

Quick Insurance Information

Official University Insurance Information - 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

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
 - 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
 - [Health Link OAP](#) -
 - [Aetna OAP](#) -