Get Covered Illinois Broker Webinar

Thursday, August 14, 2025

11:00 AM CT

Get Covered Illinois[SM]

The state's official health insurance marketplace.

Agenda

- Broker Data Migration
- Broker Certification
- Branding Guidelines
- Marketplace Integrity and Affordability Final Rule
- Q&A Session

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 **FAQs** will soon be available on the Get Covered Illinois **website**!
- Please complete the post-webinar survey that will pop up on your screen after exiting the webinar.

Broker Data Migration

Broker Data Migration

- As part of migrating customer data from HealthCare.gov to autorenew customers for 2026 Open Enrollment, Get Covered Illinois will be also migrating customers' current broker designations to keep customers connected to their current brokers.
- However, HealthCare.gov does **not** provide Get Covered Illinois with all the broker demographic information necessary for this transition.
- Therefore, Get Covered Illinois is requesting demographic **directly** from brokers as part of this transition. Your timely and accurate provision of this information will ensure that you maintain connection to your current HealthCare.gov-enrolled customers.
- This information will be included in your Get Covered Illinois public broker profile (which you will be able to edit after you first log in to your Get Covered Illinois broker portal).
- Inaccurate information may result in the inability to connect you with your clients for plan year 2026. If Get Covered Illinois cannot verify and match you with your clients, we will not be able to keep you as the broker of record for your current HealthCare.gov enrolled customers and you will have to be redesignated to each of them individually.

Broker Data Migration

Get Covered Illinois' Request

- Complete the Broker Transition Information Form.
- **Submit your completed form by Friday, 8/15/25 (LAST CALL!).**
- Questions? Contact the Get Covered Illinois Outreach Team (gci.outreach@illinois.gov)

Data Element	Description
First Name	Provide your full, accurate first name as it would appear on your Illinois Department of Insurance (IDOI) license, in a phone directory or in a Google search.
Last Name	Provide your full, accurate last name as it would appear on your Illinois Department of Insurance license, in a phone directory or in a Google search.
National Producer Number (NPN)	Provide your full, accurate NPN. **Do not** enter your IDOI License number.
Primary Phone Number	Provide your **primary** contact phone number in "XXX-XXX-XXXX" format. **Do not** provide a generic phone number. A cell phone number is preferred.
Email Address	Provide your **primary** email address in "johndoe@example.com" format. **Do not** provide a generic email address.
Agency Name	Provide the full, accurate name of your agency. Do not use abbreviations.
Business Address	Provide your agency’s street address, suite number (as applicable), city, state, and five-digit ZIP Code.
Federal Employee ID Number	Provide the FEIN of your agency. **Do not** enter a Social Security Number.
Agency Role	Specify your role in your agency (i.e., Agency Manager or Broker).

Certification and the Get Covered Illinois Learning Management System (LMS)

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.

Plan Year 2026 Certification Deadline: October 17, 2025

(to ensure that broker is certified and able to help customers starting on 11/1/2025)

Note: Brokers who complete their certification training after October 17, 2025, will be certified for 2026 plan year but their broker account may not be ready to help customers until after 11/1/2025.

Steps to Becoming a Get Covered Illinois-Certified Broker

1. Maintain a **license** with the Illinois Department of Insurance with a health line of authority
2. Complete the **online training** and score at least 80% on the post-training assessment
3. Sign the Get Covered Illinois **user agreement** (*accessed upon completing the training*)
4. Register/claim your **account** with Get Covered Illinois (*beginning in October 2025*)

*Starting in November 2025, brokers will be able to register their accounts prior to taking the online training.

The Get Covered Illinois Learning Management System

- The training has been launched and is partially available.
- You can find the link to create your account on GetCoveredIllinois.gov
- When you sign in, you will be directed to a form where you will provide your NPN.
- There are seven units (six currently live!)
- Two of the modules are pre-requisites and will not be repeated next year.
- This will take approximately six hours to complete.

Frequently Asked Questions

- An FAQ guide is available at the bottom of the landing page.
- Technical support will be handled by the LMS team at Pivto Better Learning; this will be for login issues, access, slides not advancing, etc.
- Get Covered Illinois-specific questions will be directed the Get Covered Illinois team.

FAQ

How do I reset my password?

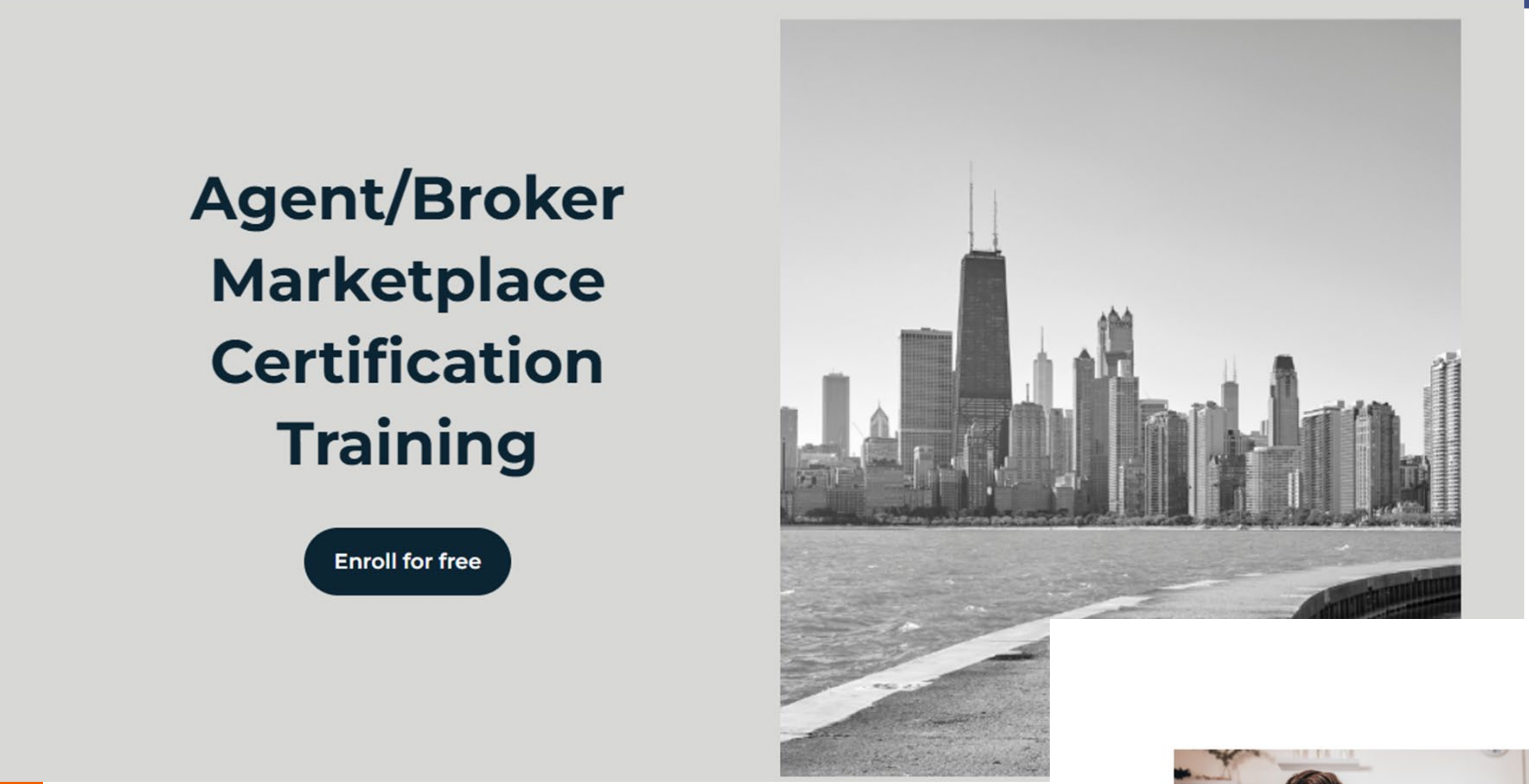
If you need to reset a password that you cannot remember, you can click "Forgot password?" on the login page and enter the email address that you used to register. If there is an account connected to that email address, you will receive instructions on how to reset your password there.

How do I get my certificate?

Upon successful completion of the course, you will be presented with the opportunity to view, download, and copy a link to your certificate. You may also view, download, and copt a link to any certificate at any time by clicking on your name and icon in the top right corner, clicking "My Account," and then "Certificates."

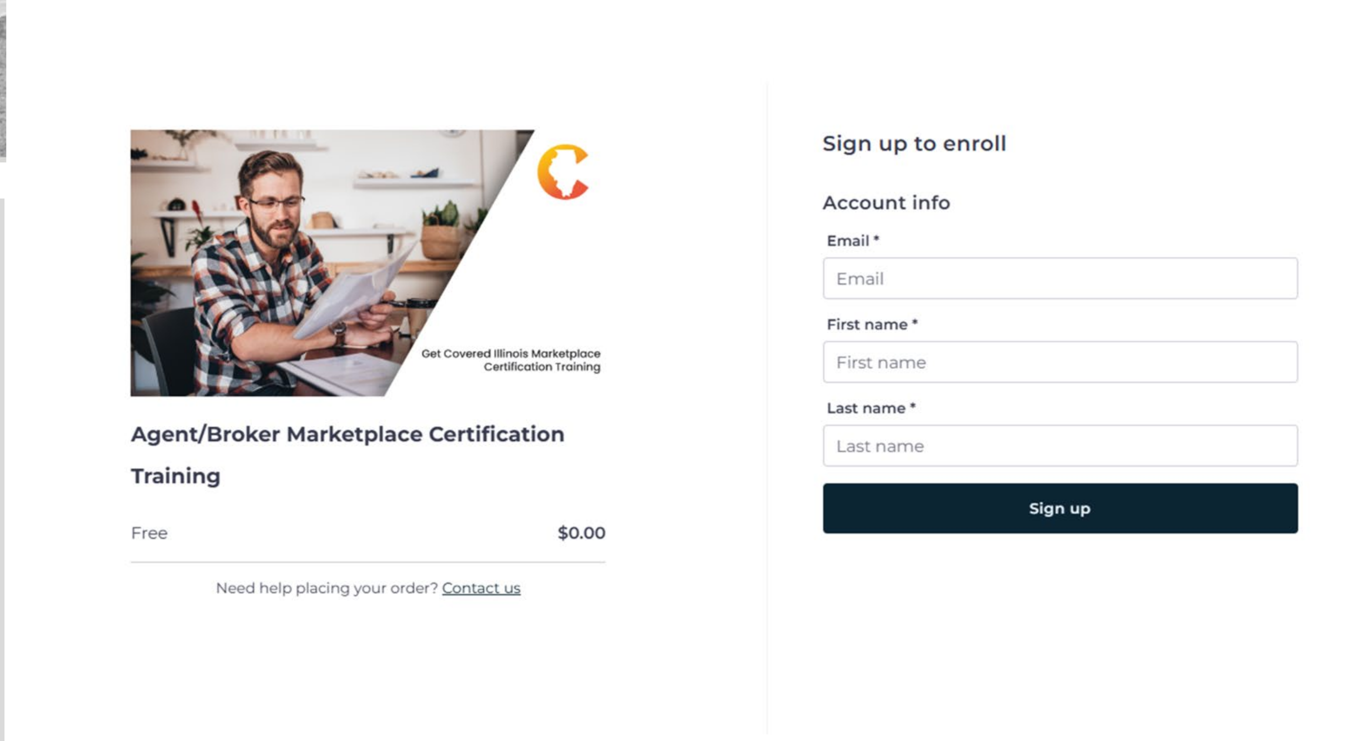
How do I contact technical support?

If you need technical support, please email admin@pivto.com.



First, select “Enroll for free”

Next, provide your email, first name, and last name. Then select “sign up.”



Course curriculum

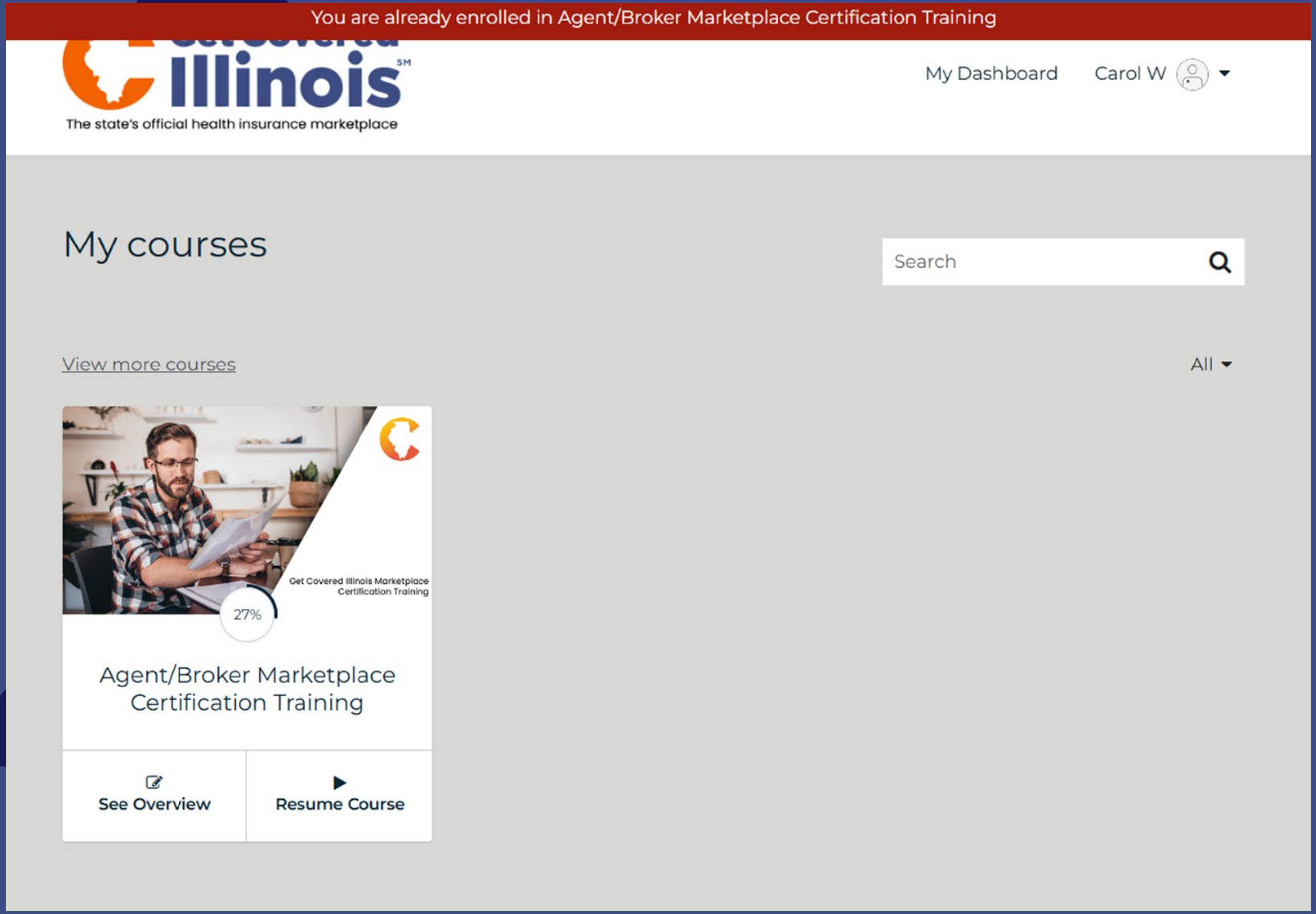
- Unit 1: Introduction to Training and ACA Basics
- Unit 2: Helping the Customer Speak Insurance
- Unit 3: Privacy, Security, and Fraud
- Unit 4: Marketplace Application Essentials
- Unit 5: Removing Barriers to Enrollment
- Unit 6: Customer Services Standards for Brokers and Assisters

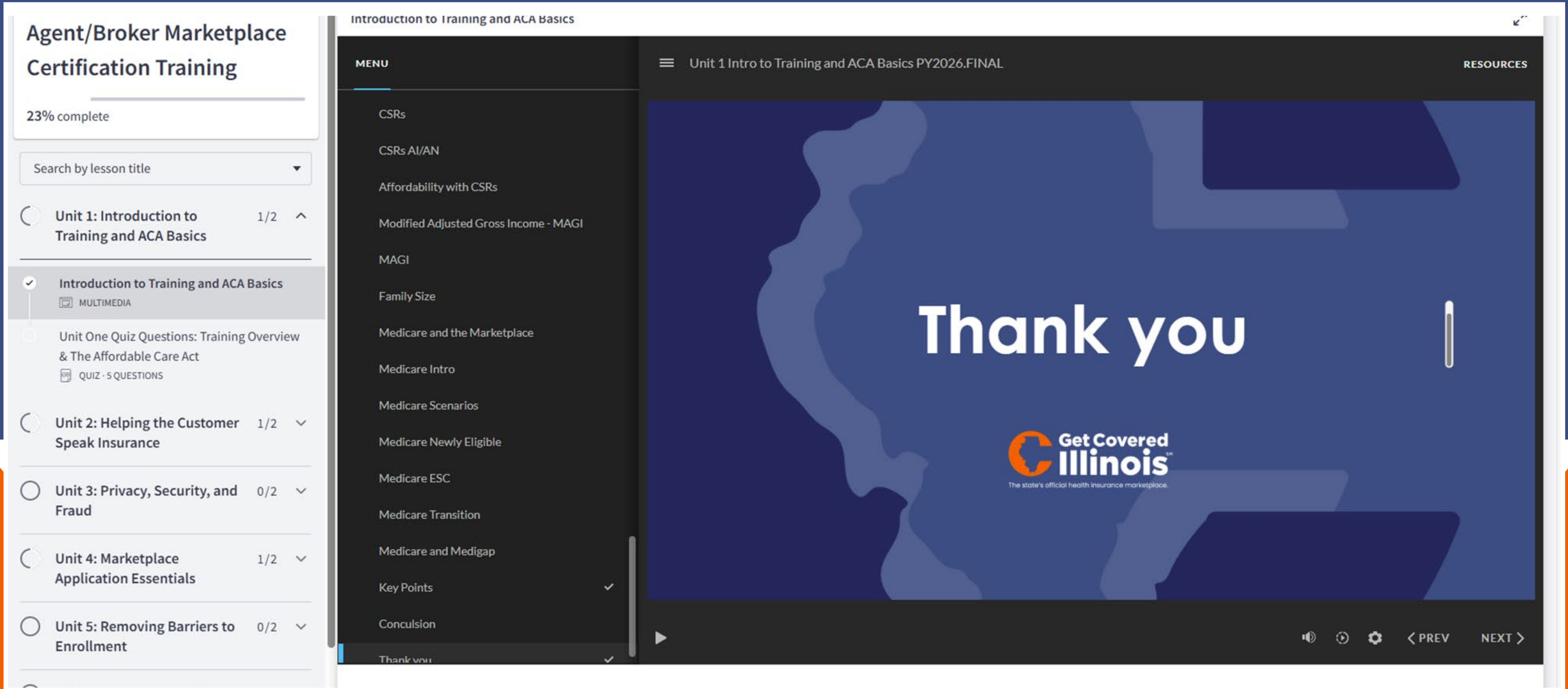
About this course

13 lessons

0 hours of video content

The Training Dashboard




Agent/Broker Marketplace Certification Training
23% complete
Search by lesson title
Unit 1: Introduction to Training and ACA Basics 1/2
Introduction to Training and ACA Basics
MULTIMEDIA
Unit One Quiz Questions: Training Overview & The Affordable Care Act
QUIZ · 5 QUESTIONS
Unit 2: Helping the Customer Speak Insurance 1/2
Unit 3: Privacy, Security, and Fraud 0/2
Unit 4: Marketplace Application Essentials 1/2
Unit 5: Removing Barriers to Enrollment 0/2
Introduction to Training and ACA Basics
MENU
Unit 1 Intro to Training and ACA Basics PY2026.FINAL
RESOURCES
CSRs
CSRs AI/AN
Affordability with CSRs
Modified Adjusted Gross Income - MAGI
MAGI
Family Size
Medicare and the Marketplace
Medicare Intro
Medicare Scenarios
Medicare Newly Eligible
Medicare ESC
Medicare Transition
Medicare and Medigap
Key Points
Conculsion
Thank you
Thank you
Get Covered Illinois
The state's official health insurance marketplace.
PREV
NEXT

Course View


Go to Dashboard
Get Covered Illinois
Introduction to Training and ACA Basics
MENU
Unit 1 Intro to Training and ACA Basics PY2026.FINAL
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Course View

Quizzes and Final Exam

- There is a five-question quiz after each unit for Units 1 through 6.
- There is a 25-question after the completion of six learning units.
- Passing score is 80 percent.
- If 80 percent not achieved, a window appears that shows which questions were missed.
- The learner will be directed to retake the quiz.

The Training Certificate


Certificate of Completion

Get Covered Illinois[SM]

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This certificate confirms that

First Name Last Name

Has successfully completed the following:

Curriculum Name

Acquired on: DD/MM/YYYY

Expires on: DD/MM/YYYY

Timing

All certificates are valid for **Plan Year 2026**, regardless of the date the training was completed.

Branding Guidelines

Our goal is to increase enrollment in health insurance plans among Illinoisans.

Contracted Partners

- **Marketing for Change**: A full-service behavior change advertising and research agency with a decade of experience working on health insurance marketplaces.
- **Rudd Resources**: A Chicago-based public relations and community engagement firm.
- **Maximus**: Digital agency providing web services.

Brand Research and Development

Measure views on health insurance, value of health insurance, awareness and views on Get Covered Illinois and HealthCare.gov **to inform brand identity and marketing and communications strategy.**

Key Findings

- **The uninsured want to be insured:** The question for most uninsured is not “why get insured”; it is when to do it. If there is a why question, it is “why now?”
- **Help is sought after and highly valued:** One difference between the insured and uninsured is simple <u>perseverance</u>. Many successfully insured had invaluable help.
- **Illinois-focused is good; state-run, not so much:** Consumers appreciate a platform built for their state but are wary of over-promising by the government.

Brand Refresh

Logo
Colors
Brand Promise
Brand Positioning
Brand Voice

Get Covered Illinois℠

The state's official health insurance marketplace

Brand Refresh

Logo
Colors
Brand Promise
Brand Positioning
Brand Voice

COLOR PALETTE

Primary Colors
Use primary orange and blue to maintain brand consistency—orange for energy and emphasis, blue for trust and stability

PANTONE 1595 C
#F26101
C: 0
M: 73
Y: 86
K: 0

PANTONE 4142 C
#3c4d84
C: 84
M: 68
Y: 5
K: 19

Secondary Colors
The secondary color palette should be used sparingly for highlights, accents, data viz and infographics where color is needed to distinguish information. Percentage tones may be used at the designer's discretion to meet 508 compliance needs on the web when applicable.

DARK BLUE
#1161c54
C: 100
M: 98
Y: 32
K: 26

TEAL
#63b4b5
C: 56
M: 7
Y: 27
K: 0

YELLOW
#ffce00
C: 0
M: 14
Y: 100
K: 0

MEDIUM BLUE
#6176c9
C: 60
M: 47
Y: 0
K: 0

Note: The secondary color palette may be refined during the initial phase of campaign development

Proportional Color Application
This is a general representation of how the color might balance across a material that includes both primary and secondary colors.

Brand Refresh

Logo
Colors
Brand Promise
Brand Positioning
Brand Voice

BRAND IDENTITY

Brand Promise

Get Covered Illinois is the easiest, most supportive and most welcoming place for people not covered through their employer to price, compare and enroll in health and dental insurance plans.

Get Covered Illinois allows you to compare multiple plans, typically from multiple insurers, in a single place, and find live, human customer support.

Get Covered Illinois can help you through the process in-person or by connecting you to certified insurance brokers and supportive community-based experts called "navigators."

Get Covered Illinois is also the only place offering middle income people reduced premiums through its status as the state's official Health Insurance Marketplace, providing financial help in the form of tax credits – even to some families with six figure incomes.

Our goal is to make securing a state-vetted private health insurance plan as easy and affordable as possible.

Brand Refresh

Logo
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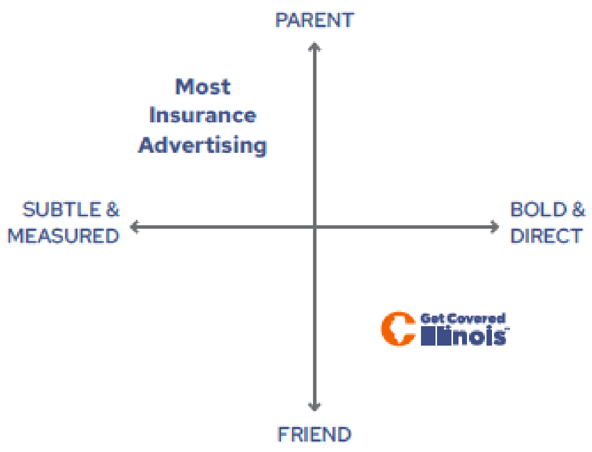
BRAND IDENTITY

Brand Positioning & Personality

Get Covered Illinois is a safe, helpful and supportive place to tackle a complicated but important task – getting health insurance. We strive to be the customer's ally and champion, offering expert guidance and welcoming support. We get that things can get complicated and frustrating. We are here to help people navigate the nuances of the insurance market and secure the best premium possible.

As the state's official health insurance marketplace, Get Covered Illinois offers reduced premiums for middle income people – some earning six figures – that cannot be found anywhere else. We are not an insurer. But we are where private insurers compete for you, offering multiple plans in a single place.

As the new player to the arena, Get Covered Illinois is fresher, more direct and bolder than what's come before. We strive to be as straightforward and clear as possible, avoiding vague or flowery promises in favor of practical, tell-it-like-it-is guidance. We are official and authoritative, but not stodgy and authoritarian. Our most zealously protected asset is our customers' trust.



Brand Refresh

Logo
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BRAND IDENTITY

Brand Voice

Brand Tag Line / Short Descriptor
(When positioned with the logo)
The Official Health Insurance Marketplace

(When used in copy)
Get Covered Illinois, the state's official health insurance marketplace

The tagline is intentionally straightforward. It clearly articulates the services offered in a way that the brand name and logo do not do on their own.

DO
Feature the tagline along with the brand logo (this is especially important during the re-launch phase of the Get Covered Illinois brand, when awareness of services offered is low).

DON'T
Write the tagline in title case, which carries a "parental" tone. Instead, use sentence case.

Tone of Voice
The Get Covered Illinois brand tone

IS	IS NOT
"Supportive friend"	"Directive boss"
Helpful	Obstructive
Frank	Flowery
Official	Authoritarian
Clear	Confusing

Tone Tip: Ask: "Am I using the voice of a trusted friend?" Like a friend, the Get Covered Illinois brand tone is supportive. We treat customers as equals and guide – rather than push – them to make choices that are right for them.

Website

GetCoveredIllinois.gov*

Goals for the redesign

- Modernize the user experience to build trust and reflect the Get Covered Illinois brand
- Provide clear guidance to help customers find, understand and enroll in health coverage
- Drive self-service and support

*Redirects to GetCovered.Illinois.gov

Website

Discovery
Design

Archetype Summaries

PRIMARY

High needs

- Goal: Understand health plan **quality** and **details**.
- Stage: Varied, but includes **older, more experienced** shoppers likely with previous private insurance. May have more **complex healthcare needs**.

Needs:

- Robust plan information
- Plan comparison
- SBM literacy
- Access to offline channels if needed

PRIMARY

Low tolerance

- Goal: **Quickly** see costs and **easily** enroll.
- Stage: Varied but includes **younger** with **less health insurance experience**. May include many gig and parttime workers.

Needs:

- Reduced overwhelm; less content and steps
- Easy path forward; minimal barriers
- Upfront cost estimate

PRIMARY

Life changes

- Goal: Confirm "**Do I qualify**"?
- Stage: Varied, but all with a major **life change** (loss of job, pregnancy. etc.). Includes those **rolling off Medicaid.**

Needs:

- Easily identify and understand QLE
- Find information tailored to their QLE, particularly Medicaid roll-off
- Later needs may fall into other archetypes

SECONDARY

Return & Renew

- Goal: **Renew** or change plans. **Update** information or check coverage
- May be two different archetypes.

SECONDARY

Medicaid Eligible

- Goal: Learn, apply, or enroll in **Medicaid**

TERTIARY

Navigators & Brokers

- **Goal:** Enable themselves to **assist** (Navigator) or **sell** (Broker) enrollment; e.g., learning, certification.

TERTIARY

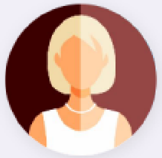
Immigrants/DACA

- Goal: Learn about if they qualify, how to enroll
- May have a language barrier or prefer offline assistance. May fall into other archetypes.

Website

Discovery

Design



High Needs Persona

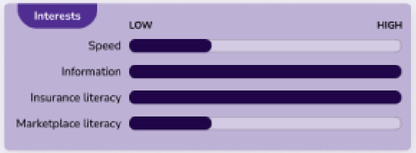
High Needs users are exploratory and evaluative information seekers with a focus on plan quality and details.

This audience may want to spend more time learning about how a Marketplace works and the types of plans and benefits that are available. They may also access offline channels to learn more.

This audience may include more experienced shoppers who had private health insurance in the past. However, they are likely new to self purchasing through a Marketplace.

This audience could include any demographic, but likely includes older adults. It may also include people with complex health needs that will impact their coverage selection.

"I'm the kind of person that would methodically go down the road like: why use it, who can get covered, what are the features, how do I sign up?"



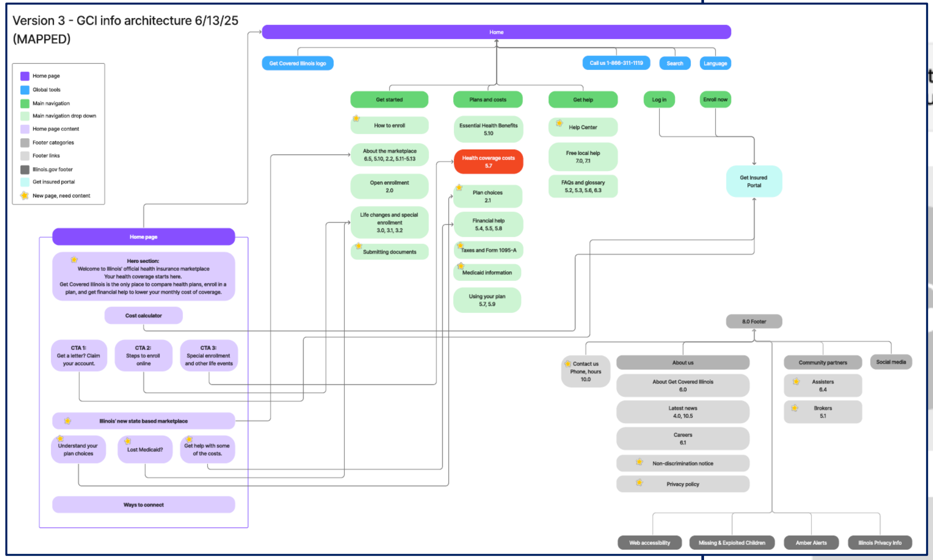
High Needs: Get Covered Illinois Journey Map

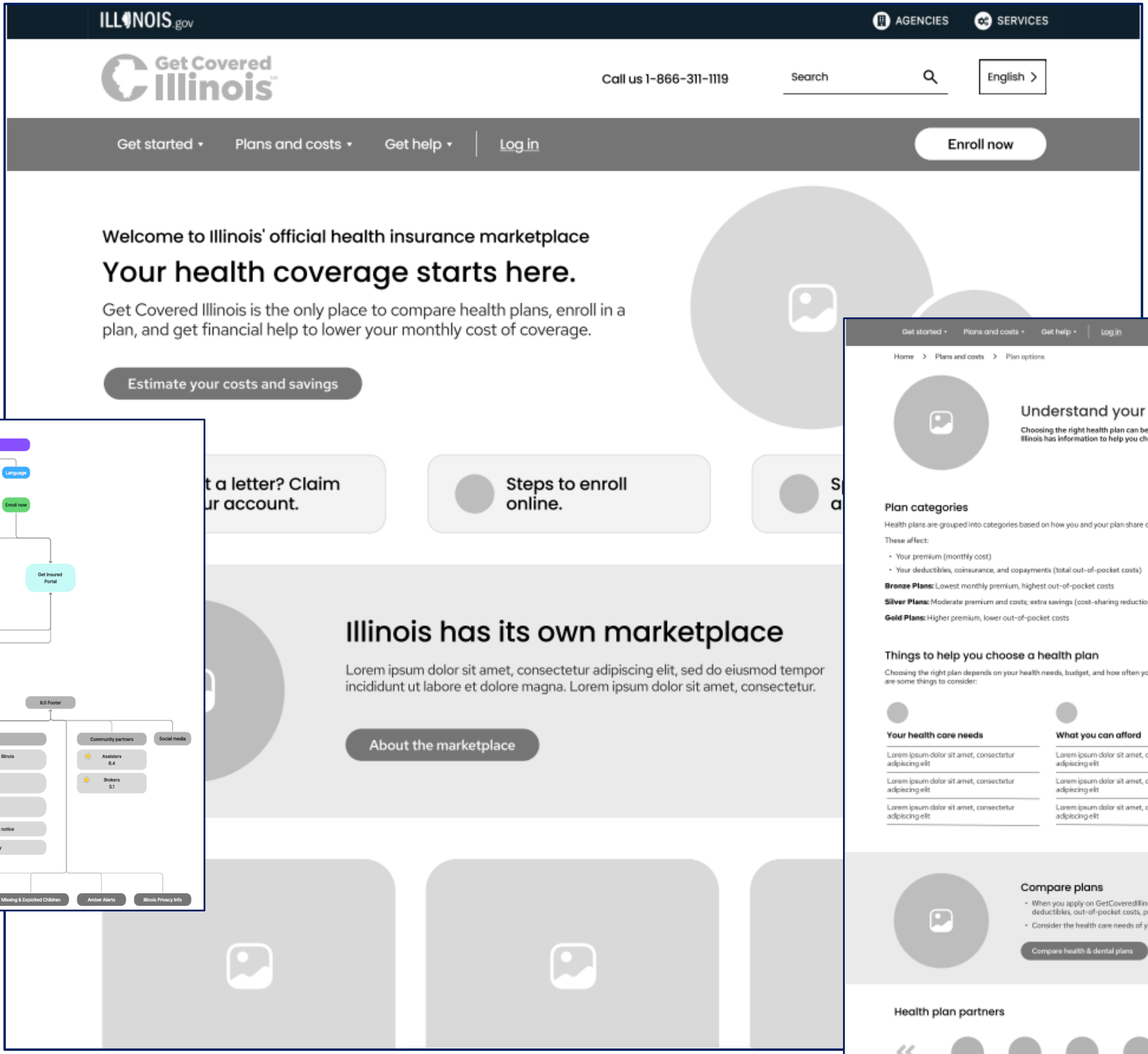
	1 Awareness	2 Education	3 Preparation	4 Enrollment	5 Maintenance/Renewal
Goals	Learn where to purchase health insurance	Understand how Marketplace insurance works Assurance on plan quality Assess Marketplace is for "me"	Confidence with information to make the best choice Understanding of plan choices Assessment of quality	Choose a high-quality plan, within budget	Solve routine questions Prepare for renewal
Key Actions	Actively seeks information on where to purchase health insurance	Arrive at Get Covered website Attempt to explore Marketplace basics	Explore plans and benefits May get additional help from offline sources, like CAC	Take time evaluating high number of options Make a plan selection	Password reset, information changes, lost ID card, etc.
Touch Points	Search	Info site	In-person, Info site, Call	In-person, Enrollment site	Info site, Enrollment site, Call
Sentiment	Motivated	Exploratory	Evaluative	Optimistic	Assessing
Challenges	Potentially limited Marketplace awareness	Hard to find details on how Marketplace insurance works No detail on insurance brands ("quality")	Lack of Marketplace enrollment steps Lack of direction to plan comparison tools	TBD: Are there known Enrollment challenges we can help solve for on the educational site?	TBD: Are there known Maintain/ Renew challenges we can help solve for on the educational site?
Opportunities	Marketing outreach alignment Modern look and feel Trustworthy brand indicators	Clear starting point Outline key journey steps Restructure IA to direct to right size information Carefully placed brands Add State logo prominently Clear calls to action Clear microcopy Plain language content	Financial literacy content Link to plan search Link to cost calculator Easy to find contact information (CAC, Navigators) Hyperlinks to subpages for more information	Consistent look and feel with enrollment site Consistent language with enrollment site Easily move between sites	Details on change to SBE

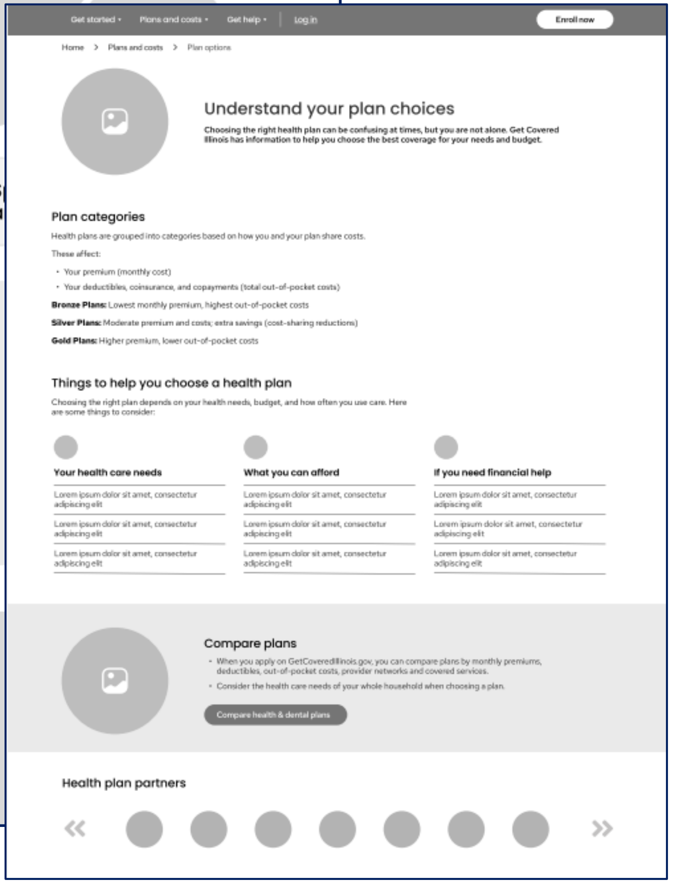
Website

Discovery

Design







Customer Communications Timeline

- **9/30/2025**: HealthCare.gov will send a notice to customers about the transition.
- **9/30/2025**: HealthCare.gov call center IVR will be updated with transition information.
- **10/1/2025**: Get Covered Illinois Customer Assistance Center will be open for live calls.
- **10/1/2025**: Updated website will be launched with iterative content updates up to and through Open Enrollment.
- **10/6/2025**: Get Covered Illinois will send their notice to customers confirming the transition.
- **Mid/Late October**: Get Covered Illinois and Insurers send 2026 renewal notices to customers.

CMS does not want anyone to communicate with customers about the transition prior to HealthCare.gov sending their notice on 9/30/2025.

Communications Platform: ACTION NEEDED!

Thank you for your partnership with Get Covered Illinois and all the work you do to help Illinoisans access quality, affordable healthcare coverage. To continue sharing important updates, resources, and opportunities with you, we're moving to a new and improved communications platform.

Why this matters to you:

- Our new system will ensure that you receive only the most relevant, timely information, tailored to your role and interests. From enrollment and certification updates and policy changes to training invitations and post-webinar follow-up resources, we'll help you stay informed.

What we need from you:

- To comply with communication guidelines, we need your consent to continue reaching out to you. It only takes a minute to opt in by clicking **here** or inserting this link into your browser: https://mailchi.mp/illinois.gov/partner-opt-in-form

We will be in touch after today's webinar with the link!

Marketplace Integrity and Affordability Final Rule

Proposed Rule

The proposed rule was issued by Centers for Medicare and Medicaid Services (CMS) in March 2025. The Illinois Department of Insurance, with input from Get Covered Illinois, submitted comments on April 11 emphasizing the importance of:

- Flexibility and stability for State Based Marketplaces (SBMs), citing SBMs are familiar with their customers and partners and their unique needs and best positioned to make decisions that are in the best interest of them—including keeping gender-affirming care as an essential health benefit.
- Keeping DACA recipients eligible for Marketplace plans*, citing the loss of accessible healthcare for this population as well as having a negative impact on risk pools.
- Delaying implementation of new provisions until after PY2026 to allow for the market to stabilize after what will be many changes due to expiration of the enhanced APTCs and existing requirements

* DACA recipients became eligible for marketplace coverage beginning November 1, 2024. For more information, see FAQs: https://getcovered.illinois.gov/resources/faqs-eligibility-for-daca-recipients.html

Impacts: Final Rule Issued on June 20, 2025

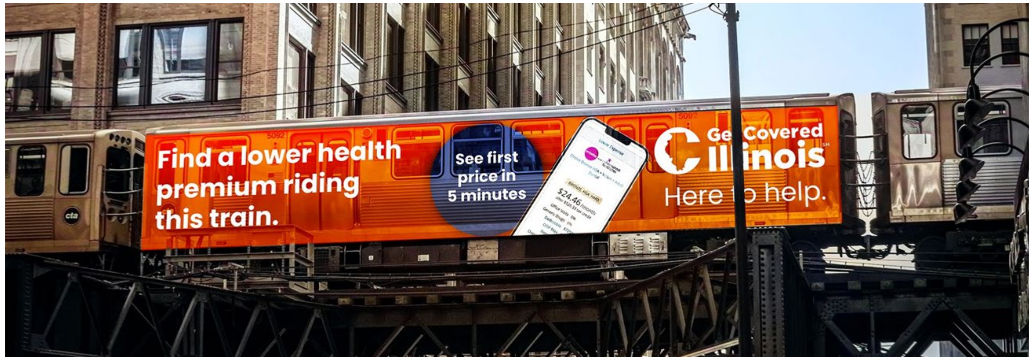
- **Reduced Enrollment Periods**
  - Individuals with incomes up to 150% FPL no longer qualify for an income-based SEP (starting 8/25/2025).
  - Mandated Open Enrollment begin no later than November 1 and end no later than December 31 (starting PY2027).
- **Deferred Action for Childhood Arrivals (DACA) Recipients Become Ineligible**
  - Definition of “lawfully present” now excludes DACA recipients (starting 8/25/2025).
- **Increased Administrative Tasks / Financial Unknowns for the Customer**
  - No future APTC if prior year APTC not reconciled on tax return (starting PY2026).
  - Customers must verify income if IRS does not return income data (starting PY2026).
  - Requiring customers to verify income if IRS data shows under 100% FPL* (starting PY2026).
  - Eliminates the 60-day extension to verify income and reverts to the standard 90 days (starting 8/25/2025).
  - Eliminates the auto enrolling of CSR-eligible customers who were in a Bronze plan into a Silver Plan (starting PY2026).
  - Allows carriers to add past-due premium amounts to the customer’s binder payment (starting 8/25/2025).
- **Covered Benefits**
  - Coverage for gender-affirming care continues in Illinois marketplace plans, per state law.

*For PY2026, 100% FPL is $15,650 (household of 1) or $32,150 (household of 4).

Get Covered Illinois' Role

Support the Customer

- **Public Awareness Campaign:** **Here to Help**
  - Featuring pathways to support by promoting navigators, brokers and our Customer Assistance Center.
- **Tools and Resources for Navigators and Brokers**
  - Updated website, broker and navigator locator, crosswalk tool, dedicated phone line, newsletters, webinars.
- **Community Outreach**
  - Making strong connections in communities through our partnership with Rudd Resources.



Your Questions

Next Get Covered Illinois Broker Webinar

Join us for our next webinar!

Thursday, September 4, 2025, 11:00 AM CDT

Broker Webinar Resources:
https://getcovered.illinois.gov/resources/broker-webinar-material.html

- Recordings of Past Webinars
- Slide Decks
- FAQs
- Broker Transition Information **Form**

Please complete the post-webinar survey that will pop up on your screen at the end of the webinar.

Thank You!

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