs than silver and bronze plans, though they tend to have higher monthly payments.

Despite the lower rates, enrollment has been sluggish. As of Nov. 30, about 80,107 people in Illinois had selected exchange plans, down from about 100,218 at this point last year. Sign-ups typically spike in the final days of open enrollment.

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