



Broker Frequently Asked Questions (FAQs)

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Purpose and Scope

The purpose of this document is to provide Get Covered Illinois (Get Covered Illinois) brokers with a living repository of questions asked and address via webinars, newsletters, and other forms of outreach as part of the Illinois State Based Marketplace (SBM) Implementation.

Overview Information

1. Why is Illinois transitioning to an SBM from [HealthCare.gov](https://www.healthcare.gov)?

RESPONSE: Illinois chose to become a SBM to implement programs and policies tailored to the needs of Illinoisians. This increased control and flexibility over the marketplace will allow us to provide an improved customer experience, enhance coordination with other state programs, and develop stronger stakeholder partnerships. In addition, we are able to generate cost savings while also ensuring that funds are directed to the most effective programs and outreach activities to reduce the uninsured rate in Illinois.

2. Is the Get Covered Illinois transition in 2026 going to be for Cook County only or for the entire state?

RESPONSE: The migration will be for the entire state of Illinois.

3. How do brokers contact Get Covered Illinois with questions and sign up for email newsletters?

RESPONSE: You can reach out to us through many different channels, including these webinars, our dedicated broker support team at the Get Covered Illinois Customer Assistance Center (CAC), and more. You can contact us directly at GCI.Outreach@Illinois.gov. We will go into further detail on the operational processes for brokers to seek assistance when we get closer to Open Enrollment.

4. Will the Illinois SBM be comparable to BeWell in New Mexico since Illinois is using the same vendor?

RESPONSE: Yes, Get Covered Illinois and BeWell New Mexico will both be using the same information technology (IT) vendor to launch during the upcoming 2026 Open Enrollment Period (Get Covered Illinois as a new SBM; BeWell New Mexico as a change to its current marketplace systems). While we are using an eligibility and enrollment IT system that is being implemented in other SBMs, each state's marketplace has differences in terms of policies, processes, and system implementations. So, our new systems will be similar but not identical.

5. What vendor is Illinois using for its SBM?

RESPONSE: After a robust procurement to find a vendor best suited to provide the technology and customer assistance services for Get Covered Illinois, Illinois awarded a contract to GetInsured. GetInsured has significant experience with providing IT systems and customer service functions for multiple other SBMs.

6. How will various 2025 federal policy changes impact Get Covered Illinois? When will Illinois communicate any policy changes?

RESPONSE: In June 2025, the federal government issued a final rule with various policy changes related to marketplaces. In the August 2025 broker webinar, we reviewed these policy changes that will impact Illinois residents. Please refer to the August 2025 webinar slides 33 through 36 for details.

Remember that not all of the new provisions that apply to HealthCare.gov will also apply to state-based marketplaces like Get Covered Illinois, such as the \$5 “charge” at renewal for not updating your application.

7. What other supports will be provided to brokers before and after SBM implementation?

RESPONSE: Get Covered Illinois broker certification training will include system training, and orientation to the broker portal functionality. In addition, Get Covered Illinois will provide a range of resources for brokers on how to use their broker portal, including user guides, walkthrough guides, one-pagers, etc. Lastly, Get Covered Illinois’s dedicated broker phone line will be able to help brokers with any questions on how to use their broker portal, along with specific customer issues. Get Covered Illinois is committed to ensuring that Get Covered Illinois -certified brokers have robust systems and tools to be able to fully service your designated customers, and that you have the resources to know how to use those tools.

Agency Model

8. Will independent brokers need to be part of an agency?

RESPONSE: Yes; these brokers will be an “Agency” of one Agency Manager.

9. Does an Agency Manager require a license with a National Producer Number (NPN)?

RESPONSE: Yes, an Agency Manager must be a licensed producer who completes Get Covered Illinois certification.

10. Who will have the ability to access an agency and its customers?

RESPONSE: Agency Managers are Get Covered Illinois-certified brokers who have the ability to manage their agency, including adding new brokers to the agency. Only Get Covered Illinois certified brokers who are licensed producers will be able to have a Get Covered Illinois portal to access and manage the agency and the agency's customers.

11. Does the agency need to register separately from the broker? Or just the broker only needs to register?

RESPONSE: No, agencies do not need to register separately. When a broker registers, the broker will be required to provide the full name of the agency either on the Broker Transition Information Form or when applying for a new broker account directly on the Get Covered Illinois platform after the current transition period closes.

12. Is customer signoff required if an Agency Manager transfers a customer between brokers within the same agency?

RESPONSE: Customer signoff is not a requirement prior to changing broker designation. However, it is a best practice to advise the customer, as they will receive notice whenever their broker designation has changed. Customers are also advised to contact Get Covered Illinois if they did not authorize the change or have other concerns to address.

13. Can an Agency Manager move multiple customers at one time?

RESPONSE: Yes. Agency Managers can complete all broker-level activities and assign individual customers and/or entire books to business to brokers within the agency.

14. Must the Agency Manager be the principal of the agency, or can it be someone else within the agency?

RESPONSE: You can select any Get Covered Illinois-certified broker within the agency to be the Agency Manager. The Agency Manager will have the ability to add and remove brokers from the agency, as well as full access to the book of business of all brokers in the agency. You should ensure that your Agency Manager is a person authorized to have such access.

15. Can an agency have more than one Agency Manager? Can you upgrade a current broker within the agency to an Agency Manager role?

RESPONSE: Yes, you can have more than one Agency Manager. You can also upgrade or promote a broker up to an Agency Manager role at any time. An agency must have at least one Agency Manager at any time.

Broker Connect

16. Where can I find information on Get Covered Illinois brokers? Currently, the Find Local Help tool only lists navigators for Performance Year 2025.

RESPONSE: Today, brokers are listed on [HealthCare.gov](https://www.healthcare.gov). Under federal requirements, we assumed responsibility for the Navigator program for PY2025, which is why they are listed on our website.

Starting this Fall, Get Covered Illinois will take over this responsibility and display our full list of licensed and certified brokers in our Find Local Help tool. We are excited to formally take over that responsibility once we are approved as an SBM!

17. Do we have to sign up for Broker Connect?

RESPONSE: Broker Connect is optional. It is a voluntary opt-in program. A broker participates by providing their hours of operation so customers can see their availability to respond to calls.

18. How does Broker Connect allow customers to connect with brokers?

RESPONSE: Our directory will offer the ability to look up all Get Covered Illinois -certified brokers, while Broker Connect is a dial-out tool, designed to immediately connect a customer with an available broker.

19. Regarding Broker Connect, what if there is not a broker within a customer's five-mile radius?

RESPONSE: There is a robust system logic and functionality to ensure that customers seeking assistance from brokers can be connected to the closest available brokers to them. Customers will have the option to change the mile radius if they choose.

20. Will non-resident brokers be included in Broker Connect, or will this only be for brokers strictly residing in Illinois?

RESPONSE: Non-resident certified Get Covered Illinois brokers will be included in Broker Connect.

Broker Portal

21. Will Get Covered Illinois continue to use Health Sherpa or a similar third-party enrollment system for brokers?

RESPONSE: Like most other SBMs, we are not currently building enhanced direct enrollment (EDE) functionality into the Illinois platform. Instead, we are focusing on a broker portal that will offer tools to support you and your customers.

22. Will brokers have a portal where they can see all customers? What other functions can be done through the Get Covered Illinois broker portal?

RESPONSE: Yes! Brokers will have a dedicated portal where they can see all their designated customers, information about their eligibility and enrollment, and key next steps. They will also be able to act on their customers' behalf, such as by submitting eligibility applications, reporting life events, submitting enrollments, reviewing customer notices, and calling the Get Covered Illinois CAC. We will be going into more detail over the coming months to familiarize you further with the portal, which we think is a valuable resource for Get Covered Illinois certified brokers.

23. Will brokers still be able to enroll customers through Health Sherpa, or will we enroll through the Get Covered Illinois broker portal?

RESPONSE: To enroll in marketplace coverage, brokers must enroll customers through the Get Covered Illinois broker portal.

24. Will brokers have the ability to store and send consent along with application reviews?

RESPONSE: The Get Covered Illinois system will have multiple ways for customers to designate their broker of choice, including by logging into their customer portal or calling Get Covered Illinois CAC. That broker designation remains in effect until such time that the designation is revoked. In future sessions, we will dig into more detail about the designation process and broker portal functionality.

25. When will brokers have the ability to view customers in the portal?

RESPONSE: Once we get closer to the start of Open Enrollment on November 1, 2025, we will share more details as to when Get Covered Illinois certified brokers will be able to access their secure broker portal and see their designated customers that were transitioned from [HealthCare.gov](https://www.healthcare.gov), along with any new customer designations. Certified brokers will have multiple different ways to receive customer designations, including broker-initiated designations. We will have plenty of training and resources for brokers on how to use their Get Covered Illinois broker portal. You will also be able to use the dedicated broker line for the Get Covered Illinois CAC to help you with any questions.

26. Do brokers need to claim clients early before Open Enrollment?

RESPONSE: Get Covered Illinois certified brokers will have the ability to claim their accounts with their clients prior to Open Enrollment so that they will be able to help them select a plan for 2026.

27. If I have an agency, will I be able to see all of my brokers' business? How do I sign up as an agency, and how do I keep my brokers underneath my agency?

RESPONSE: The Get Covered Illinois broker portal will provide the ability for agency managers to see all of the broker's business. Get Covered Illinois will provide information about the process for signing up the agency over the summer.

28. How will brokers be able to search for customers in the portal? For example, will we be able to search by name, email address, ZIP code, date of birth, and/or Social Security Number (SSN)?

RESPONSE: You will have the ability to see current customers in your portal. For a broker to designate themselves to an existing customer's account (using the "Search for Existing Customers" tool), brokers will need the customer's full SSN to initiate the customer designation through that mechanism (this is only available if the customer is not already working with a broker). We are still finalizing our configurations for search functionality and appreciate your feedback on what has or has not worked well in other states!

29. Can brokers search for any customers in the portal?

RESPONSE: No. If the customer has an existing broker, the new broker is unable to designate themselves to the customer's account. The customer must remove their existing broker before any new broker can become their broker. The customer could also call the Get Covered Illinois CAC to give phone authorization to change their broker designation to a new broker.

30. Will the Get Covered Illinois broker portal login information be the same as that for [HealthCare.gov](https://www.healthcare.gov)?

RESPONSE: No; brokers will need to create new login information (username and password) to access the accounts that we will have already set up based on the [HealthCare.gov](https://www.healthcare.gov) transition process.

31. Will brokers have access to login information (usernames and passwords) for each customer account?

RESPONSE: No; privacy and security rules prohibit any user from logging in to another user's account. Instead, brokers will have their own secure portal where they can see information about all their Get Covered Illinois customers and take action on behalf of their customers to update their application or enrollment.

32. Will brokers be able to see other customers within the same agency?

RESPONSE: Yes, Get Covered Illinois will allow brokers to set up an agency where multiple brokers can be affiliated with one another and able to support one another's customers within the same agency. We will provide more information on the agency model functionality in upcoming sessions.

33. Will brokers still have access to their [HealthCare.gov](https://www.healthcare.gov) accounts or will those accounts be deleted?

RESPONSE: [HealthCare.gov](https://www.healthcare.gov) will continue to be the system of record for Illinois residents for coverage in Plan Year 2025 and prior, including 2025 1095-a tax forms. Brokers who work with customers in other states that participate on [HealthCare.gov](https://www.healthcare.gov) can continue to do so, as long as they satisfy the [HealthCare.gov](https://www.healthcare.gov) certification requirements.

34. How will Get Covered Illinois handle broker of record changes? Will brokers need to get authorization to become a broker of record by holding a three-way call with our clients and Get Covered Illinois CAC like we currently have to do on [HealthCare.gov](https://www.healthcare.gov)?

RESPONSE: Get Covered Illinois will allow customers to designate their preferred broker of record through a variety of different channels, including online through their secure customer portal, by phone by calling the Get Covered Illinois CAC, or by their broker designating them through their broker portal. Customers can designate or change their broker at any time. The change is effective immediately.

Certification and Training

35. Will the Federally Facilitated Marketplace (FFM) and Get Covered Illinois trainings both be required?

RESPONSE: To help Illinois residents as a Get Covered Illinois -certified broker, you will need to complete the Get Covered Illinois certification training. You will not need to complete the FFM training to serve Illinois residents. If you want to be a certified broker in any other states, you will have to complete the appropriate requirements and trainings for those states or through [HealthCare.gov](https://www.healthcare.gov).

36. Will out-of-state producers be allowed?

RESPONSE: Yes, non-Illinois resident producers with a Health LOA can become a Get Covered Illinois-certified broker if they meet the Illinois certification criteria.

37. Can we get registered and do the certification exam now?

RESPONSE: Yes, you can begin training now. The first six modules are currently available. Unit 7 will be available soon. All brokers who have started the training via the Learning Management System (LMS) will receive an update once the final training unit is ready. We thank you for your patience!

38. Does the training save what you have done if you have to leave the training or does it have to be done all at one time?

RESPONSE: Your training portal saves your current progress. You can log out and come back to resume right where you left off.

39. How many final exam attempts are you allowing?

RESPONSE: There is currently no maximum.

40. Where do I go to register for an account?

RESPONSE: We will be sending out information on how to access the Get Covered Illinois certification training when it becomes available. You can also follow updates on our website ([GetCovered.Illinois.gov](https://www.getcoveredillinois.gov)), which includes resources from prior broker webinars.

41. When will the training and certification be available?

RESPONSE: Get Covered Illinois is targeting August 2025 for release.

42. Will the certification process be extensive?

RESPONSE: The training will be very familiar. We estimate that it will take 8 hours to complete.

43. Will Continuing Education (CE) credits be awarded for completing training?

RESPONSE: Get Covered Illinois is exploring making CE credits available for Illinois resident licensed producers. We will provide more information in the coming months.

44. What is the deadline to complete training?

RESPONSE: For brokers with active Illinois resident customers on [HealthCare.gov](https://www.healthcare.gov), Get Covered Illinois will pre-set up your Get Covered Illinois broker account and keep your current [HealthCare.gov](https://www.healthcare.gov) clients associated with your Get Covered Illinois account.

To maintain your book of business Illinois certification, **training must be completed by Friday, October 17, 2025, prior to Open Enrollment.** If you do not complete training by the deadline:

- Your Get Covered Illinois broker account will be reset;
- You will be removed from any Get Covered Illinois customers; and
- The broker's book of business will be decoupled.

For brokers who do not currently have Illinois resident customers on [HealthCare.gov](https://www.healthcare.gov) or who want to begin selling individual marketplace coverage for the first time, you can become a Get Covered Illinois certified broker at any time. The certification is valid through October 31st of the year following initial certification.

45. Are there fees associated with training, certification, and/or becoming a producer?

RESPONSE: The Get Covered Illinois training is free to take. However, there may be fees associated with becoming a licensed producer in your state of residence or becoming non-resident producer in Illinois. For more information, visit Illinois Department of Insurance [FAQ](#).

46. How will insurers become informed about brokers becoming certified in Illinois?

RESPONSE: As part of standard daily marketplace operations, Get Covered Illinois communicates broker designations to insurers on customer enrollments. Insurers will receive all brokers of record (including new brokers, updates, and removals) for marketplace enrollments only from Get Covered Illinois.

47. Will non-resident brokers be able to become Get Covered Illinois-certified brokers?

RESPONSE: Yes, non-resident brokers will be able to assist Illinois consumers on Get Covered Illinois as long as they complete the Get Covered Illinois certification requirements: (1) be a licensed health producer (resident or non-resident), (2) complete the Get Covered Illinois broker certification training, and (3) sign the Get Covered Illinois Broker Agreement.

Customer Accounts and Data Transfer

48. How will customer data be transitioned from [HealthCare.gov](#)?

RESPONSE: Get Covered Illinois is working with [HealthCare.gov](#) to transition current Illinois customer data to Get Covered Illinois for 2026 Open Enrollment. We have an extensive process in place to ensure a seamless transition. The best way to ensure a smooth process is to share accurate information in our requested form (*see above*).

49. Are all of my Illinois clients (on and off the marketplace) transitioning over to Get Covered Illinois?

RESPONSE: Only current on-exchange customers will be migrated from [HealthCare.gov](#) to Get Covered Illinois. Off-exchange customers can continue to enroll off of the exchange or can apply through Get Covered Illinois to see if they may be eligible for financial assistance.

50. Will you provide a letter that we can send to clients explaining the switch from the FFM to an SBM?

RESPONSE: Customers will be notified by [HealthCare.gov](#) on September 30, 2025, about the transition. Get Covered Illinois will notify customers about the transition starting the week of October 6, 2026. Brokers should not communicate the transition to customers prior to the federal transition notice.

51. Will customer notices from Get Covered Illinois include their brokers' names and contact information?

RESPONSE: Yes, customers will be able to see their current broker's name in their customer portal on any of their notices from Get Covered Illinois.

52. If all my customers are migrated over to Get Covered Illinois from [HealthCare.gov](#) with me as the broker of record, what will be needed if I have an associate take over the customer with the customer's knowledge?

RESPONSE: You can allow other certified brokers within your agency to help your designated customer, including reassigning the customer to another broker within your own agency. The customer will receive a notice if they are reassigned to another broker within your agency. If the customer wants to work with a broker from a different agency, they will have to make the designation change in their customer account or call the Get Covered Illinois Customer Assistance Center. Only Get Covered Illinois-certified brokers can be designated by customers.

53. When will all business transfer to Get Covered Illinois from HealthCare.gov? What happens to a business that does not have a Get Covered Illinois-certified producer?

RESPONSE: The transition from HealthCare.gov to Get Covered Illinois will involve Get Covered Illinois taking current customers on HealthCare.gov and copying their information into the Get Covered Illinois system so that customers do not have to start from a blank application, as well as ensure that they can be auto renewed for 2026. Thus, customers will be able to log into a Get Covered Illinois account and see all their information. Get Covered Illinois customers can choose to work with a broker at any time and can make their broker designation multiple different ways in their account, through the Get Covered Illinois CAC, or by working directly with a Get Covered Illinois certified broker. More information will be provided as we get closer to Open Enrollment.

54. How will Get Covered Illinois merge customer data from HealthCare.gov to Get Covered Illinois?

RESPONSE: We will use a broker's NPN as the unique identifier to ensure that we pair the correct broker and customer.

55. Will data be transferred for customers who only created an account through the Health Sherpa system?

RESPONSE: All customers with active 2025 marketplace coverage will be transitioned to Get Covered Illinois for the 2026 Open Enrollment period, regardless of whether the customer's 2025 marketplace coverage was purchased directly on HealthCare.gov or by utilizing a HealthCare.gov-enhanced direct enrollment partner, such as Health Sherpa.

56. Will the data for customers who had insurance in 2024 but not 2025 be transferred to Get Covered Illinois?

RESPONSE: No. Get Covered Illinois will only be transitioning current active 2025 enrollments to the Get Covered Illinois platform so that we can auto renew them for 2026 Open Enrollment. Previous HealthCare.gov customers who are no longer actively enrolled in coverage in late 2025 will not be transitioned to Get Covered Illinois. However, they will still be able to enroll through Get Covered Illinois by creating a new account.

57. Will brokers be able to assist individual customers in creating their new accounts?

RESPONSE: Yes. Brokers will be able to use their broker portal to create new household records for customers without an existing household already on Get Covered Illinois. Customers will be able to create their own login credentials at any time in the future.

As a reminder, brokers should never use login credentials for customers or any other user, in violation of privacy and security policies. The broker portal has a robust suite of tools to allow brokers to serve their customers, including acting on their behalf.

58. If customers have a [HealthCare.gov](https://www.healthcare.gov) account now, will they need to create a new account, or will their information carry over to Get Covered Illinois?

RESPONSE: As part of the transition from [HealthCare.gov](https://www.healthcare.gov), we will be transferring current Illinois resident information to the Get Covered Illinois system so that customers do not have to reenter all of their information, and so that Get Covered Illinois can process autorenewals. Customers will just log into their Get Covered Illinois accounts instead of their [HealthCare.gov](https://www.healthcare.gov) accounts after the transition.

59. Will customers need to sign a consent form as part of the Get Covered Illinois account creation process?

RESPONSE: If a current [HealthCare.gov](https://www.healthcare.gov) customer has a valid broker associated with their [HealthCare.gov](https://www.healthcare.gov) enrollment, we will keep their current [HealthCare.gov](https://www.healthcare.gov) broker designation Get Covered Illinois when the customer is transitioned to Get Covered Illinois during 2026 Open Enrollment. However, if the broker does not complete the requirements to become a Get Covered Illinois certified broker before the deadline, all their designated Get Covered Illinois customers will be removed. The broker can become a Get Covered Illinois -certified broker at any time in the future, but their customers will have to individually designate them as their broker. Get Covered Illinois will not reinstate the [HealthCare.gov](https://www.healthcare.gov) customer designations.

60. Will customers be able to change brokers during this transition?

RESPONSE: Yes. Get Covered Illinois customers will have the ability to change brokers at any time, in which case brokers will immediately become unable to act on behalf of the customer. Notifications will be sent to both the de-designated broker and the newly designated broker communicating the change.

61. Will brokers need to acquire customer consent to act on their behalf each time an action is taken?

RESPONSE: Brokers will not need to acquire consent each time an action is taken. Consent and authorization are provided at the designation process. However, there will be notifications sent to the customer whenever an action is taken on the customer's behalf by the designated broker.

62. What will be in place to prevent "bad actors"?

RESPONSE: Customers can designate a broker and can change their broker designation at any time. Customers receive a notice whenever their broker designation has changed, which notifies them to contact Get Covered Illinois if they did not authorize the change or otherwise have any concerns. Get Covered Illinois will thoroughly investigate any reports of potential bad actors and take all appropriate action, including potential for decertification and referrals to the Illinois Department of Insurance for investigations and enforcement action related to their producer license.

Enrollment Process

63. What does the enrollment process look like? Will it be similar to other states' processes?

RESPONSE: The enrollment process will look similar to other state marketplaces: (1) apply for coverage (with or without financial assistance), (2) report a qualifying life event (outside of Open Enrollment), (3) shop for a plan, and (4) pay the first month's premium.

64. Can brokers enroll customers by using both the CMS and Get Covered Illinois toll-free numbers?

RESPONSE: Starting with Plan Year 2026, marketplace enrollments will be through Get Covered Illinois, not [HealthCare.gov](https://www.healthcare.gov). Get Covered Illinois -certified brokers can enroll customers online using your dedicated broker portal. Get Covered Illinois also has a dedicated phone number for Get Covered Illinois -certified brokers and assisters to provide assistance. Customers can also call the main Get Covered Illinois Customer Assistance Center for assistance.

Note that [HealthCare.gov](https://www.healthcare.gov) will be the source for any coverage effective in 2025 or prior.

65. Will brokers need to rewrite every customer that they have on the SBM?

RESPONSE: For any Illinois residents enrolling in individual market health plans who want financial assistance to make the cost of coverage more affordable, those customers can only access financial assistance by enrolling through the marketplace ([HealthCare.gov](https://www.healthcare.gov) currently; Get Covered Illinois starting in Plan Year 2026). While customers not seeking financial assistance can enroll on- or off-exchange, we encourage you to check their eligibility for financial assistance before enrolling any customer in coverage off-exchange where that financial assistance would not be available.

66. [HealthCare.gov](https://www.healthcare.gov) has a 24-hour help line for consumers and brokers to call. What will Get Covered Illinois offer for customer service?

RESPONSE: Get Covered Illinois will have a customer service line for customers, and a dedicated line for brokers and assisters. Hours will be available on our website, along with information on extended hours during Open Enrollment and further extended hours on deadline days.

67. Will brokers need to submit new applications for all customers through Get Covered Illinois, or only for customers who require financial assistance?

RESPONSE: Customers can choose to shop for individual plans on or off the marketplace, but we encourage all customers to shop through Get Covered Illinois regardless of their current eligibility for financial help. If they experience a change in circumstance and become newly eligible for financial help, they need to be enrolled through the marketplace to take advantage of those benefits.

68. How do I provide quotes to my customers? Do I go to the Get Covered Illinois website or [HealthCare.gov](https://www.healthcare.gov)?

RESPONSE: You will use Get Covered Illinois for plan shopping and enrollment for Plan Year 2026 and beyond. [HealthCare.gov](https://www.healthcare.gov) will continue to support Plan Year 2025 and prior.

69. Can we quote off-exchange Illinois Affordable Care Act (ACA) plans on this platform, along with the dental add-on plans tied to marketplace plans?

RESPONSE: Off-exchange plans are not available through Get Covered Illinois and not part of the browse for plans/ “quoting” pages.

70. Can you explain the "no wrong door" policy? Can we refer customers who are clearly eligible for Medicaid to the right department?

RESPONSE: The “no wrong door” policy means that a customer can submit one application and be considered eligible for multiple health coverage programs, including Medicaid/All Kids, and qualified health plans (QHPs) with advance premium tax credit (APTC) or cost sharing reduction (CSR). When a customer submits an application for financial assistance through Get Covered Illinois, they may be found to be potentially eligible for Medicaid/All Kids, and their application will be sent to Medicaid for review and a final eligibility determination. Sometimes, Medicaid can make an immediate eligibility determination; other times, the application requires further review by a caseworker or documentation from the applicant. One of the benefits of an SBM is that we can coordinate with our own state Medicaid agency to improve operations and customer service for applicants going back and forth from the SBM and Medicaid/All Kids.

As a Get Covered Illinois-certified broker, you are required to be able to understand the basic Medicaid/All Kids eligibility rules, as well as how Medicaid/All Kids eligibility interacts with eligibility for QHPs with APTC/CSR. We encourage brokers to assist all eligible customers.

71. Will the Illinois Open Enrollment coincide with the federal Open Enrollment, or will it differ since the federal government is considering shortening the federal Open Enrollment to December 15, 2025?

RESPONSE: Currently, Get Covered Illinois Open Enrollment for 2026 is scheduled to be the same as in previous years:

Enroll November 1, 2025, through December 15, 2025, for coverage effective January 1, 2026.

Enroll December 16, 2025, through January 15, 2026, for coverage effective February 1, 2026.

72. Are undocumented immigrants allowed to enroll through Get Covered Illinois?

RESPONSE: No, only Illinois residents who are citizens or are lawfully present in the United States are eligible to enroll in private health coverage through Get Covered Illinois.

Insurer Information

73. If a customer’s current plan is not available, will it be automatically mapped to another plan? If a customer is currently enrolled with Health Alliance and Health Alliance has indicated they are no longer going to be offering individual market health coverage in Illinois starting in 2026, how will those customers be renewed?

RESPONSE: As part of the transition from [HealthCare.gov](https://www.healthcare.gov), we are working to ensure a smooth seamless transition for current enrollees to include autorenewing those [HealthCare.gov](https://www.healthcare.gov) customers in the same or a comparable plan on Get Covered Illinois for 2026. For customers currently enrolled

with an insurer that will no longer be offering plans in their area (e.g., Health Alliance), we will be discussing autorenewals for these impacted customers in more detail as we get closer to Open Enrollment. Those customers impacted by Health Alliance no longer offering Qualified Health Plans (QHPs) in Illinois in 2026 will receive additional communications about the change, what it means for them, and what their options are. We will have more information about 2026 coverage and plan mapping after Insurers submit their offerings.

74. How will Get Covered Illinois pass the Illinois certification to insurers?

RESPONSE: We will be transmitting broker designations to insurers through regular daily enrollment transactions. We are working closely with Illinois insurers on the implementation of the marketplace and testing to ensure a smooth transition. That testing includes scenarios for broker designations.

75. Who pays brokers?

RESPONSE: Get Covered Illinois does not pay brokers. Brokers are generally paid by the insurance companies whose plans they sell, based on contracts between the insurance company and broker.

76. Will insurers automatically appoint or contract with Get Covered Illinois-certified brokers that they are not already contracted/appointed with?

RESPONSE: Get Covered Illinois is not involved in these appointments/contracts. Any appointments/contracts are between the carrier and the broker. Brokers who want to contract with a carrier should reach out to the carrier directly.

77. Will you be adding another insurer to Champaign & Vermilion County? Right now, Blue Cross Blue Shield is the only option for 2026.

RESPONSE: 2026 plans are still in review by the Department of Insurance. Final 2026 plans will be publicly available prior to Open Enrollment.

78. Will the same insurers available for 2026 remain the same (e.g., Blue Cross Blue Shield, Aetna, UnitedHealthcare) as part of Get Covered Illinois?

RESPONSE: While insurers have not yet submitted their plans for Plan Year 2026, we expect, in general, most of the current insurers offering Qualified Health Plans on [HealthCare.gov](https://www.healthcare.gov) will be continuing to offer plans through Get Covered Illinois. More information about 2026 plan offerings will be available after insurers have filed their plans. This typically starts in May 2025, with the review continuing through the summer. Full insurer information will be available once preliminary rates are released later this year. As of June 2025, Health Alliance and Aetna/CVS Health have both announced they will depart in 2026. While we understand that both Aetna and Health Alliance made business decisions that were broader than their work with the Illinois individual market, we recognize the concern this raises for the communities they have served. Get Covered Illinois actively engages with the insurer community to encourage participation and increase consumer choice in the marketplace. We will continue to do so now and in the future.

79. Do I need to be appointed with all ACA insurers in Illinois to enroll customers into Get Covered Illinois?

RESPONSE: While brokers are not required to be appointed with all Get Covered Illinois insurers to become a Get Covered Illinois -certified broker, insurers generally require brokers to be appointed to sell their plans and be eligible for commissions. Brokers should contact Get Covered Illinois insurers with questions about appointments.

80. How will Get Covered Illinois handle premium payments?

RESPONSE: Premium payments are completed directly with the insurer. Get Covered Illinois does not handle premium payments. After completing their plan selection, Get Covered Illinois will allow customers to immediately click a “Pay Now” link to go to their insurer’s online payment pages to promptly pay their binder payment to effectuate coverage. We encourage all customers to verify that accurate payment methods are in place with their insurer.

Medicaid/All Kids Eligibility

81. Will having an SBM speed up the process for customers who may be potentially eligible for Medicaid or All Kids?

RESPONSE: When a customer is found to be potentially eligible for Medicaid/All Kids, their application will be sent to Medicaid for review and a final eligibility determination. Sometimes, Medicaid can make an immediate eligibility determination; other times, the application requires further review by a case worker or documentation from the applicant. One of the benefits of an SBM is that we can coordinate with our own state Medicaid agency to improve operations and customer service for applicants going back and forth from the marketplace and Medicaid/All Kids.

82. Will there be a “Find a Navigator” tool to help brokers make connections between customer and navigators when Medicaid or All Kids is best?

RESPONSE: Yes, there will be a similar tool for other assisters, whom we call “certified application counselors” or “navigators.” We are encouraging the facilitation of partnerships between navigators and brokers where possible to ensure that customers are connected to the right supports based on their eligibility.

Plan Information

83. While there be a quote feature or a function similar to the “see if you save” feature on the Health

RESPONSE: Yes; this is sometimes called “anonymous shopping” or “browsing for plans.” There will be a quick “quoting tool” where you can enter basic information (e.g., age, ZIP Code, annual income), and you will be able to see customer anticipated eligibility and corresponding plans. If the customer wants to proceed, they can compare plans and create an account, which would allow the customer to save plan offerings. However, like all quoting tools, these are just an estimate of eligibility because you are providing very basic information. Actual eligibility is determined using the full application, which includes many more questions.

84. When will the quoting website that brokers have to use go live?

RESPONSE: The Get Covered Illinois eligibility and enrollment system, including Browse for Plans (anonymous shopping) will be available once we are closer to Open Enrollment.

85. Will brokers be able to send a quote link to customers where they would be able to self-enroll while keeping the broker intact with the application and the policy?

RESPONSE: The Get Covered Illinois eligibility and enrollment system provides a wide range of functionality for brokers to support their customers, act on behalf of customers, and monitor updates and next steps for their customers. We will provide more information on the broker portal functionality in the coming months so that brokers understand the tools at their disposal for helping customers starting on the first day of 2026 Open Enrollment.

86. Will plan comparative spreadsheets be available with links to a Summary of Benefits?

RESPONSE: Get Covered Illinois plan shopping pages include benefit details with links to Summary of Benefits and Coverage (SBC) Portable Document Formats (PDFs). You can compare up to three plans side by side. You can also print plan shopping pages and comparisons of select plans into PDFs that you can share with your customers.

87. Will customers who live in a border state be able to access doctors in those states?

RESPONSE: Get Covered Illinois will include an integrated provider directory that allows customers and their brokers to see which plans include coverage for their providers of choice. The provider directory will include providers located in Illinois and neighboring states. Insurers will also have provider search tools on their website.

Premium Tax Credits

88. Will Insurers require applicants who do not require a premium credit to go through Get Covered Illinois?

RESPONSE: While customers not seeking financial assistance can enroll on- or off-exchange, we encourage you to check their eligibility for financial assistance before enrolling any customers in coverage off-exchange where that financial assistance would not be available.

89. How will premium tax credits be counted?

RESPONSE: Premium tax credits are federal tax credits. The eligibility rules are the same regardless of which marketplace is administering the Advanced Premium Tax Credits (APTC).

90. How do subsidies work given the transition to Get Covered Illinois?

RESPONSE: The calculation of federal subsidies, including APTC, is the same regardless of whether the application is through [HealthCare.gov](https://www.healthcare.gov) or Get Covered Illinois. APTC can be applied to reduce the customer's monthly premium payments to the health insurer.

91. Will brokers be able to access customers' Form 1095-A tax forms for Plan Year 2024?

RESPONSE: [HealthCare.gov](https://www.healthcare.gov) remains the system of record for all marketplace coverage for Illinois residents for Plan Year 2025 and prior. Customers will access their 2025 Form 1095-A tax forms

(issued in January 2026) from [HealthCare.gov](https://www.healthcare.gov) for their 2025 coverage and any prior years. Customers will receive their first Form 1095-As from Get Covered Illinois in January 2027 (for coverage in 2026).

Outreach

92. Will you be marketing Get Covered Illinois on local news, television, radio, and other media platforms?

RESPONSE: Yes. We will be using traditional marketing tools as well as strong community outreach through our partnership with Rudd Resources.

93. When will the marketing campaign be launched to the public?

RESPONSE: Get Covered Illinois' marketing campaign will be launched closer to the start of Open Enrollment.