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How the National Health Reform Influences Illinois Medical Insurance

Fortunately, Senator Richard Durbin and company, who campaigned aggressively to assure that medical insurance coverage would become a national policy, Illinois medical insurance is available for all citizens. With the passage of the national health care reform bill, numerous Illinoisans are ecstatic and confused by what the possibilities of obtaining medical coverage means. A wealth of advantages went into effect the day that President Obama signed his name to the national health reform bill.

While certain aspects of the bill remain controversial, a few regulations that are effective immediately benefit those seeking Illinois health insurance. Regardless if a child has a pre-existing condition or not, all are entitled to medical care. Prior to the passage of the bill, more than 250,000 children did not have Illinois medical insurance. Children up to the age of 26 can remain covered under their parent's policy.

Moreover, Americans, who were recently diagnosed with a chronic disease (cancer, diabetes, heart disease), and covered under an Illinois medical insurance plan - can no longer be discontinued or dropped by the health plan provider. Prior to the passage of the national health care reform, many members, who had Illinois medical insurance, could not obtain coverage once they were diagnosed with a severe medical ailment.

Small businesses no longer have the ability to forgo offering employees Illinois medical insurance. While the employment benefit guidelines are not effective for three to five years from now, employers of small entities can budget for coverage, shared by the employee.

President of Illinois Life and Health.com, Michael Novelli warns that consumers should learn how to shop for Illinois health insurance. With the dawn of new health plans, the competition calls for consumer prudence.

Mr. Novelli also suggests, "Purchase a health plan based on your financial circumstances. For instance, a household, living off a modest income and a restricted monthly budget come out ahead with the Illinois medical insurance coverage, presenting low monthly premiums, a co-payment for each physician's appointment."

Many Illinois medical insurance providers are in the process of rewriting their terms and guidelines. Since the national reform prohibits insurance companies from attaching lifetime caps on Illinois health insurance, consumers can be assured of uninterrupted medical care.

Meanwhile, consumers should start searching around for Illinois medical insurance. Mr. Novelli warns "Acquiring a health plan to attuned to your health and budget is not an impetuous decision. Obtain at least three medical quotes to evaluate medical benefits and the costs.

IllinoisLifeandHealth.com offers complementary health insurance quotes, advice and a wealth of information regarding [Illinois medical insurance](#). Bookmark the site for the latest news, resources and no obligation quotes, online.

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