AMBETTER OF ILLINOIS

Quick Reference Guide

ambetter. of Illinois | Insured by Celtic Insurance Company

About Your Plan

This is a guide to your Ambetter of Illinois plan. It is aimed to help you take charge of your health and get the most out of your benefits.

Your Primary Care Provider (PCP)

Your Primary Care Provider is your main physician or provider that helps you with your basic medical needs. To view or change your provider, go to **AmbetterHealth.com/findadoc**.

Prior Authorization (PA)

Some services, tests, or medications require prior authorizations. Requests are reviewed as quickly as possible. Go to your Online Member Account to check your status.

Create Your Online Member Account

Set up your secure account at **My.AmbetterHealth.com**.

- ☑ Access all your plan details
- ☑ Save your digital Member ID Card
- ☑ Visit My Health Connect for rewards, savings, and wellness support
- ☑ Search for care
- ☑ View your claims

Ways to Pay

- Log in to your Online Member Account to make a payment or set up automatic bill pay.
- Make a payment in the Ambetter Health mobile app.
- Make a one-time payment at **AmbetterQuickPayIL.com**.
- For more ways to pay, visit **AmbetterHealth.com/en/il**.

After your first month's premium is paid in full, you will receive your Welcome Packet and Member ID Card(s).

Learn more about your plan at **AmbetterHealth.com/en/il/health-plans**.

Where to Go for Care

From primary care to urgent care and virtual medicine, you have options with Ambetter Health.

Primary Care Physician (PCP) — Your PCP is your main physician and your first choice for care.

Virtual 24/7 Care* — Talk to a doctor online or over the phone. Get the care you need anytime, anywhere.

Emergency Room (ER) — If you have a medical emergency, do not wait! Call 911 or go straight to the ER.

Urgent Care — Go to an Urgent Care Clinic if you need immediate care and your PCP is unable to see you. You do not need an appointment.

988 Suicide and Crisis Lifeline — Call or text 988 for help with mental health, drug use, or suicidal concerns when you need it quickly and confidentially.

24/7 Nurse Advice Line — Talk to a registered nurse any time of the day or night with this no-cost service. The 24/7 Nurse Advice Line provides quick, reliable advice for medical situations that aren't life-threatening. **1-855-745-5507 (TTY 1-844-517-3431)**.

In addition to the resources above, you also have access to ongoing care management support to help you navigate your healthcare journey.

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Learn more about the care options available to you at **AmbetterHealth.com/CareOptions**.
Ambetter of Illinois

Stay Healthy and Stay Well

Get the most from your Ambetter Health insurance with our health and wellness programs and perks. As an Ambetter Health member, you have access to:

My Health Pays® Rewards Program**
Earn $500 in rewards! Use it to help pay for healthcare related costs, monthly bills, and more. Access My Health Pays through your Online Member Account.

A Trusted Physician Network
Access a range of physicians, medical facilities, and hospitals.

Preventive Care
Be sure to schedule your annual wellness exam with your in-network PCP.

Ambetter Member Perks
Save on health products and services with our discount program.

Behavioral Health Services
Your plan includes services that support your mental wellbeing, including substance use. You can also access services through Virtual 24/7 Care.

Prescription Drug Coverage
Get brand and generic drugs delivered to your door.

Learn more about your programs, perks, and more at AmbetterHealth.com/Programs-IL. Read about your coverage details in your Summary of Benefits and Coverage or your Evidence of Coverage at AmbetterHealth.com/Plans-IL.

Member Services

No-Cost Interpreter Services

If you need information in languages other than English, call Member Services. Interpreter services allow you and your physician to talk about your medical or behavioral health concerns in a way that is most comfortable for you. Members who are blind or visually impaired and need help with interpretation can call Member Services for an oral interpretation.

Enrollment Information

If you enroll through the Health Insurance Marketplace, each year you must update or choose a new health plan. You can do this through your broker during open enrollment or during a special enrollment period if you have a life changing event..

Not a member yet?

Go to **GetCovered.Illinois.gov**.
Call **1-866-311-1119**

If you need help or have questions, call Member Services or contact your broker directly.
Member Services: **1-855-745-5507 (TTY 1-844-517-3431)**. We are available Monday through Friday, 8 a.m. to 8 p.m. local time. Find more information online. Visit: **AmbetterHealth.com/en/il.**

Ambetter of Illinois is insured by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Illinois Health Insurance Marketplace. This is a solicitation for insurance. ©2026 Celtic Insurance Company, AmbetterHealth.com/en/il. For information on your right to receive an Ambetter of Illinois plan free of discrimination, or your right to receive language, auditory and/or visual assistance services, please visit AmbetterHealth.com and scroll to the bottom of the page.
*Cost sharing may apply when using Virtual 24/7 Care. Ambetter Health does not provide medical care. Medical care is provided by individual providers which are independent contractors and not agents of Ambetter Health.
**Healthcare-related costs will vary by member and the plan in which you are enrolled. Funds expire immediately upon termination of insurance coverage. Restrictions apply. Members must qualify for and complete all activities to receive $500 or more. Visit my.ambetterhealth.com for more details. Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all members. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-745-5507 (TTY 1-844-517-3431) and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

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