



**GetCoveredIllinois.gov**

The Official Health Marketplace

# Origin of the Exchange

**June 27, 2023**, Governor JB Pritzker signed Public Act 103-0103 into law



## Goals of the exchange

Set up a state-based exchange to provide increased access, enrollment, affordability, and choice for individuals and families seeking health coverage in Illinois.

# Why Illinois decided to transition

## Increased Control and Flexibility

- Programs and policies tailored to the needs of Illinoisans
- Local control over marketing and outreach
- Enhanced coordination with other state programs

## Improved Customer Experience

- Local customer enrollment assistance
- Enhanced user experience
- Stronger stakeholder partnerships

## Potential Cost Savings

- Reduced administrative costs
- Increased revenue

# Who we are and what we do

## Who we are

- The official health insurance marketplace for Illinois
- The home for high-quality health insurance plans and the only source for financial assistance to reduce the cost of health coverage and care

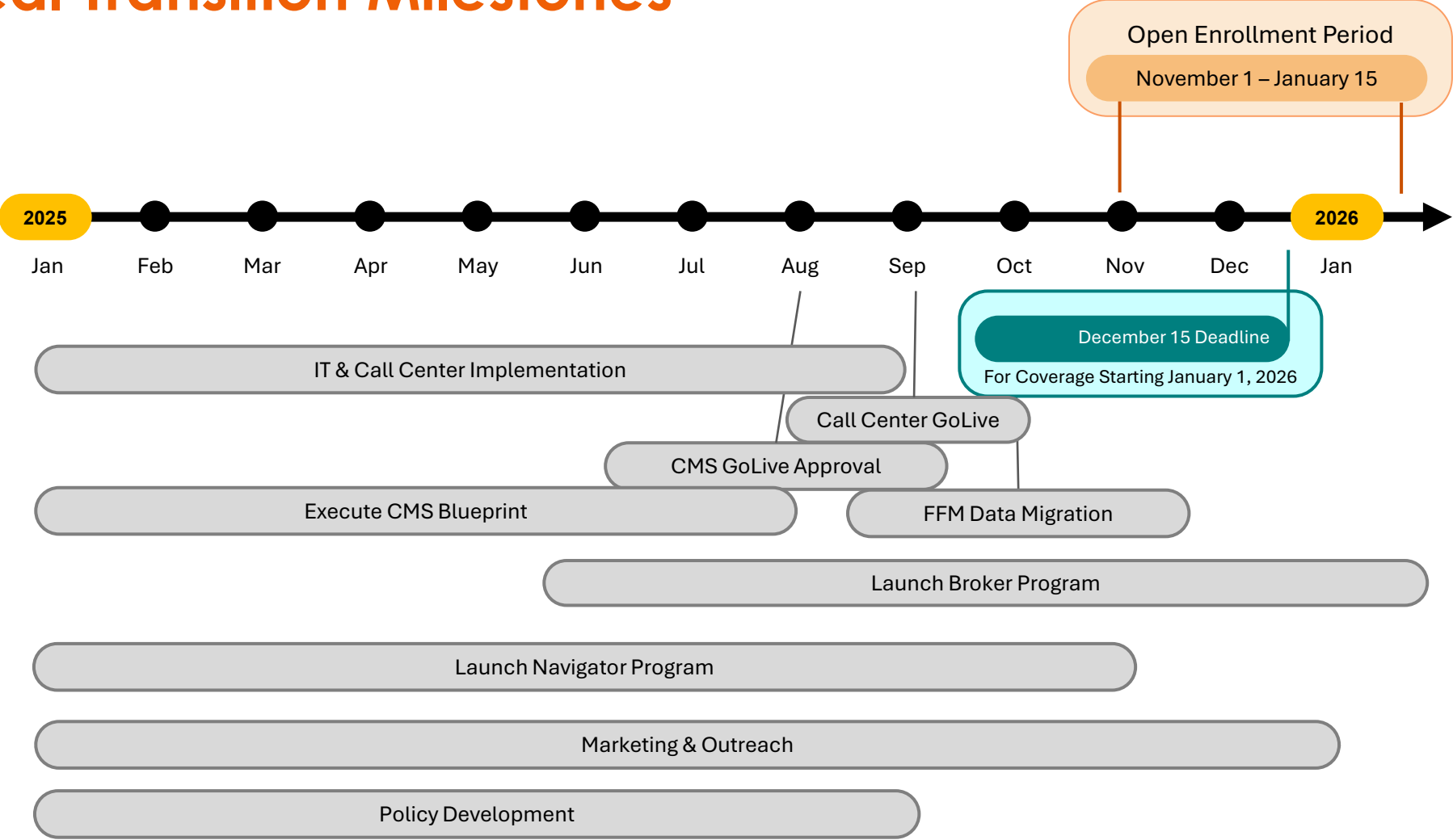
## Who we help

- Individuals and families without insurance from an employer
- The uninsured--8.4% of individuals under the age of 65 in Illinois are uninsured
- Medicaid / All Kids eligible – **Illinois operates on a “no wrong door” policy**

## How we help

- Customer Assistance Team
- Online self-service
- Direct outreach and education
- In-person/virtual assistance from Get Covered Illinois Certified Assistants and Brokers

# Critical Transition Milestones



# What services will be covered?

The Illinois state-based marketplace will be required to offer Qualified Health Plans (QHPs) that meet the Affordable Care Act's (ACA) essential health benefits and metal level standards.

## Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

## Metal Levels

**Bronze:** Plans with lower premiums but higher out-of-pocket costs, covering approximately 60% of healthcare costs.

**Silver:** Plans with moderate premiums and out-of-pocket costs, covering approximately 70% of healthcare costs.

**Gold:** Plans with higher premiums but lower out-of-pocket costs, covering approximately 80% of healthcare costs.

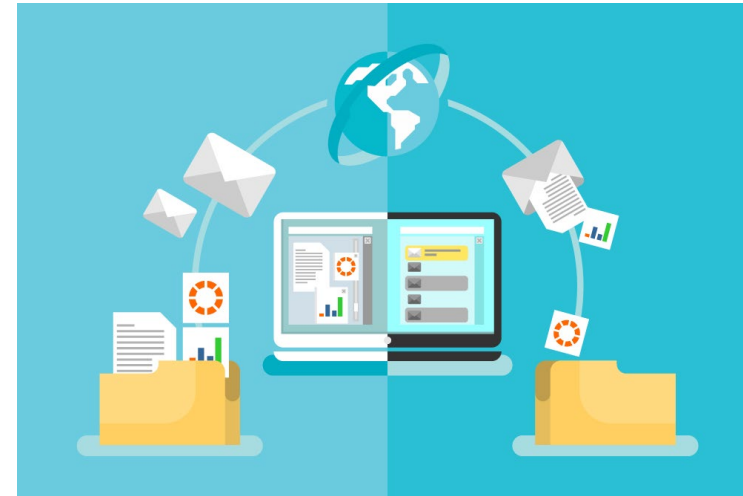
**Platinum:** Plans with the highest premiums but the lowest out-of-pocket costs, covering approximately 90% of healthcare costs.



# The Get Covered Illinois Customer Experience

# Process of Transitioning from Healthcare.gov

- If a current, eligible Healthcare.gov customer's plan is still available, they will be auto-renewed.
- Certified Brokers will maintain their current customer associations
- Get Covered Illinois will encourage customers to review their 2026 applications and to shop and compare plans to ensure they are purchasing the best coverage for their families.
- Pre-Open Enrollment notices:
  - Account Migration
  - Eligibility
  - Auto-renewal



# How customers will enroll in coverage through Get Covered Illinois?

1. **Anonymously shop** - compare plans and get a quick quote on the Get Covered Illinois website
2. **Apply for coverage** – fill out an application for you and each family member that needs insurance
3. **Eligible for Financial Assistance?** Find out if you qualify – if so, you will see that represented in your plan shopping
4. **Shop for a plan** – filter by insurer, deductible, total out-of-pocket costs, and more
5. **Pay your first month's premium** - many plans allow you to pay online

## Who is eligible and how does Get Covered Illinois connect customers to financial assistance?

- Illinois residents who are citizens or lawfully present in the U.S. are eligible to enroll in coverage through Get Covered Illinois
- Get Covered Illinois is the only source for financial assistance to help lower the cost of coverage and care
- Nearly 9 out of 10 of customers qualify for financial assistance. Qualification is based on income and family composition

# What types of financial assistance will be offered?

The Illinois state-based marketplace will offer a range of financial assistance options to help consumers afford health insurance coverage.

|               | Premium Tax Credits                                                                                                                                                                                                                                 | Cost-Sharing Reductions                                                                                                                                                  |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What they are | Tax credits that directly reduce your monthly health insurance premium                                                                                                                                                                              | Reductions in your out-of-pocket costs, such as deductibles, copayments, and coinsurance                                                                                 |
| Who qualifies | Individuals and families with incomes between 100% and 400% of the Federal Poverty Level (FPL)                                                                                                                                                      | Individuals and families with incomes between 100% and 250% of the FPL                                                                                                   |
| How they work | The amount of the credit is based on your income and the cost of the second-lowest-cost Silver plan (SLCSP) in your area. You can choose to apply the credit directly to your monthly premiums or receive it as a lump sum when you file your taxes | Cost-sharing reductions are only available on Silver plans. They lower your out-of-pocket costs by increasing the percentage of healthcare expenses covered by your plan |

# How Get Covered Illinois Helps

## Customer Service Representatives

- Run the call center and are available to help answer questions and point customers in the right direction.

## Get Covered Illinois Certified Brokers

- Professionally trained to work with our customers one-on-one to help them apply for enroll in plans that fit their health and budget needs.

## Get Covered Illinois Certified Assistors

- Available in-person or virtual to walk customers through the shopping and enrollment process.



# The Get Covered Illinois Broker Experience

# Steps to becoming a Get Covered Illinois-Certified Broker

01

Hold a Health  
Line of  
Authority license  
with IDOI

02

(FALL 2025)  
Register and  
claim your  
account with Get  
Covered Illinois

03

(FALL 2025)  
Complete annual  
certification  
training

# Coming soon



BROKER RESOURCES  
(TRAINING MATERIALS,  
WEBINARS,  
NEWSLETTERS)



CERTIFICATION  
GUIDELINES AND  
TIMING



GET COVERED  
ILLINOIS ACCOUNT SET  
UP



TOOLS TO HELP  
CUSTOMERS FIND A  
BROKER

# Broker Connect Overview



- Broker Connect is a program that brokers can join to receive leads from consumers who need help with completing their application or shopping for a plan. This is equivalent to the FFM's "Help on Demand" tool.

- **How it Works**

- Broker/Agent signs up for Broker Connect in Agent Portal and provides their availability.
- A consumer calls the Contact Center and requests assistance from a Broker/Agent.
- The system randomly dials brokers who are signed up for Broker Connect and available per their schedule and within a 5-mile radius of the consumer's zip code.

# Broker Connect Process Flow

Steps

Agent Information

Profile

Certification Status

Agent Connect

Participation Information

Availability

Participation Information

Agent Connect is a program where agents can join to receive leads for consumers that need help with completing their health insurance application or shop for a plan.

Please provide a phone number below on which you would like to receive calls.

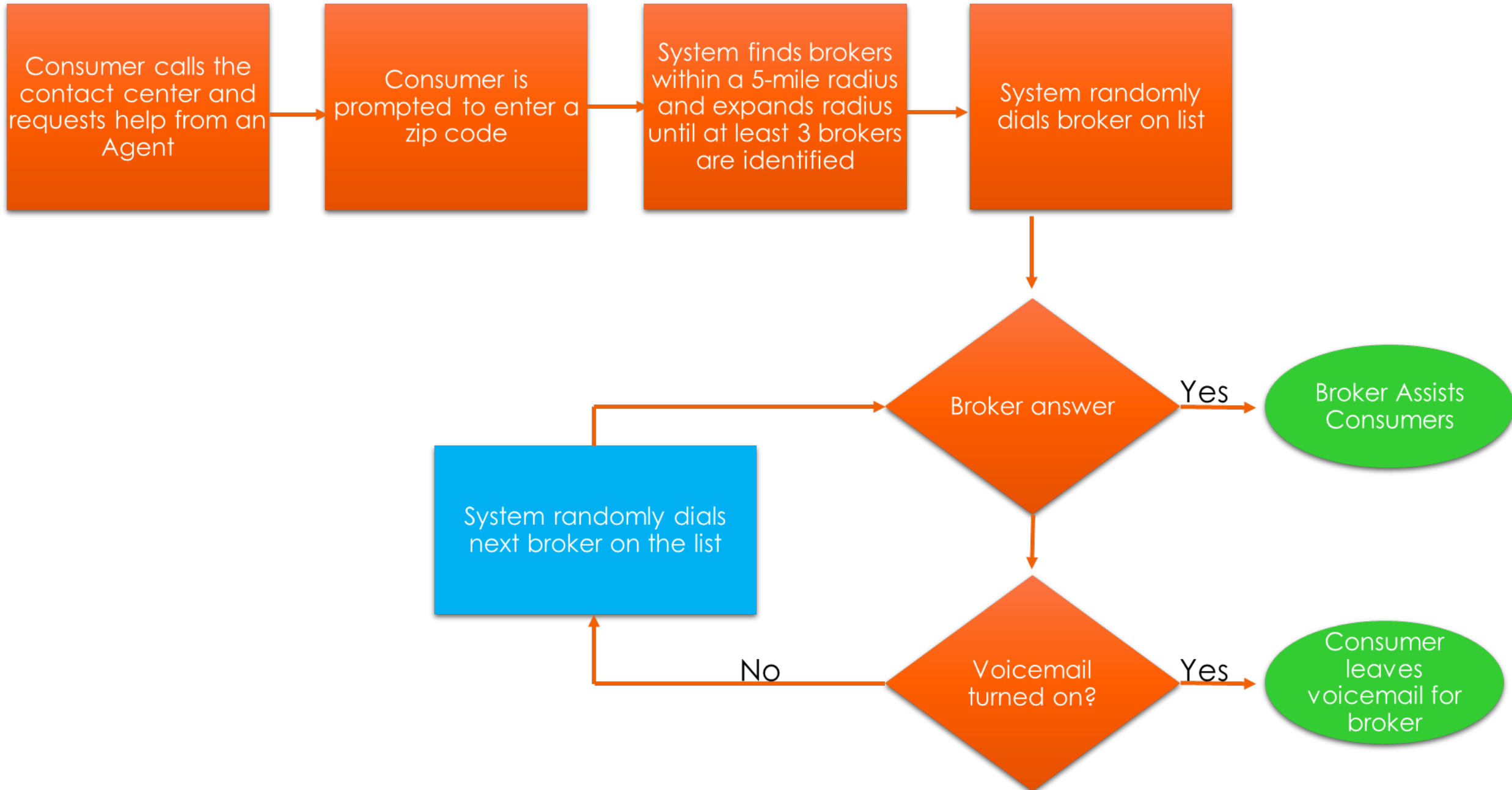
Agent Connect Phone Number

Please note that this number will be called only during business hours that you will provide on the next screen.

☐ I agree to Agent Connect Terms and Conditions

Confirm Participation in Agent Connect

# Broker Connect Process Flow



# What is a Get Covered Illinois Navigator and how are they different than Get Covered Illinois Broker?

All Brokers, Navigators and Certified Application Counselors will complete training on the Get Covered Illinois Learning Management System.

## Navigators

(215 ILCS 121/)

- Enroll individuals in ACA coverage.
  - Marketplace, Medicaid, All Kids
- Conduct **public education and outreach activities**,
- Focus on underserved communities
- Serve customers with complex household needs
  - Fluctuating income
  - Job loss
  - Immigration Status .
- Must provide unbiased information and cannot recommend plans.

# How you can help with the transition

## Refer

- Help us identify organizations or meetings that Get Covered Illinois can join
- Make introductions within your networks
- Recommend [GetCoveredIllinois.gov](http://GetCoveredIllinois.gov)
- Direct individuals and groups to us for help

## Share

- Use the information in this presentation to discuss Get Covered Illinois' transition to a state-based marketplace within your network.
- Stay informed and share our social media content: Facebook @Get Covered Illinois



Contact our Team: [GCI.Outreach@Illinois.gov](mailto:GCI.Outreach@Illinois.gov)