



Broker Frequently Asked Questions (FAQs)

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Purpose and Scope

The purpose of this document is to provide Get Covered Illinois (GCI) 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 State-Based Marketplace (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. How do brokers contact GCI 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 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.

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

RESPONSE: Yes, GCI and BeWell New Mexico will both be using the same information technology (IT) vendor to launch during the upcoming 2026 Open Enrollment Period (GCI 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.

4. 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 GCI, Illinois awarded a contract to GetInsured. GetInsured has significant experience with providing IT systems and customer service functions for multiple other SBMs.

5. 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, GCI Open Enrollment for 2026 is scheduled to be the same as in previous years (November 1, 2025, through January 15, 2026). In March 2025, the federal government released a proposed rule to end Open Enrollment on December 15, 2025, but that rule has not yet been finalized. If final federal rules require changes to those dates, we will share updated GCI's Open Enrollment dates with stakeholders.

6. Will Illinois have to implement any of the new federal rules proposed in March 2025 (e.g., shorter Open Enrollment, \$5 minimum premium on autorenewals)? If so, when will Illinois communicate any of these policy changes?

RESPONSE: The federal rules released in March 2025 were proposed but are not yet final. GCI will be monitoring any final changes to federal rules to determine how those rules impact Illinois and how to implement any necessary changes. We will communicate with stakeholders on any policy changes due to final rule changes when more information is available.

Broker Connect

7. Where can I find information on GCI 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, GCI 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!

8. 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.

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

RESPONSE: Non-resident certified GCI brokers will be included in Broker Connect.

Broker Portal

10. Will GCI 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.

11. Will brokers have a portal where they can see all customers (similar to Health Sherpa)?

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, as well as act on their customers' behalf. 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 GCI-certified brokers.

12. Will brokers still be able to enroll customers through Health Sherpa, or will we enroll through the GCI broker portal?

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

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

RESPONSE: The GCI system will have multiple ways for customers to designate their broker of choice. 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.

14. 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 GCI-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 GCI broker portal. You will also be able to use the dedicated broker line for the GCI CAC to help you with any questions.

15. 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 GCI broker portal will provide the ability for agency managers to see all of the broker's business. GCI will provide information about the process for signing up the agency over the summer.

16. 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?

RESPONSE: You will have the ability to see current customers in your portal. We are still finalizing our configurations for search functionality and appreciate your feedback on what has or has not worked well in other states!

17. Will the GCI broker portal login information be the same as that for 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 transition process.

18. 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 GCI customers and take action on behalf of their customers to update their application or enrollment.

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

RESPONSE: Yes, GCI 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.

20. Will brokers still have access to their HealthCare.gov accounts or will those accounts be deleted?

RESPONSE: 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 can continue to do so, as long as they satisfy the HealthCare.gov certification requirements.

21. How will GCI 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 GCI CAC, like we currently have to do on HealthCare.gov?

RESPONSE: GCI 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 GCI 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.

Carrier Information

22. 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, we are working to ensure a smooth seamless transition for current enrollees to include autorenewing those HealthCare.gov customers

in the same or a comparable plan on GCI for 2026. For customers currently enrolled with a carrier 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 carriers submit their offerings.

23. How will GCI pass the Illinois certification to carriers?

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

24. Will the same carriers available for 2026 remain the same (e.g., Blue Cross Blue Shield, Aetna, UnitedHealthcare) as part of GCI?

RESPONSE: While carriers have not yet submitted their plans for Plan Year 2026, we expect, in general, all the current carriers offering Qualified Health Plans on HealthCare.gov will be continuing to offer plans through GCI. More information about 2026 plan offerings will be available after carriers have filed their plans. This typically starts in May 2025, with the review continuing through the summer. Full carrier information will be available once preliminary rates are released later this year. Health Alliance and Aetna/CVS Health have both announced they will depart in 2026.

25. Will GCI's website integrate with other Customer Relation Management (CRM) systems?

RESPONSE: We will work directly with GCI carriers on the process for setting up captive agencies, using our existing carrier workstreams.

26. Do I need to be appointed with all Affordable Care Act (ACA) carriers in Illinois to enroll customers into GCI?

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

27. How will GCI handle premium payments?

RESPONSE: Premium payments are completed directly with the carrier. GCI does not handle premium payments. After completing their plan selection, GCI will allow customers to immediately click a "Pay Now" link to go to their carrier'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 carrier.

Certification and Training

28. Will the Federally Facilitated Marketplace (FFM) and GCI trainings both be required?

RESPONSE: To help Illinois residents as a GCI-certified broker, you will need to complete the GCI 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).

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

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

30. When will the training and certification be available?

RESPONSE: GCI is targeting August 2025 for release.

31. Will the certification process be extensive?

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

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

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

33. What is the deadline to complete training?

RESPONSE: For brokers with active Illinois resident customers on [HealthCare.gov](https://www.healthcare.gov), GCI will pre-set up your GCI broker account and keep your current [HealthCare.gov](https://www.healthcare.gov) clients associated with your GCI 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 GCI broker account will be reset;
- You will be removed from any GCI 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 GCI-certified broker at any time. The certification is valid for the remainder of the plan year.

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

RESPONSE: The GCI 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](#).

35. How will carriers become informed about brokers becoming certified in Illinois?

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

36. Will non-resident brokers be able to become GCI-certified brokers?

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

Customer Accounts and Data Transfer

37. How will customer data be transitioned from HealthCare.gov?

RESPONSE: GCI is working with HealthCare.gov to transition current Illinois customer data to GCI for 2026 Open Enrollment. We have an extensive process in place to ensure a seamless transition.

38. When will all business transfer to GCI from HealthCare.gov? What happens to a business that does not have a GCI-certified producer?

RESPONSE: The transition from HealthCare.gov to GCI will involve GCI taking current customers on HealthCare.gov and copying their information into the GCI system so that customers do not have to start from a blank application, as well as ensure that they can be autorenewed for 2026. Thus, customers will be able to log into a GCI account and see all their information. GCI 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 CAC, or by working directly with a GCI-certified broker. More information will be provided as we get closer to Open Enrollment.

39. 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 GCI 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.

40. Will the data for customers who had insurance in 2024 but not 2025 be transferred to GCI?

RESPONSE: No. GCI will only be transitioning current active 2025 enrollments to the GCI platform so that we can autorenew 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 GCI. However, they will still be able to enroll through GCI by creating a new account.

41. 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 GCI. 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.

42. 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 GCI?

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

43. Will customers need to sign a consent form as part of the GCI 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 GCI when the customer is transitioned to GCI during 2026 Open Enrollment. However, if the broker does not complete the requirements to become a GCI-certified broker before the deadline, all their designated GCI customers will be removed. The broker can become a GCI-certified broker at any time in the future, but their customers will have to individually designate them as their broker. GCI will not reinstate the [HealthCare.gov](https://www.healthcare.gov) customer designations.

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

RESPONSE: Yes. GCI customers will have the ability to change brokers at any time.

Enrollment Process

45. What does the enrollment process look like? Will it be similar to other states' processes, such as Connect for Health Colorado?

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.

46. 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; GCI 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.

47. Will brokers need to submit new applications for all customers through GCI, 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 GCI 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.

Medicaid/All Kids Eligibility

48. 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 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 marketplace and Medicaid/All Kids.

49. 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 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

50. While there be a quote feature or a function similar to the “see if you save” feature on the FFM?

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.

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

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

52. 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 GCI 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.

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

RESPONSE: GCI's 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.

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

RESPONSE: GCI 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. Carriers will also have provider search tools on their website.

Premium Tax Credits

55. Will carriers require applicants who do not require a premium credit to go through GCI?

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.

56. 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).

57. 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 GCI in January 2027 (for coverage in 2026).