

## Logistics

- Phone lines are muted upon entry.
- •To submit comments or questions or directly chat with other participants, click the icon with three dots at the bottom right of your screen, then select the "Q&A" option.
  - Questions are encouraged!
- •We will address questions as they come in, as well as during our formal Q&A session later in today's webinar.
- •The slides, recording, and updated FAQ document will be available soon!
- •Please complete the post-webinar survey that will pop up on your screen after exiting the webinar.

## 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 Assisters and Brokers

#### **Critical Transition Milestones** Open Enrollment Period November 1 – January 15 2026 2025 Jan Feb Mar May Jun Jul Aug Sep Oct Nov Dec Jan Apr December 15 Deadline IT & Call Center Implementation For Coverage Starting January 1, 2026 Call Center GoLive CMS GoLive Approval **Execute CMS Blueprint** FFM Data Migration Launch Broker Program Launch Navigator Program Marketing & Outreach **Policy Development**





## Process of Transitioning from Healthcare.gov

- If a current, eligible Healthcare.gov customer's plan is still available, they will be autorenewed.
- 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?

- 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





# 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

## Certification

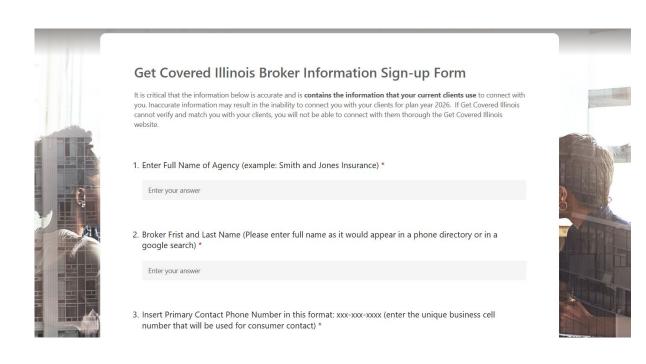
At Get Covered Illinois, we're committed to our partnership with health insurance agents/brokers certified in Illinois. As part of this support, we have created tools and training to support your efforts in our shared mission of enrolling Illinoisians in coverage. The certification program provides the minimum body of knowledge required for Illinois licensed Agents/Brokers to operate on the Get Covered Illinois Marketplace. The online classes are required to be completed annually.

Agent/Broker seeking certification are required to:

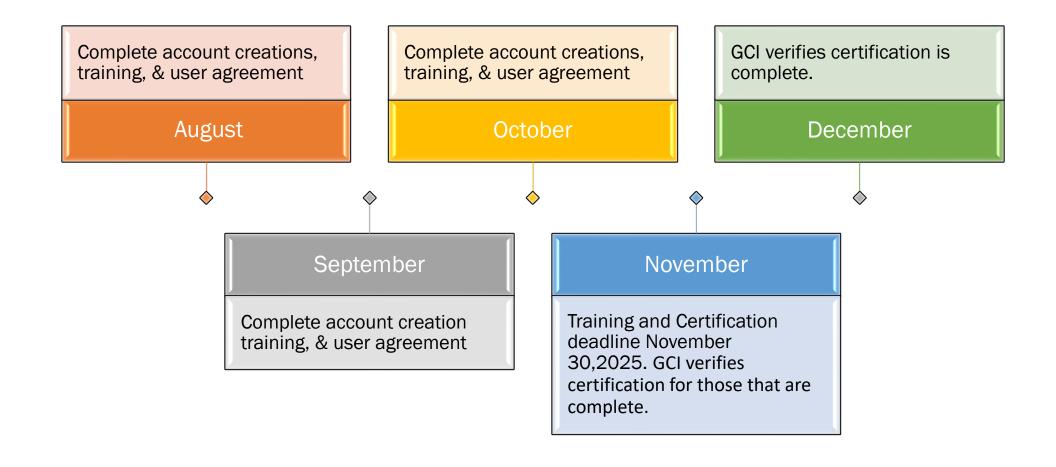
- maintain a License with the Illinois Department of Insurance with a health line of authority
- complete online training and the score 80% on the post training assessment.
- sign the Get Covered Illinois User's Agreement

## Broker Data Migration

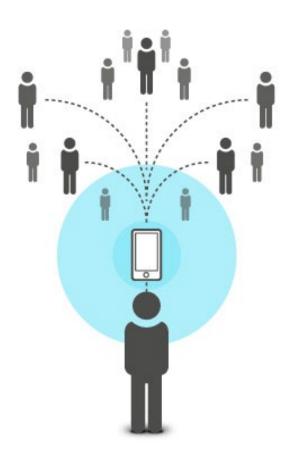
- Get Covered Illinois in Spring/Early Summer 2025 will be migrating consumer data from Healthcare.gov to Get Covered Illinois.
- As part of this process, GCI will be collecting demographic information to establish Illinois Brokers public portal accounts.
- GCI needs timely and accurate information to ensure that Illinois brokers maintain their clients through the transition to the Illinois State Based Marketplace.
- GCI will be hosting "Office Hours" on July 17 to walk through the process and to answer questions.



#### **Estimated Timeline**



#### **Broker Connect Overview**

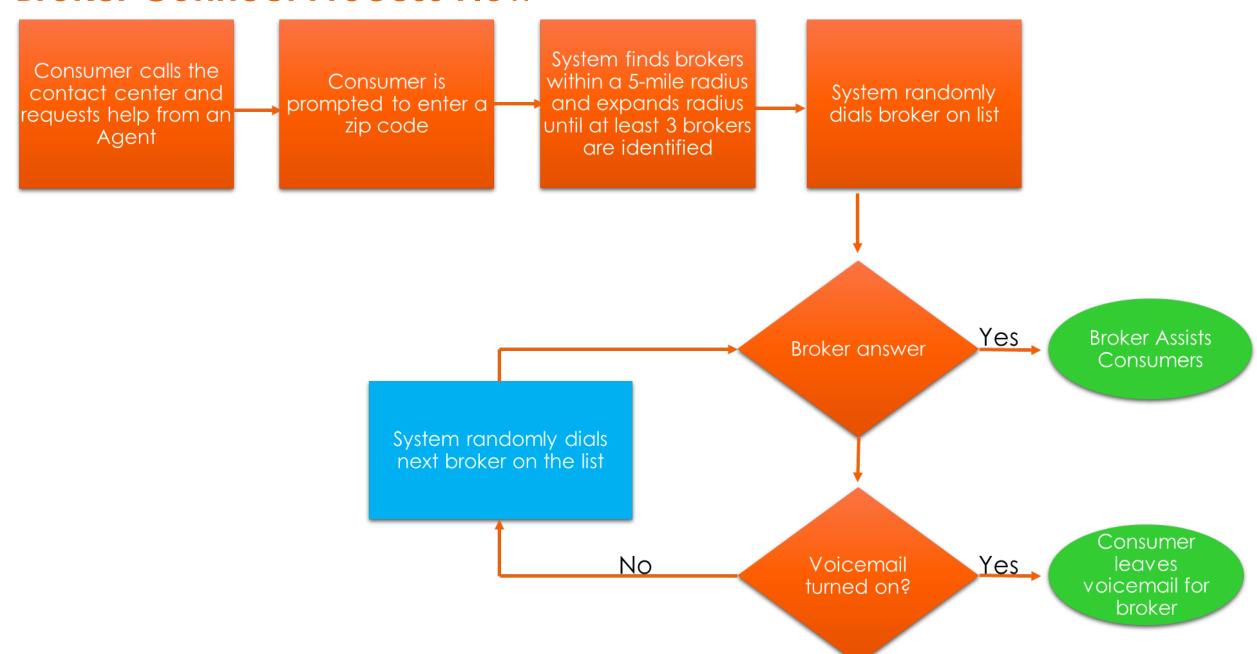


 Broker Connect is a program that brokers can join to receive leads from consumers who need help with completing their application or shopping for a plan. This is equivalent to the FFM's "Help on Demand" tool.

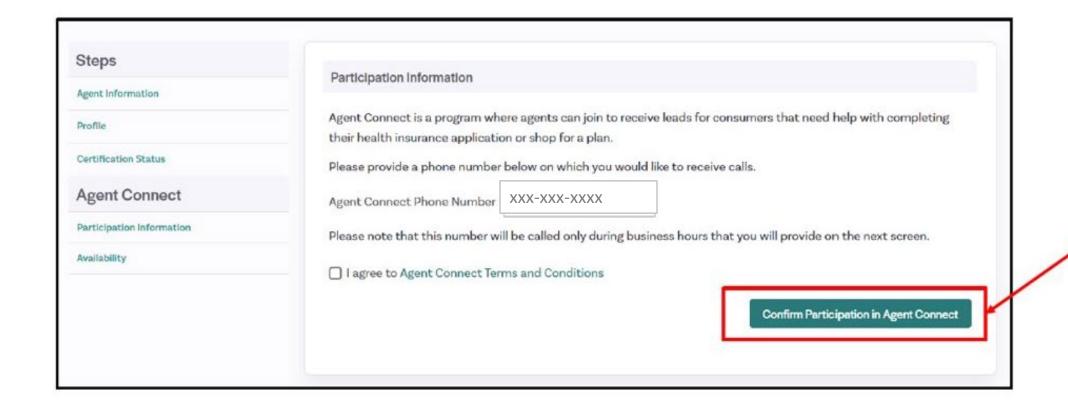
#### How it Works

- 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**



### Broker Connect Process Flow





#### **Get Covered Illinois Broker Portal**

- Offers Brokers and Agency Managers the opportunity to view their entire book of business
- Brokers will be able to drill into any specific customer accounts
- Get Covered Illinois Broker Portal users will receive real time notices that convey important requirements, changes, or deadlines related to their customers book of business.



## 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.



# Transition from HealthCare.gov to Get Covered Illinois

- Notice sent Fall 2025 from HealthCare.gov to the consumer
- Informs individuals the 2025 plan year plans that their 2026 plan will be offered through Get Covered Illinois



## **Questions?**

Please complete the post-webinar survey.

Join us for our next webinar!

Thursday, June 5, 2025

11:00 AM CT

## Thank you!



Contact our Team: GCI.Outreach@Illinois.gov