

IL CCDA Distribution Guide

The Illinois Consumer Coverage Disclosure Act requires employers who have any employees in Illinois to provide those employees with a disclosure that compares the type of group coverage you offer them against the types of individual coverage that are available in Illinois.

MMA Midwest prepares a disclosure for each medical plan on your behalf using the following resources: Plan SBC, Certificate of Coverage and carrier representatives. We completed this draft Illinois Consumer Coverage Disclosure based on the plan design information made available to us, which we assumed to be complete and accurate. Missing plan design information or any amendments or changes to the information made available to us may affect the accuracy of the disclosure. We performed this service for you in our capacity as consultants and not as legal advice. You should consider reviewing this disclosure with your legal counsel. You, as the Employer, need to review and distribute the disclosure(s) and the IL Benchmark Plan Document to all medical-eligible employees who work in the state of Illinois. Ineligible employees, temporary employees from a staffing agency, independent contractors, and former employees are not included. The disclosure(s) and IL Benchmark Plan Document must be delivered prior to an employee making their benefit elections in the following scenarios:

- a) To new hires in their new hire packet
- b) Annually at open enrollment
- c) Within 30 days of a request by the employee

Electronic delivery via email or posting on a website is allowed as long as employees can regularly access that information.

As always, if you have any questions, feel free to reach out to your dedicated MMA Midwest service team.