



Frequently Asked Questions

1. What is Silver Access?

Silver Access is a DuPage Health Coalition premium assistance program in DuPage County available for those enrolled in the Health Insurance Marketplace through the Affordable Care Act also known as ACA. Silver Access is not health insurance.

2. How does Silver Access work?

Silver Access provides qualifying low income DuPage County residents with up to \$150 per member per month of assistance towards their monthly ACA health insurance payment, known as a premium.

3. Who is eligible?

To be eligible for Silver Access you must:

- Be able to enroll in health insurance from The Health Insurance Marketplace
 - Have selected a Silver Level Plan
 - Selected to use ALL of your Advanced Premium Tax Credit
- Live in DuPage County, Illinois and are a U.S citizen or legal resident
- NOT qualify for Medicaid or Medicare
- Meet income guidelines (below 200% of Federal Poverty level)

4. What are the income guidelines?

To qualify for Silver Access, you must meet the income guidelines explained in the chart. The income you report in your application must be the **same amount** that you provided to The Health Insurance Marketplace.

Maximum Income Guidelines (Before Taxes)		
Family Size	Per Month	Per Year
1	\$1,980	\$23,760
2	\$2,6570	\$31,040
3	\$3,360	\$40,320
4	\$4,050	\$48,600
5	\$4,740	\$56,880
6	\$5,430	\$65,160
Each additional person	\$692	\$8,280

5. How do I apply?

Follow these steps to successfully submit an application for Silver Access DuPage:

- **Buy and enroll** in Health Insurance from The Health Insurance Marketplace at www.Healthcare.gov
- Choose a **Silver level** plan* with Cost Sharing Reduction (CSR)
- Use your entire **Advanced premium tax credit** (APTC)
- Select a plan from one the following insurance companies:
 - Blue Cross Blue Shield
 - Cigna
 - Ambetter/ Celtic

*Bronze or Gold Plans may have alternative assistance options

After you have enrolled in Health Insurance from the Marketplace, Then you should submit a Silver Access Application.

- Applications are only available online at our website:
www.accessdupage.org/silver-access/
- Applications are available in Spanish
- You must report your same information from your Health Insurance Marketplace application

6. If I don't have access to a computer, where can I apply for Silver Access?

Most DuPage County Navigators are familiar with Silver Access and can you help with the application. The Silver Access Coordinator is also available to assist anyone that would like to submit an application. Appointments are recommended but walk-ins are accepted. Contact Marina Gomez at 630-510-8720 Ext 208 to schedule an appointment

Be sure to bring with you:

- Your Healthcare.gov username and password
- Any information you have received from The Health Insurance Marketplace that includes details about the plan you have enrolled in.

7. Does Silver Access offer Navigation Services?

New for 2017, Silver access will offer navigation services on Thursdays!

Appointments are necessary. Please contact the Silver Access office to schedule an appointment at 630-510-8720 Ext 208.

8. When is the best time to apply for Silver Access?

The best time to apply for Silver Access is during The Health Insurance Marketplace's Open Enrollment Season starting November 1, 2016 thru January 31, 2017. However, Silver Access will continue to accept applications after open enrollment has ended. Silver Access accept applications until we have reached our 500 member capacity.

9. What are the members enrolled in Silver Access held responsible for?

Every member that is enrolled in Silver Access will be responsible for a yearly portion of their health insurance costs. The yearly member contribution guidelines have been adjusted for 2017 and will range from 1 to 2 months of premium costs, depending on income and family size. Every member will also be responsible for any amount that exceeds the \$150 of premium assistance that Silver Access is helping with.

Example:

If a member’s monthly premium is \$200. Silver Access will pay the entire \$200 to your health insurance company every month. But that member will be responsible for \$50 every month, Silver Access will then bill them for the difference. This amount will be in addition to the cost for 1 to 2 months of their premium costs, depending on income and family size.

10. What will my yearly costs be?

The yearly member contribution will be calculated based on the yearly income and the family size. This amount will range for 1 to 2 months of your premium costs. If your premium is above \$150 you will also be responsible for the difference (see question #9 for example).

The portion that each member is responsible for will be billed to each member. You must sign up for a monthly payment plan or pay the amount before your enrollment in Silver Access is effective. You will need to contact the Silver Access DuPage Office to set up payment plans at 630-510-8720.

Please use the chart below to find how many months you will be responsible for.

	1 Month Of Premium Costs	1 ½ Months Of Premium Costs	2 Months Of Premium Costs
	0 - 100 % FPL	101 - 150 % FPL	151 - 200 % FPL
Family Size	Max. Yearly Income (\$)	Max. Yearly Income (\$)	Max. Yearly Income (\$)
1	Up to 11,880	Up to 17,820	Up to 23,760
2	16,020	24,030	32,040
3	20,160	30,240	40,320
4	24,300	36,450	48,600
5	28,440	42,660	56,880
6	32,580	48,870	65,160
7	36,730	55,095	73,460
8	40,890	61,335	81,780

11. What will Silver Access NOT help me with?

Silver Access does NOT cover out of pocket costs such as copays or deductibles. Silver Access also does NOT cover any premium amounts for dental plans. We do encourage our members to select a dental insurance however, the monthly cost will not be covered.

12. Does Silver Access help with dental coverage?

Unfortunately, Silver Access is NOT able to assist with any dental coverage premiums. We do encourage our members to enroll in dental insurance but the monthly premium will be completely the member's responsibility.

13. I submitted my application. When will I know if I am approved for Silver Access?

The application process usually takes the Silver Access coordinator 1 to 2 weeks to complete. Silver Access will contact you via your preferred method of contact with any questions regarding your application.

14. How will I be contacted with the results from my Application?

After the 1-2 weeks of application processing time, Silver Access will send you an approval or denial letter to the home address listed on your application. Every Silver Access member will be sent a paper copy of their eligibility letter regardless of their communication preference.

15. What should I expect after I am approved for Silver Access?

Once you are approved for Silver Access, you will receive a written letter describing the next steps. It is very important to make sure that you have paid your first month's premium to your insurance company within the first 30 days. If you cannot afford to make the first payment in that time, you must contact the Silver Access office. Silver Access will then sign you up for a monthly payment plan. You must pay your yearly member cost or set up a monthly payment plan with Silver Access before your enrollment begins.

16. How does Silver Access verify my health insurance?

Silver Access has developed a point of contact for each of the three insurance companies that offer health insurance plans on The 2017 Marketplace. After you submit your application to Silver Access, your information is then sent to your insurance company. The insurance company then confirms that all information on your application matches what is on file in their system. Every month, Silver Access will ask the insurance company to verify the amount due on your account. By doing this, we will make sure the total amount due on your bill is paid in full before the due date.

17. How long can I be enrolled in Silver Access?

Every member of Silver Access will remain enrolled until the end of the year that they applied in. The last monthly payment that will be paid each year will be for December 1st.

18. How do I re-enroll in Silver Access?

Re-enrollment time for Silver Access begins at the same time the Open Enrollment season starts for The Health Insurance Marketplace, November 1st. It is required for every member that wishes to re-enroll in Silver Access to submit a NEW online application. It is important for re-enrolling members to review and renew their health insurance plans on the marketplace before they submit a new silver access application. Help is available at the Access DuPage office, the DuPage County Health Department, and other DuPage County Locations.

19. Should I report any changes in income or family size to Silver Access?

Yes, it is important that you first report any changes to The Health Insurance Marketplace before updating Silver Access. Reporting changes such as income or family size may affect your monthly premium. The Marketplace, NOT Silver Access, will be able to determine if any changes will happen.

20. How is Silver Access funded?

Silver Access is funded by many of the same community partners that support the DuPage Health Coalitions' other health access programs. Funders include private foundations and grant making organizations as well as leading health systems and medical groups in the DuPage area.

21. How can I spread the word about Silver Access?

As a new program, we kindly accept offers to spread the news about Silver Access. Our website www.accessdupage.org/silver-access/ is a great resource. We will have printable PDF files of flyers and brochures to share. If you would like more information about publicizing Silver Access please contact the Silver Access Coordinator at 630-510-8720 or email Marina Gomez at mgomez@accessdupage.org

22. I am moving to a different county or state. Do other counties or states have programs like Silver Access?

So far, Silver Access DuPage is the first known ACA premium assistance program in the DuPage area at this time. We hope to expand to other counties in the future. However, these states have a similar programs: California, Georgia, Idaho, Iowa, Louisiana, Maryland, Massachusetts, Missouri, Montana, New Jersey, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, Virginia, West Virginia, and Wisconsin. Eligibility rules are different for each state. Please refer to each state for more information.

23. My question isn't answered here. Who do I call if I have more questions?

If you have questions that are not answered on this Web site, call 630-510-8720 or e-mail mgomez@accessdupage.org

24. I want to order Silver Access informational materials. Who should I contact?

To order Silver Access materials for your organization, please e-mail the Silver Access coordinator at mgomez@accessdupage.org with your request and mailing address.