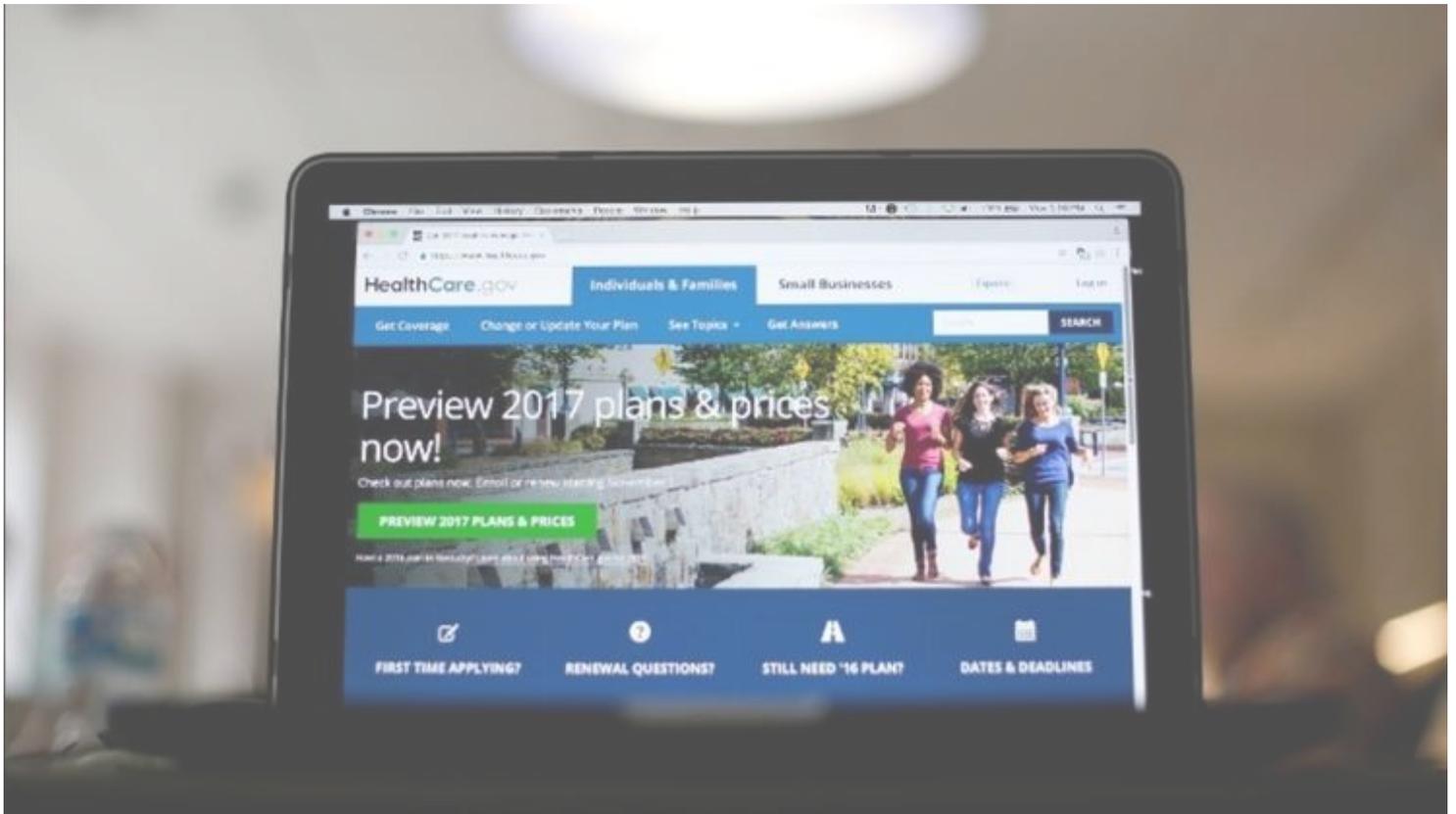


State's online Obamacare exchange may have some info wrong, incomplete



Healthcare premiums will rise sharply in 2017, and many Americans will also be down to just one insurer to choose from.

By **Lisa Schenker**
Chicago Tribune

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Health insurance shoppers beware: Not all of the information on the state's [Obamacare](#) exchange is accurate or complete.

Details about health plans offered on the exchange for next year were posted online Monday, giving shoppers a chance to study their options ahead of Nov. 1, when they can start to buy plans.

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But at least a couple of problems have surfaced since then.

In Chicago and the greater Chicago area, many of Advocate Health Care's hospitals were incorrectly appearing as out-of-network in Blue Cross and Blue Shield of Illinois' BlueCare Direct and Blue Precision plans as of Wednesday. Also, farther south, insurer Health Alliance Medical Plans' offerings weren't showing up at all.

Health Alliance spokeswoman Laura Mabry said in an email Wednesday the insurers' plans weren't appearing because of "technical reasons." She said, however, that Health Alliance's plans will be online and available for purchase by Tuesday, Nov. 1. Health Alliance is offering plans in Kankakee County and most of central and southern Illinois.

Jonathan Gold, a spokesman for the U.S. Department of Health and Human Services, said in an email Wednesday that, "a very small number of plans are currently suppressed because inaccurate data was submitted" to the federal government. He also said he expects those plans to appear soon.

"We work to make sure consumers in the marketplace have access to accurate provider network information," Gold said in an email. "If inaccuracies are identified, we work with issuers to make the necessary corrections."

Mabry said Health Alliance submitted everything correctly.

Advocate spokeswoman Lisa Lesniak said Wednesday in an email that Advocate is working with Blue Cross and Blue Shield to correct the issue as soon as possible. She said the issue appears to have stemmed from how the network information was entered into the HealthCare.gov system. Consumers who want to search provider and network information can also use the provider finder at www.bcbsil.com, said Blue Cross spokeswoman Colleen Miller.

Most Illinoisans get their insurance through employers or government programs such as Medicare and Medicaid. But this year, more than 300,000 bought insurance on the exchange, and still others bought individual plans outside the exchange through brokers or insurers directly. About 75 percent of Illinois residents who bought exchange plans this year got tax credits to help offset the costs of their plans.

Robert Slayton, past president of the Illinois State Association of Health Underwriters, said Wednesday he wasn't surprised to hear about the problems. He said he's never found the information on the online exchange to be totally reliable.

"It's a starting point, but you can't take it as gospel," said Slayton, who runs a brokerage agency in Naperville.

He recommends consumers shopping on the exchange go directly to insurers' websites to get a better sense of their networks. If consumers must have certain doctors or hospitals in-network, he also recommends calling those doctors or hospitals to ask if they're in-network on particular exchange plans.

This latest confusion follows disappointment among many Illinois residents with this year's exchange offerings, which on average, cost more and represent fewer choices than last year. Obamacare advocates, however, say coverage will still be affordable for most Illinois consumers, and that the Affordable Care Act has meant more choices for people who might not otherwise have been able to gain coverage.

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