



54°

Editorial: What will Obamacare cost in Illinois?

Email Facebook 211 Twitter 31 +1 2



MICHAEL NAGLE

Margot Lee, a volunteer for Enroll America's Get Covered America campaign, organizes her materials before canvassing the neighborhood informing prospective health insurance consumers about new insurance possibilities available through the Affordable Care Act, in Englewood, New Jersey, U.S., on Saturday, July 27, 2013. The initiative aims to use tactics honed in U.S. President Barack Obama's presidential campaigns to ensure success for his signature health-care overhaul.

September 1, 2013

As of Sunday, there's one month to go before the grand opening of the Obamacare online health insurance exchanges. Americans will be required to buy insurance or pay a penalty as of Jan. 1.

What will insurance cost in Illinois? What companies will offer coverage? With what benefits?

That's part of the Obamacare guessing game here.

If you live in Utah, Ohio, Indiana or a dozen other states, you've seen your proposed rates. But if you're in Illinois, you're clueless.

State officials still haven't released proposed rates. Illinois could be like California, where officials report many people will pay as much as 29 percent below current market rates. Or it could be like Florida, where citizens face 30 to 40 percent price hikes.

Illinois officials have submitted proposed insurance plans and rates to the federal government but won't tell the public what they are. Illinois folks say they are waiting on federal officials for final approval, but the feds keep pushing back the deadlines.

This didn't get much attention last week, but Reuters reported that the feds have slipped in another delay on finalizing agreements with insurers about the plans that will be sold through the exchanges. Those approvals won't come until mid-September. So we have to keep guessing.

Federal officials didn't explain the latest delay. But such deadline busters aren't a surprise. The feds have already missed more than half the deadlines in the rollout to Obamacare, writes conservative analyst Avik Roy in Forbes.

Oh, and by the way, federal officials dumped another 300 pages of Obamacare rules on states and insurers just last week.

"How the heck can anyone (individuals, carriers, businesses) make any plans and stay compliant if they issue a rule just one month before it takes effect?" independent insurance agent Robert Slayton in Naperville said to us.

Good question.

With all this uncertainty, no wonder giant insurer Aetna Inc. decided not to sell on exchanges in New York, Connecticut, Maryland and Georgia. An Aetna spokeswoman said the decision was based on "many unknowns for all of us in this environment." Again, insurers risk much in an uncertain market.

Six insurers, including Aetna, have signed up to provide coverage through Illinois exchanges. But they can withdraw if they don't like the final deal from the feds. Stay tuned.

With a month to go, Illinois is scrambling to ready its online marketplace. The state is hiring 800 temporary workers to help people navigate the confusing maze of Obamacare coverage options and subsidies through still-to-be-tested, likely-to-be-glitchy computer systems. What could go wrong?

Ahem. More than 4 in 10 Americans still don't have a clue that Obamacare is coming and that coverage is mandatory, according to a Kaiser Family Foundation poll released in August.

Illinois is gearing up to launch a massive marketing and information campaign to explain Obamacare, to be orchestrated through a \$35 million contract with FleishmanHillard. The company has a huge job to do.

Our suggestion is simple: If you want to persuade people to buy something, tell them how much it will cost and what they will get.

In Illinois, that's still anyone's guess.

Related Content

['Yet another mass shooting'](#) >

[Editorial: What will Illinois pay?](#) >

[Editorial: The promise of a land bank](#) >

[Editorial: TIFs won't rescue schools](#) >

[Editorial: Mr. President -- Save Pullman](#) >

[This week's Scott Stantis Cartoon Caption contest](#) >

[Scott Stantis cartoons](#) >
