

# Quick Insurance Information

Official University Insurance Information - [https://nessie.uihr.uillinois.edu/cf/benefits/index.cfm?Item\\_ID=55](https://nessie.uihr.uillinois.edu/cf/benefits/index.cfm?Item_ID=55)

Coverage Map: [https://www2.illinois.gov/cms/benefits/stateemployee/documents/fy2018\\_state\\_map.pdf](https://www2.illinois.gov/cms/benefits/stateemployee/documents/fy2018_state_map.pdf)

Benefits Choice: FY 2018 - <http://uofi.uillinois.edu/emailer/newsletter/128980.html>

In the case of a difference between the NESSIE page and this page - the University NESSIE page is the official source

Summary Info:

- There are two types of health care plans available: an Indemnity plan called the Quality Care Health Plan (QCHP), and two Managed Care plans: a [Health Management Organization Plan](#) (HMO) and an [Open Access Plan](#) (OAP). Not all Managed Care plans are available in all areas.
- Champaign County only has [these 5 options](#)
  - [Quality Health](#) Care Plan - State Managed, Most Comprehensive, Use anywhere in the country, International Coverage Available
    - Can pick any doctor
    - Out-of-pocket expenses are significantly increased when using a NON-QCHP network provider or facility
  - HMO - Health Maintenance Organization - [https://nessie.uihr.uillinois.edu/cf/index.cfm?Item\\_ID=59](https://nessie.uihr.uillinois.edu/cf/index.cfm?Item_ID=59)
    - Geographically restricted - must pick a primary physician
    - [Health Alliance HMO](#) - go to <https://healthalliance.org/Guests/ProviderSearch?directoryName=EAH> to search for doctors or facilities
      - 3/1/2018 - OSF Health Care does accept our insurances after buy out (<https://blogs.uofi.uillinois.edu/view/1418/609640>)
    - [Aetna HMO](#) - go to <http://chcillinois.coventryhealthcare.com/services-and-support/members/locate-a-provider/index.htm> to search for doctors or facilities
  - OAP - Open Access Plan - [https://nessie.uihr.uillinois.edu/cf/index.cfm?Item\\_ID=62](https://nessie.uihr.uillinois.edu/cf/index.cfm?Item_ID=62)
    - [Health Link OAP](#) -
    - [Aetna OAP](#) -