

The Affordable Care Act (ACA) requires all individuals to enroll in the health insurance coverage that includes a specific set of benefits and consumer protections. This type of health coverage is known as “minimal essential coverage.” Individuals who do not have minimal essential coverage may be subject to the tax penalty at the time they file their federal income tax return unless they are otherwise exempt.

Pursuant to 45 CFR 156.604, the federal government has determined that the Illinois Comprehensive Health Insurance Plan (ICHIP) does not constitute minimal essential coverage for plan years that begin January 1, 2015 or later. Therefore, if you enroll in the ICHIP plan for January 1, 2015, you may be subject to a tax penalty at the time you file your tax return for 2015 and later years.

We encourage you to seek coverage through the ACA at www.getcoveredillinois.gov or contact an insurance broker for coverage in the private market.