

## Coverage Highlights



- \$5.0 million Lifetime Maximum benefit.
- PPO coverage.
- Six-month preexisting condition limitation for all services, drugs and supplies for the Traditional Plans; but not for the HIPAA Plans.
- Deductibles:
  - For the standard calendar-year deductible plans: \$500, \$1,000, \$1,500, \$2,500 and \$5,000.
  - For the High Deductible Health Plans: \$1,300, \$2,000 and \$5,200.
- Coinsurance for allowable charges: 20% in network and 40% if non-PPO providers are used.
- Prescription drugs for the standard plans:
  - No deductible
  - Separate calendar year out-of-pocket of \$2,500 applies.
- Prescription drugs for High Deductible Health Plans:
  - Deductible must be met before any benefits are payable.
  - Combined calendar year out-of-pocket as described below.
- Calendar year Out-of-Pocket limits:
  - In-network: \$1,500 coinsurance plus the applicable deductible for the standard calendar year deductible plans. For High Deductible Plans: \$2,800 for the \$1,300 deductible plan (\$1,300 deductible plus \$1,500 coinsurance); \$4,500 for the \$2,000 deductible plan (\$2,000 deductible plus \$2,500 coinsurance); and \$5,200 for the \$5,200 deductible plan.
  - Out-of-network: An additional \$4,500 coinsurance limit applies to the standard plans if non-PPO providers are used. An additional \$6,000 coinsurance limit applies to the High Deductible Health Plans if non-PPO providers are used.



Illinois  
Comprehensive  
Health  
Insurance Plan

## ICHIP and HIPAA-CHIP

*Are you losing your health insurance?*

*Have you been turned down for health insurance?*

### ICHIP

Illinois Comprehensive Health Insurance Plan  
320 West Washington Street Suite 700  
Springfield, Illinois 62701-1150

Phone Toll Free: 866-851-2751  
Fax: 217-558-4831  
TTY: 855-691-7156  
[www.chip.state.il.us](http://www.chip.state.il.us)  
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**Maybe we can help!**

Call Toll Free 866-851-2751  
Or visit us on the web:  
[www.chip.state.il.us](http://www.chip.state.il.us)

# ICHIP and HIPAA-CHIP



**There are two separate plans available depending on how an applicant qualifies for CHIP.**

Traditional Plan is a Preferred Provider Organization (PPO) plan available only to eligible persons who qualify for traditional CHIP.

HIPAA-CHIP Plan is a Preferred Provider Organization (PPO) plan available only to federally eligible individuals who qualify for HIPAA-CHIP.

## ICHIP

### Eligibility Requirements Include:

- Resident of Illinois for at least 180 days;
- U.S. citizen or permanent resident alien;
- Applied for individual health insurance and been rejected by an insurer due to health reasons; or,
- Physician's letter confirming any of the Presumptive Medical Conditions.
- May also be eligible if offered insurance coverage similar to CHIP, but which coverage would personally cost the applicant more than CHIP.
- If application is for a child under 19 years of age, and there is no health insurance coverage available elsewhere.

## HIPAA-CHIP

### Eligibility Requirements Include:

- Resident of Illinois;
- Accrued a total of 18 months or more of prior creditable coverage with no more than a 90-day break between periods of coverage;
- Most recent creditable coverage provided under a group health plan;
- Not eligible for any group health coverage, Medicare due to age or Medicaid; and,
- No other health insurance coverage

## Not eligible when ...

Eligible for any other coverage similar to CHIP;

Receiving or approved to receive Medicaid;

Eligible for Parts A and B of Medicare due to age;

Have exhausted the current lifetime maximum in CHIP benefits;

Resident of a public institution (Traditional CHIP only); or,

Premium is paid by a governmental entity or health care provider (Traditional CHIP only).

For more information or to obtain an application call or visit the web site listed below.

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