Get Covered Illinois Broker Webinar

Wednesday, October 1, 2025

11:00 AM CT

Get Covered Illinois[SM]

The state's official health insurance marketplace.

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.

Agenda

- Reminders
- Broker Portal Review
- Medicaid Overview for Brokers
- Hardship Exemption Policy Guidance Review
- Review of Federal Policy Changes for Get Covered Illinois Performance Year 2026
- Key Dates and Next Steps
- Q&A Session

Reminders

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!

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.

Privacy and Consent

Illinois Health Insurance Exchange Non-Exchange Entity Agreement

Article 3: Security and Privacy Standards

3.4: Privacy Notice Statement

3.6: Consent

Broker Portal Review

Broker Portal Functionality

- Migrated brokers:
  - Account claiming
  - Multifactor authentication
  - Update customer-facing profile
  - Review agency setup, contact CAC if changes needed
- New brokers:
  - Creating a new agency (when to create new agency, and how to create)
  - Agency managers – how to add new brokers to your agency
  - Agency managers – how to monitor certification status of brokers in your agency

Overview of Get Covered Illinois Broker Portal

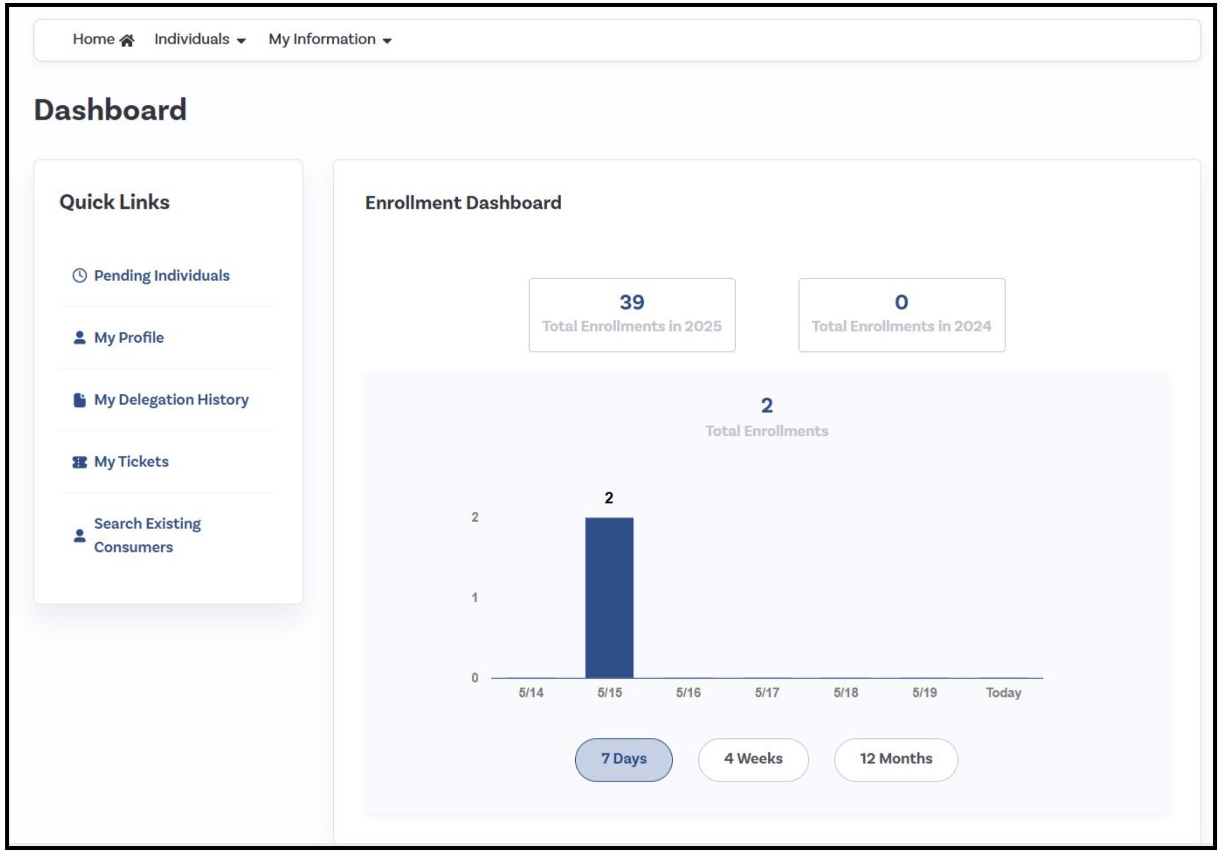
The Get Covered Illinois Broker Portal is a dedicated module optimized for Get Covered Illinois-certified brokers to provide support to their customers.

The portal allows agents to manage their Book of Business, process delegation requests, assist consumers with application and plan selection, and set up Broker Connect.

The portal is designed to support both a single broker with a few consumers as well as a single agency with multiple brokers and thousands of consumers.

Key Capabilities

- Manage Book of Business
- Assist customer with their application and enrollment
- Upload documents to address DMIs
- Review customer notices
- Manage Customer Delegations

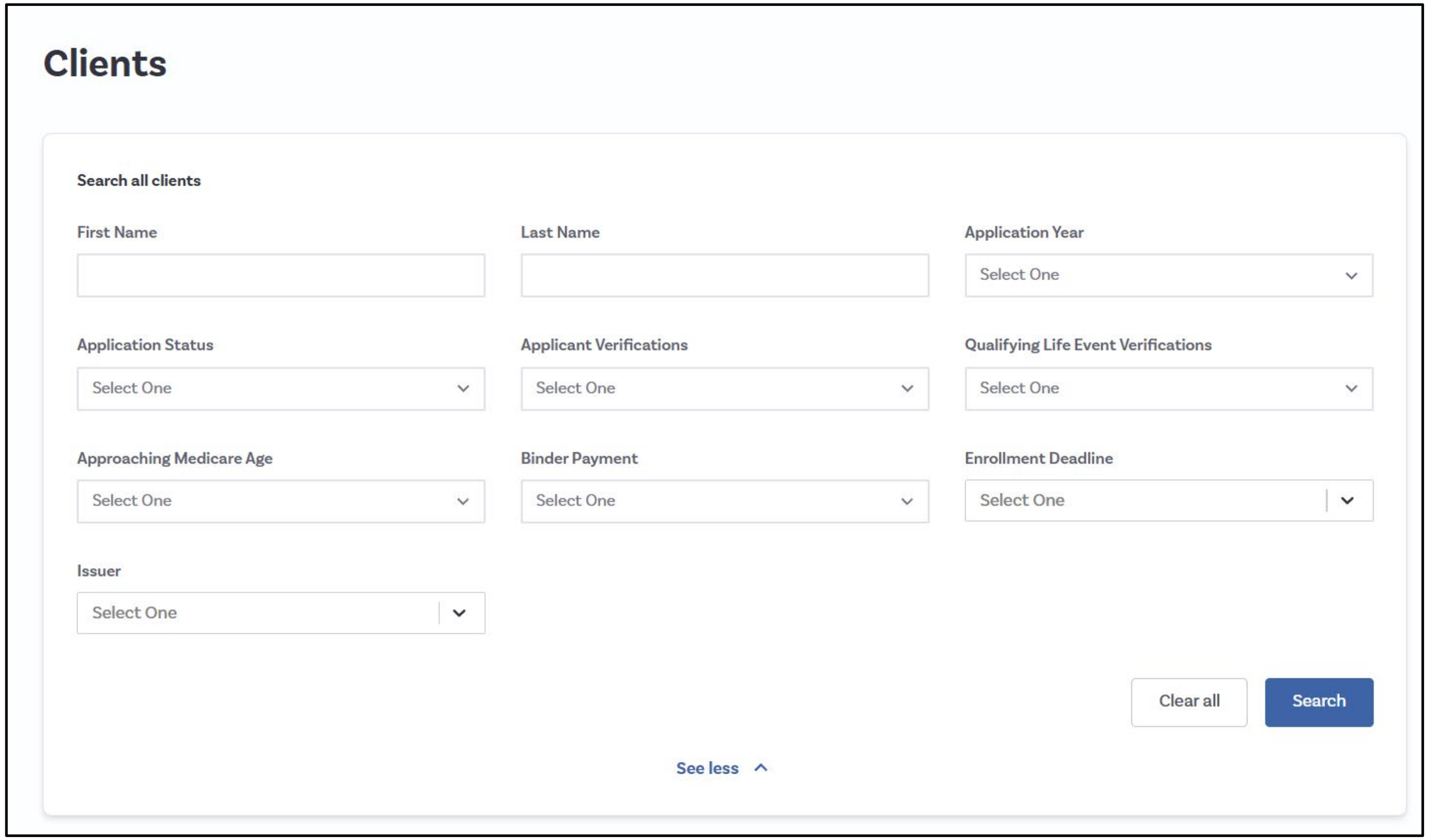


Broker Portal Basics: Managing Book of Business

Brokers will have access to all clients in their Book of Business.

Brokers can filter their Book of Business by the Following fields:

- First/Last Name
- Application Year
- Application Status
- Applicant Verifications
- QLE Verifications
- Approaching Medicare Age
- Binder Payment
- Enrollment Deadline
- Issuer

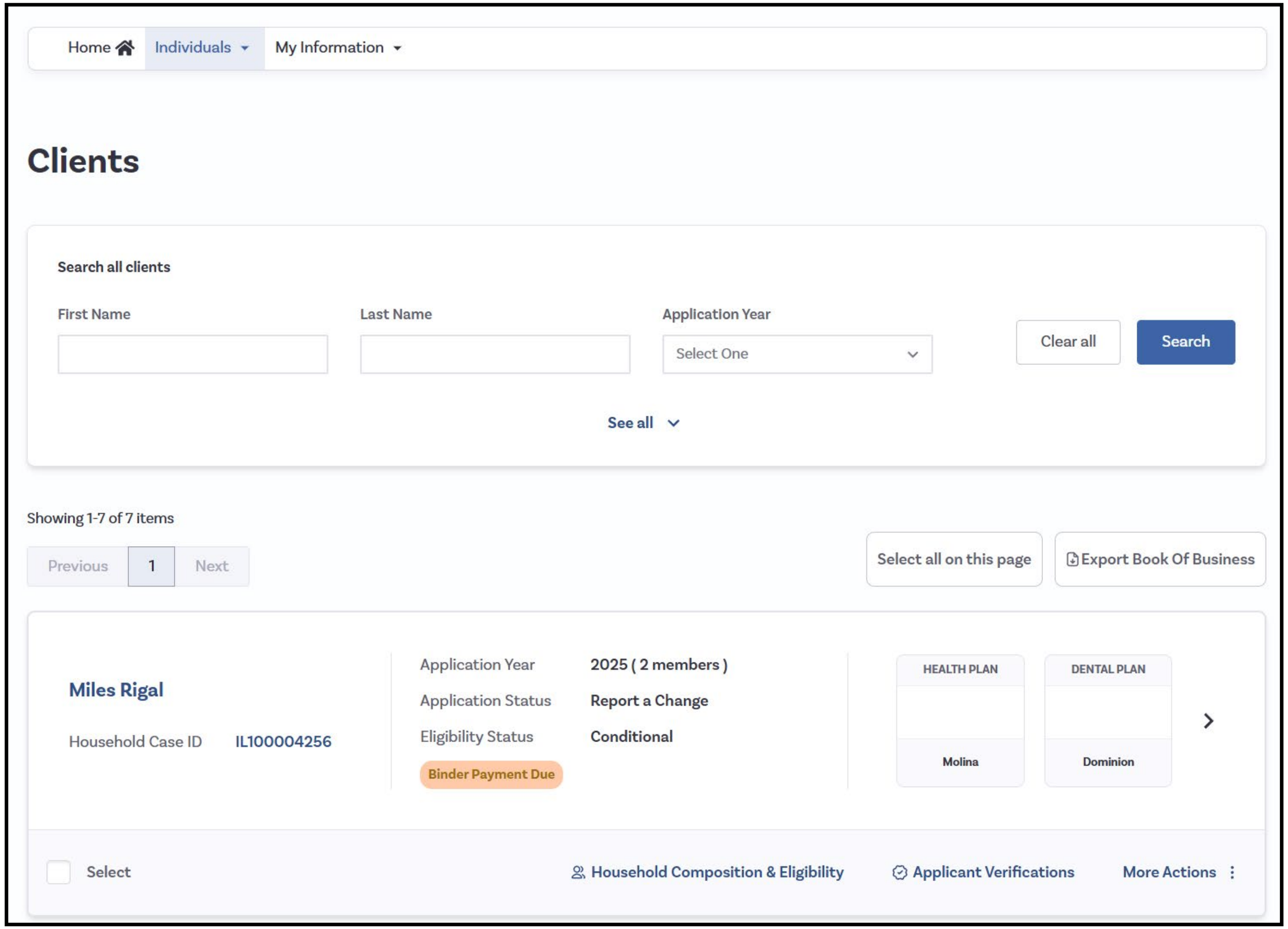


Broker Portal Basics: Managing Book of Business

Brokers can access their consumer information in two ways:

(1) View Summary of Consumer Details on the broker's Active Individuals tab

(2) View Member's account directly and act on behalf of customer



Customer Designations

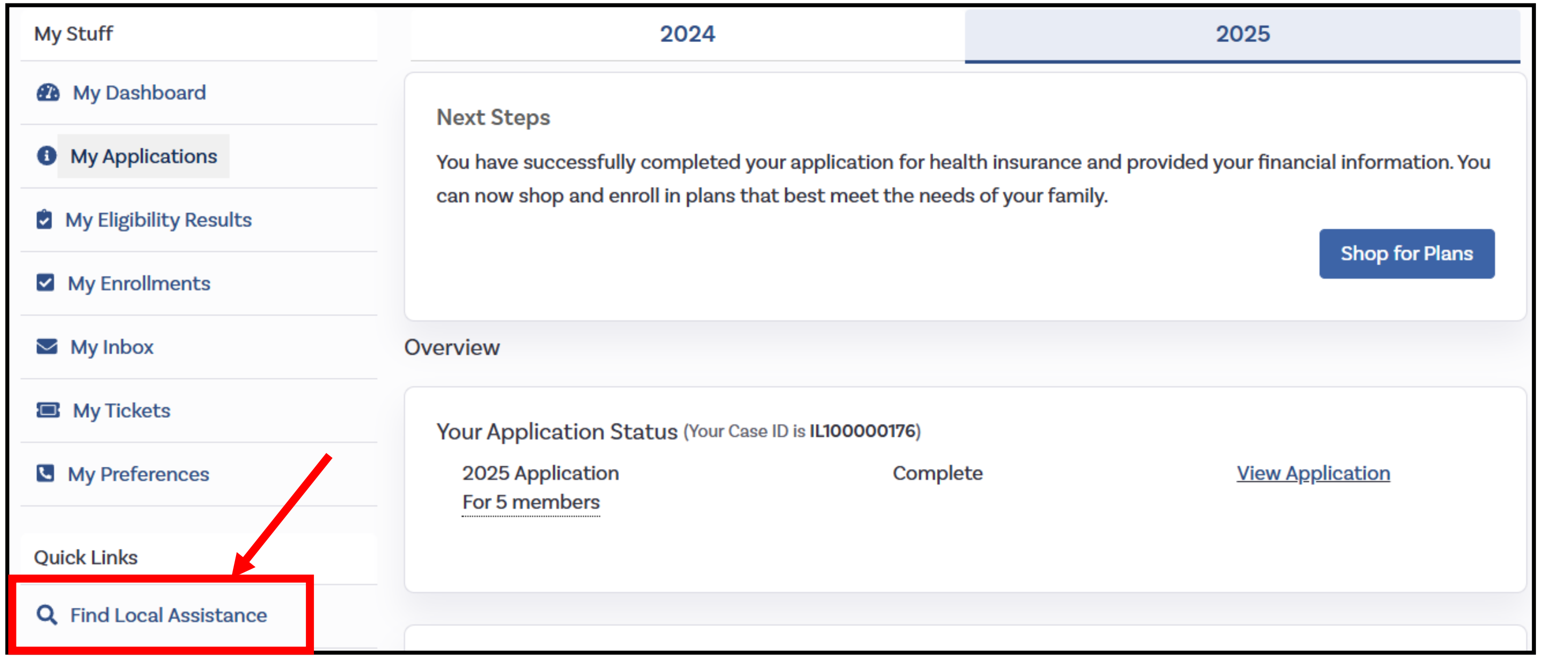
Brokers can designate consumers in two ways:

(1) Consumers can select the broker from their account using the "Find Local Help" search tool.

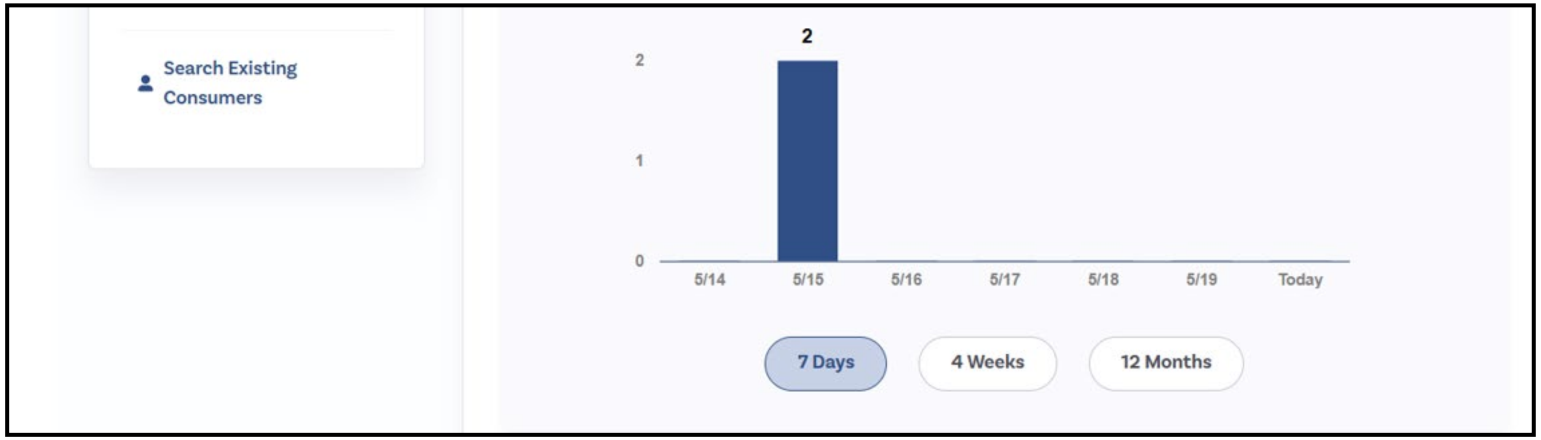
(2) Brokers can use the "Search for Existing Customer" tool to designate themselves to an existing customer or create a new account if the customer does not have one.

Brokers can designate customers at <u>any time</u> of the year and at <u>any point</u> in the customer's application or enrollment process.

(1) Find Local Assistance in **Customer Account**



(2) Search Existing Consumers in **Broker Account**

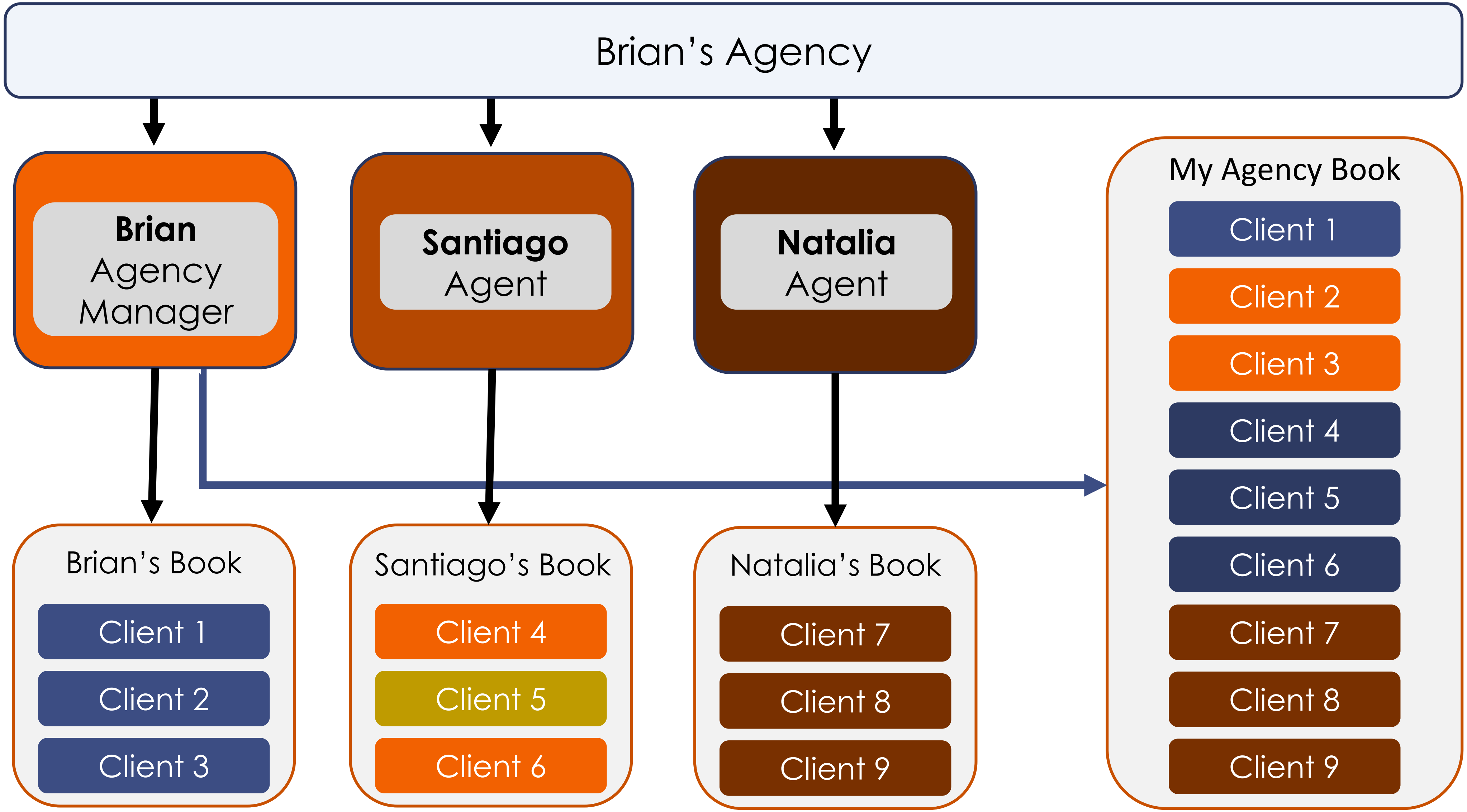


Broker Portal: Agency Model

Get Covered Illinois provides brokers with support using an Agency Model. All brokers will be connected to an Agency and will be one of two main roles: (1) Agency Manager and (2) Broker

Role	Definition
Broker	The Broker role is a certified broker who can: • Manage their Book of Business, and • Take action on behalf of their designated customers.
Agency Manager	The Agency Manager role is a certified broker who can complete all Broker role activities above, **PLUS**: • Manage the Book of Business for all brokers in their Agency • Take action on behalf of designated customers for all brokers in their Agency • Add/Remove brokers from their Agency • Monitor certification status of all brokers in their Agency

Broker Portal: Agency Model



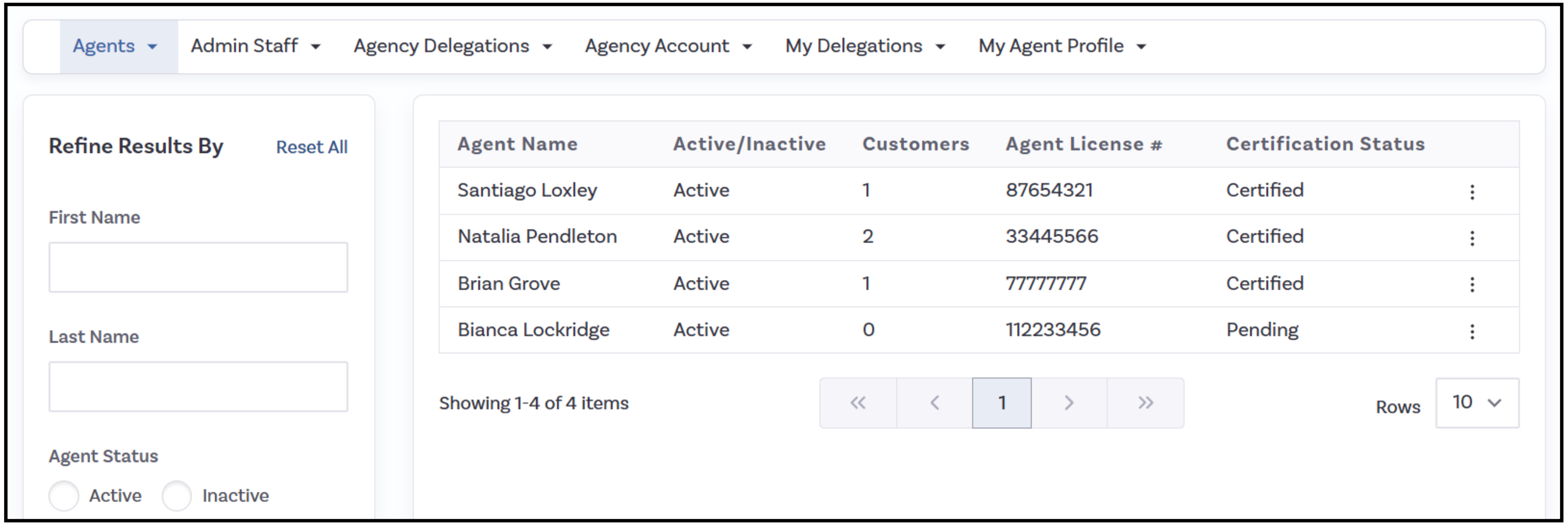
Agency Manager Capabilities

Customer Management

- View Delegation Requests for all customers assigned to a broker in their agency
- View all active Clients within their agency
- View the household details and customer information for all clients in their agency
- Act on behalf of all clients in their agency

Management of Brokers

- View and edit profile of brokers in their agency
- Re-assign individual customer from one broker to another broker within their agency
- Re-assign full books of business from one broker to another broker within their agency
- Add new brokers to their agency
- Monitor certification status of new brokers

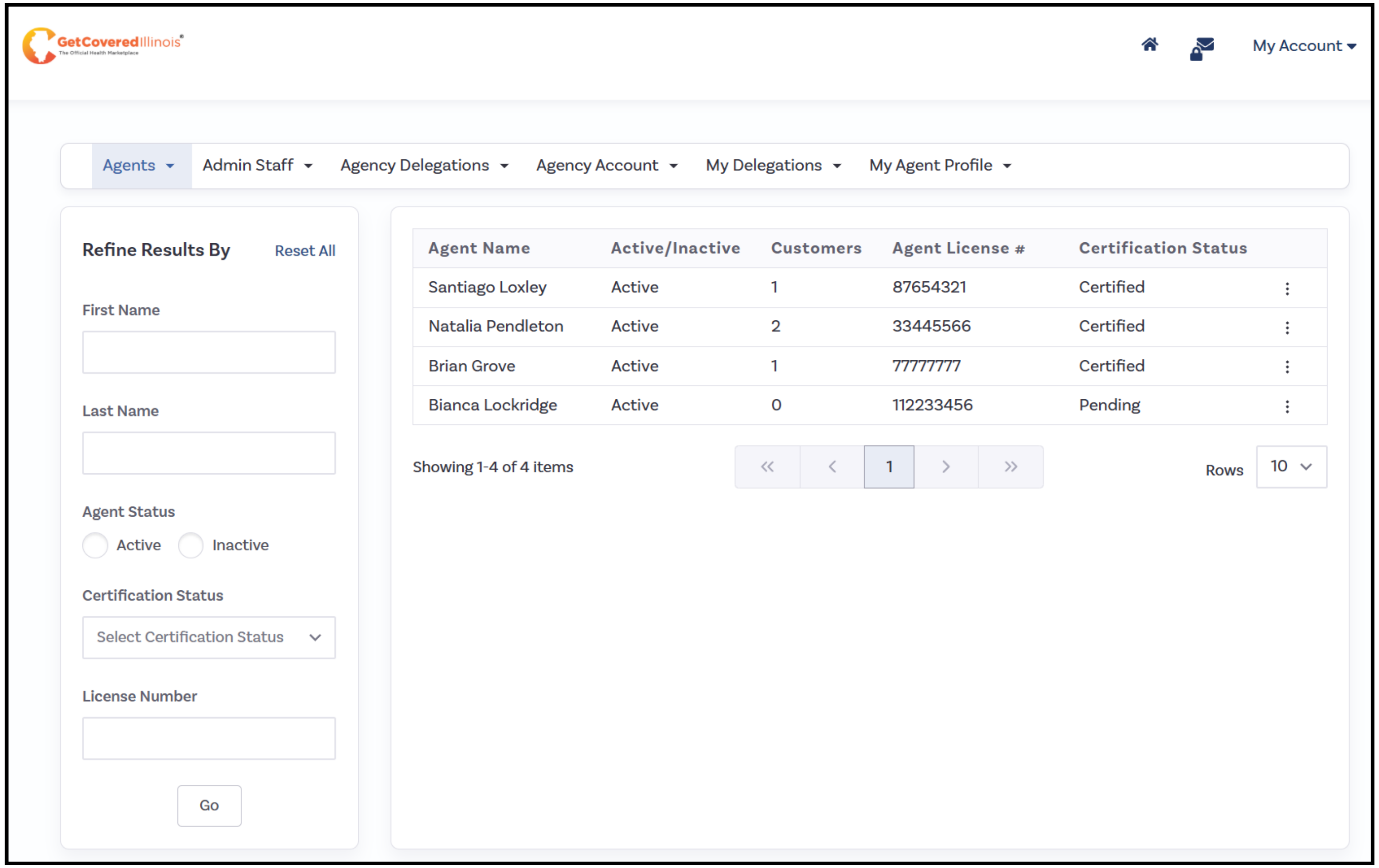


Detailed Walkthrough: Agency Manager Capabilities

The following slides demonstrate the following key capabilities of the Agency Manager Role:

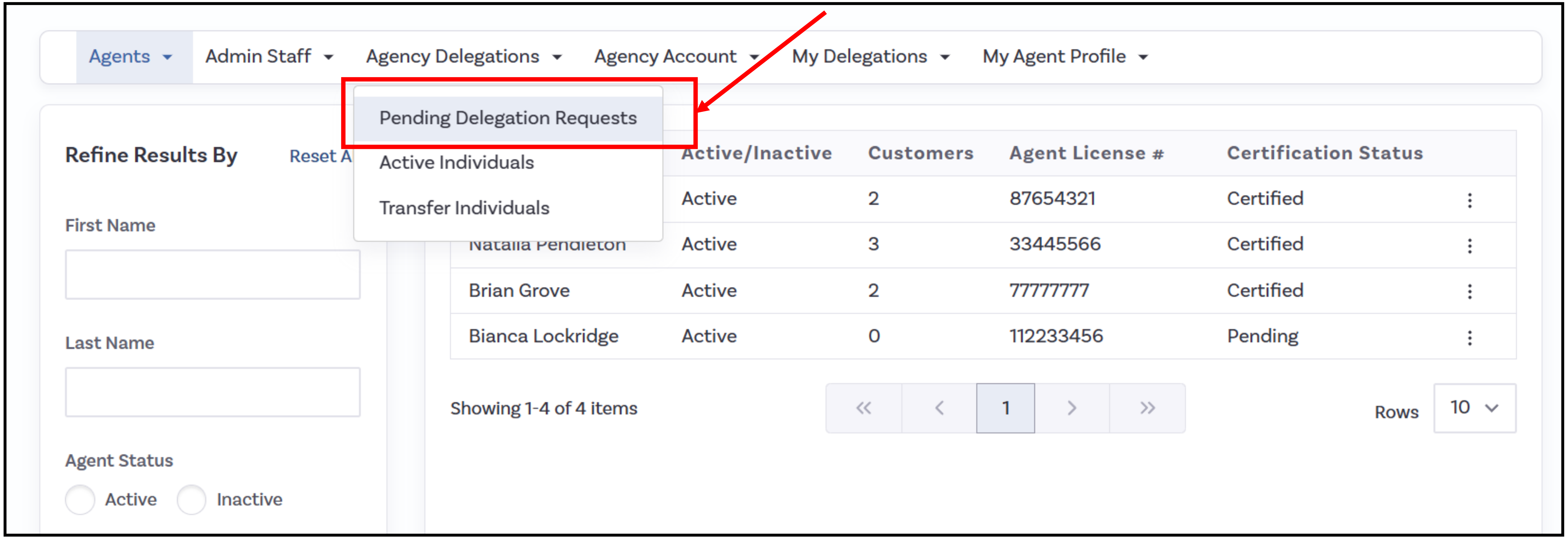
1. Accepting Delegations on behalf of any broker within agency
2. Viewing all customers in the agency's book of business
3. Acting on behalf of customers in the agency's book of business
4. Moving a client from one Broker to a different broker within the agency.

NOTE: The slides are from a test environment and do not reflect Get Covered Illinois' finalized language/content that will be displayed in the portal.



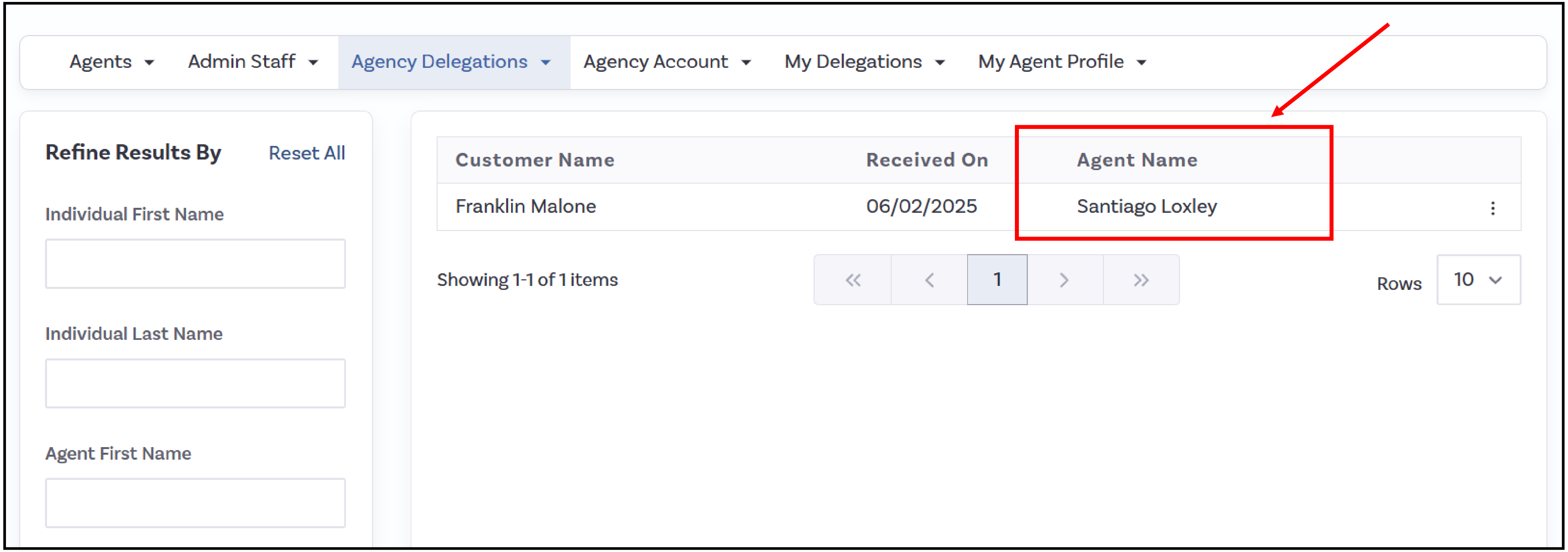
Agency Manager Capabilities: Accept Delegation Requests

Step 1: Agency Manager navigates to "Pending Delegation Requests" under the "Agency Delegations" tab.



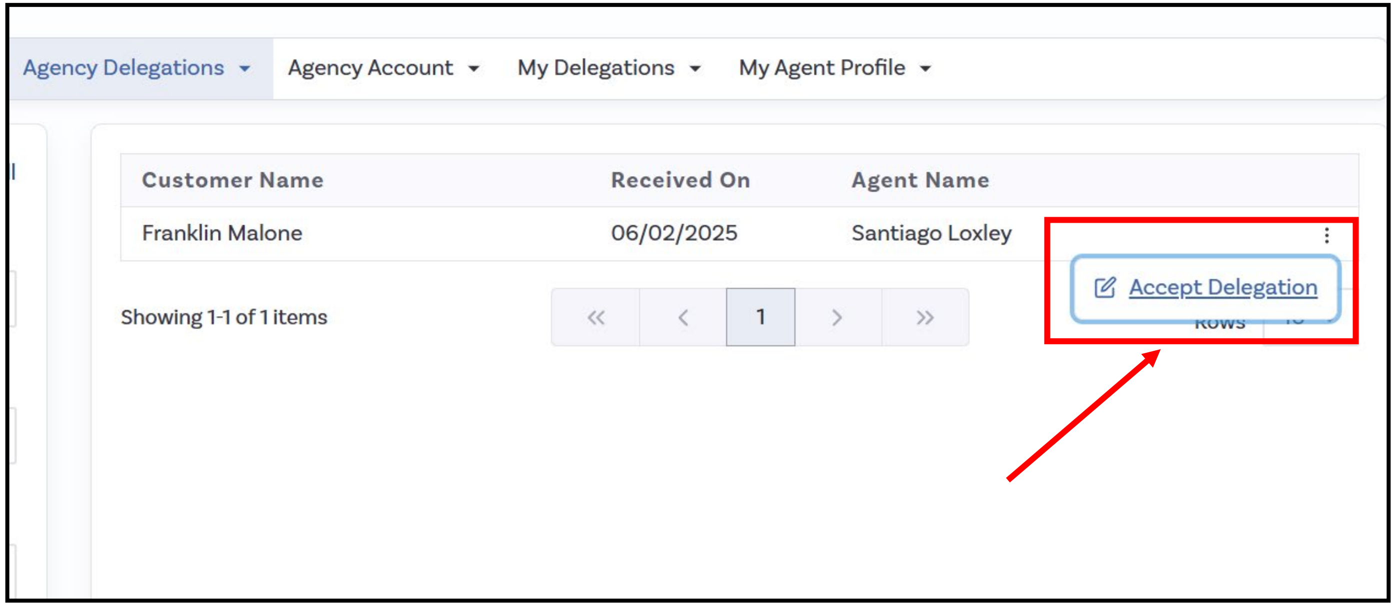
Agency Manager Capabilities: Accept Delegation Requests

Step 2: The Agency Manager can view requests for any agent in their agency. The request below is for Santiago.

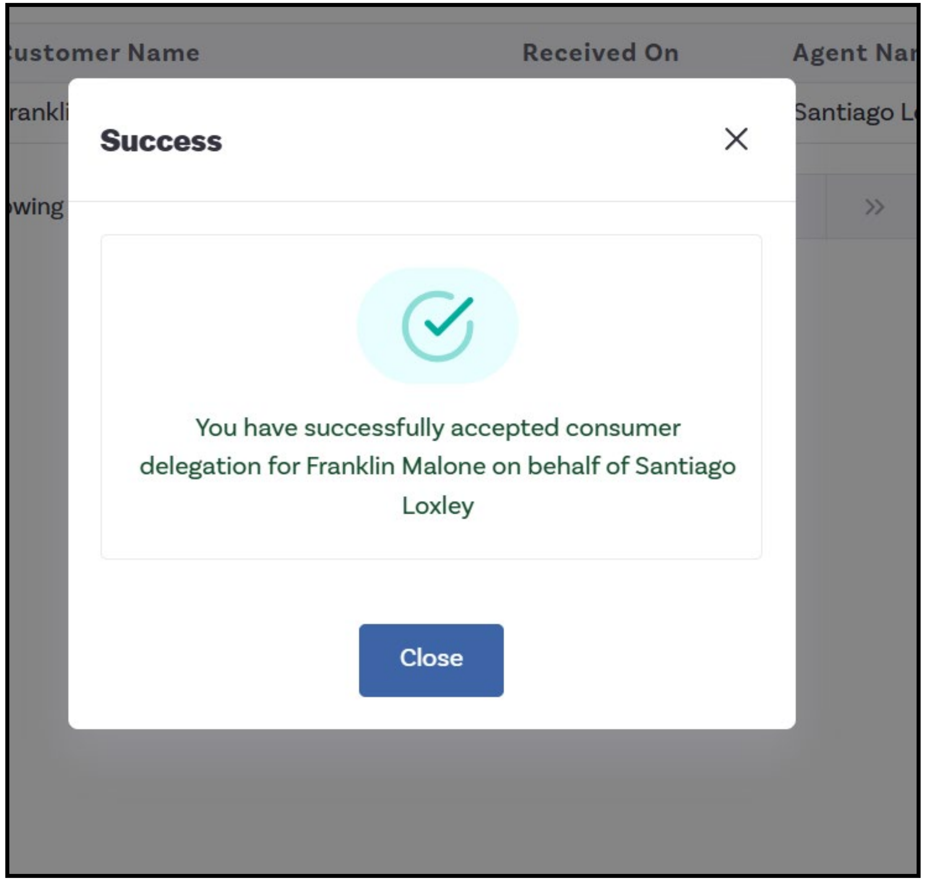


Agency Manager Capabilities: Accept Delegation Requests

Step 3: The Agency Manager selects "Accept Delegation."



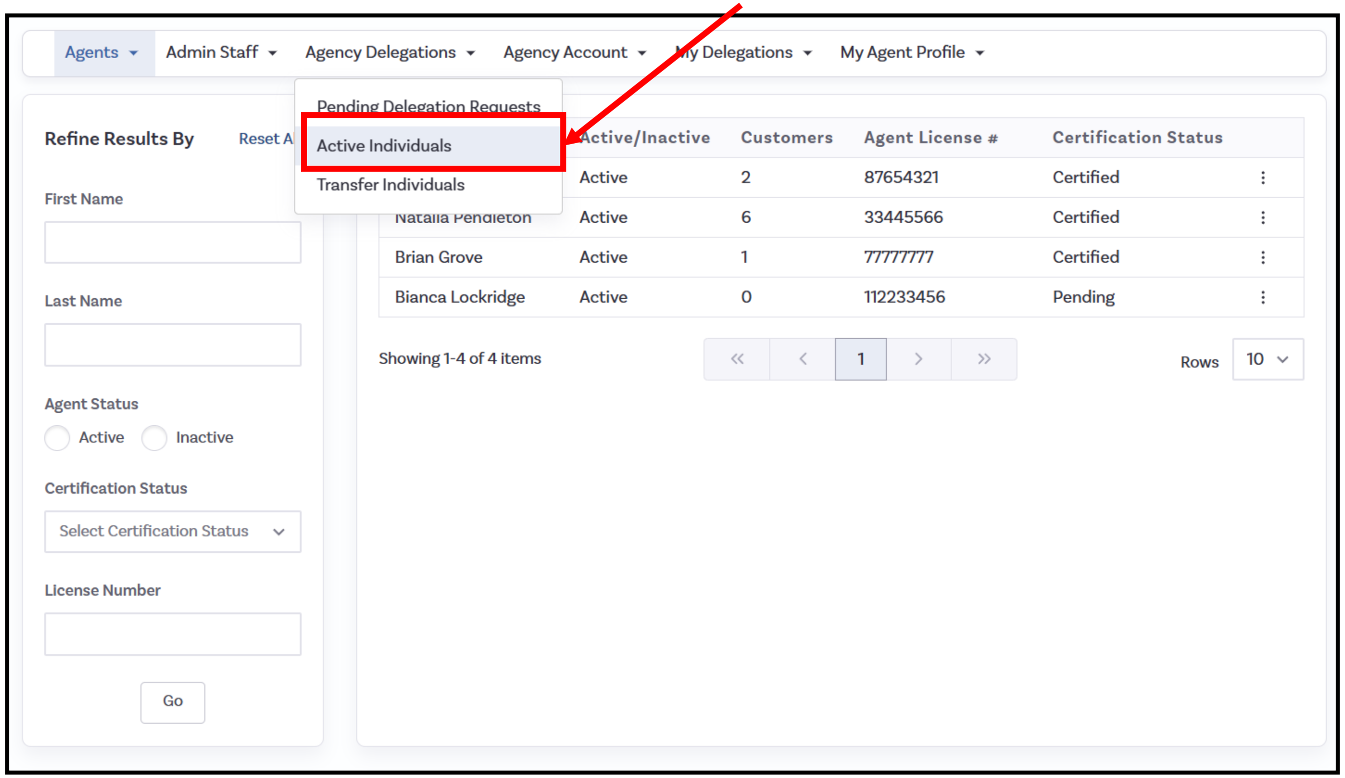
Step 4: The Agency Manager receives a success message that delegation was accepted.



Agency Manager Capabilities: View Individual Account for all Customers in the Book of Business.

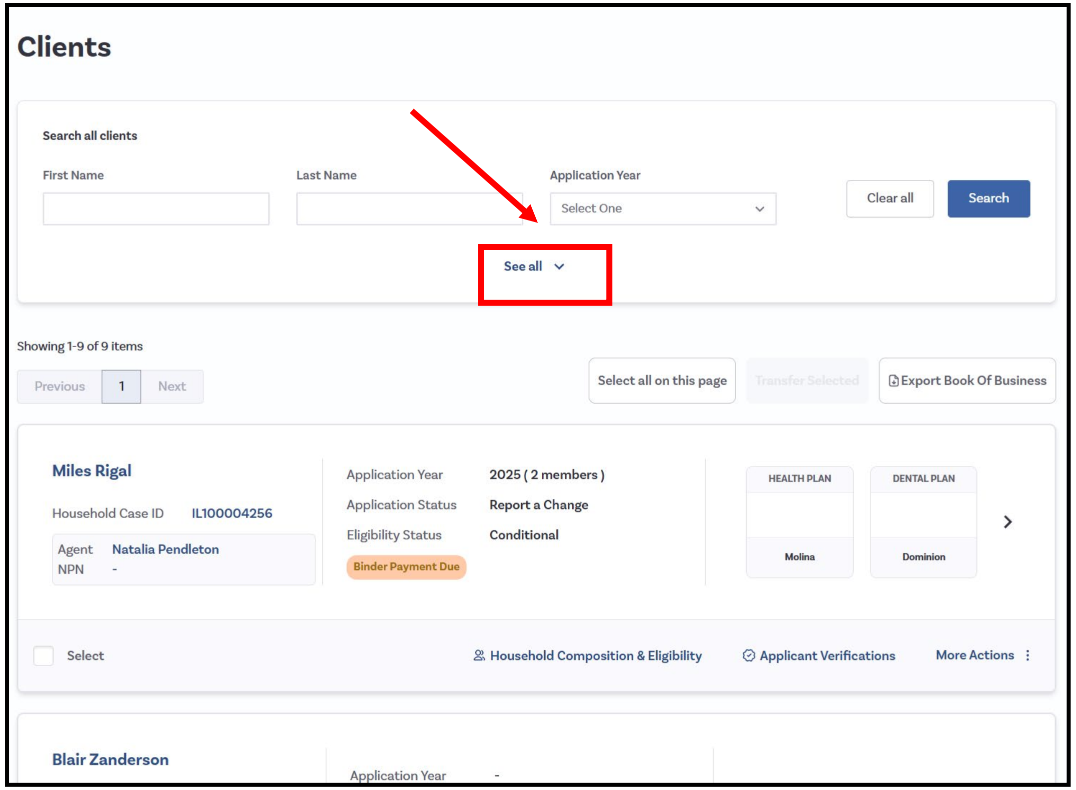
The Agency Manager Brian accepted the Delegation request for customer Franklin Malone on behalf of the broker Santiago. The Agency Manager can act on behalf of all customers within their agency.

Step 1: The Agency Manager navigates to the "Active Individuals" tab under "Agency Delegations."

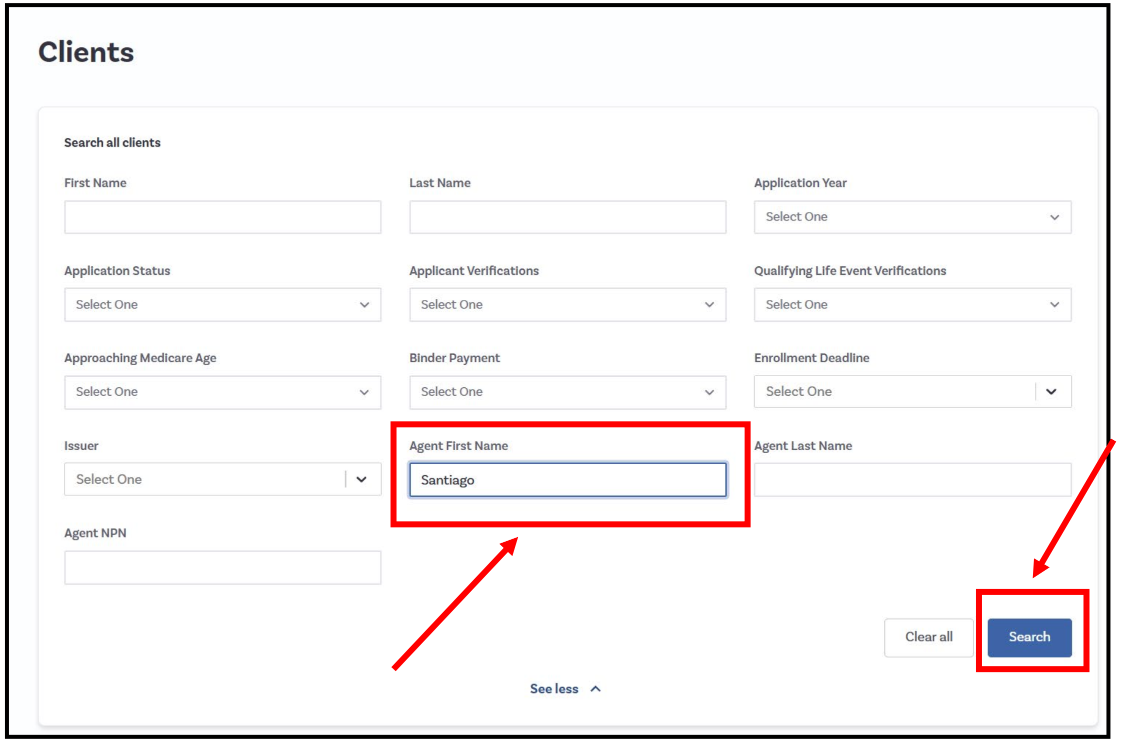


Agency Manager Capabilities: View Individual Account for all Customers in the Book of Business.

Step 2: The Agency Manager can see all customer's in their agency's book of business.

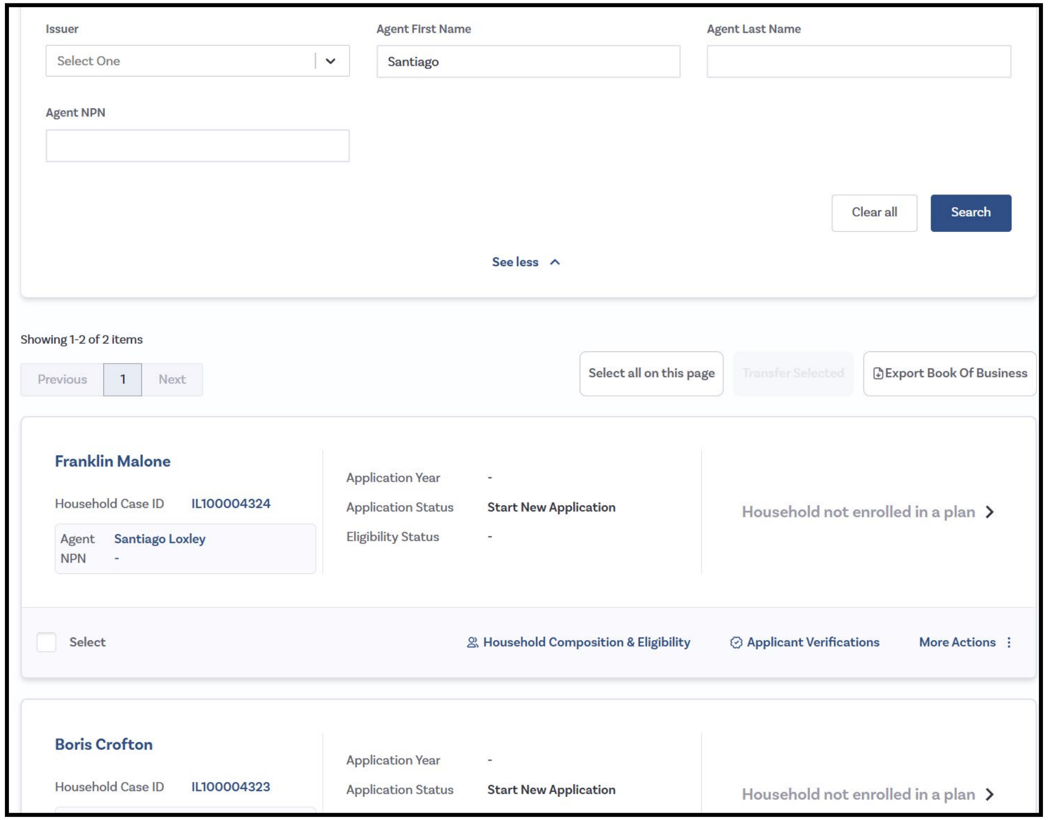


Step 3: The Agency Manager inputs a broker's First Name and selects "Search" to see all of Santiago's delegations.

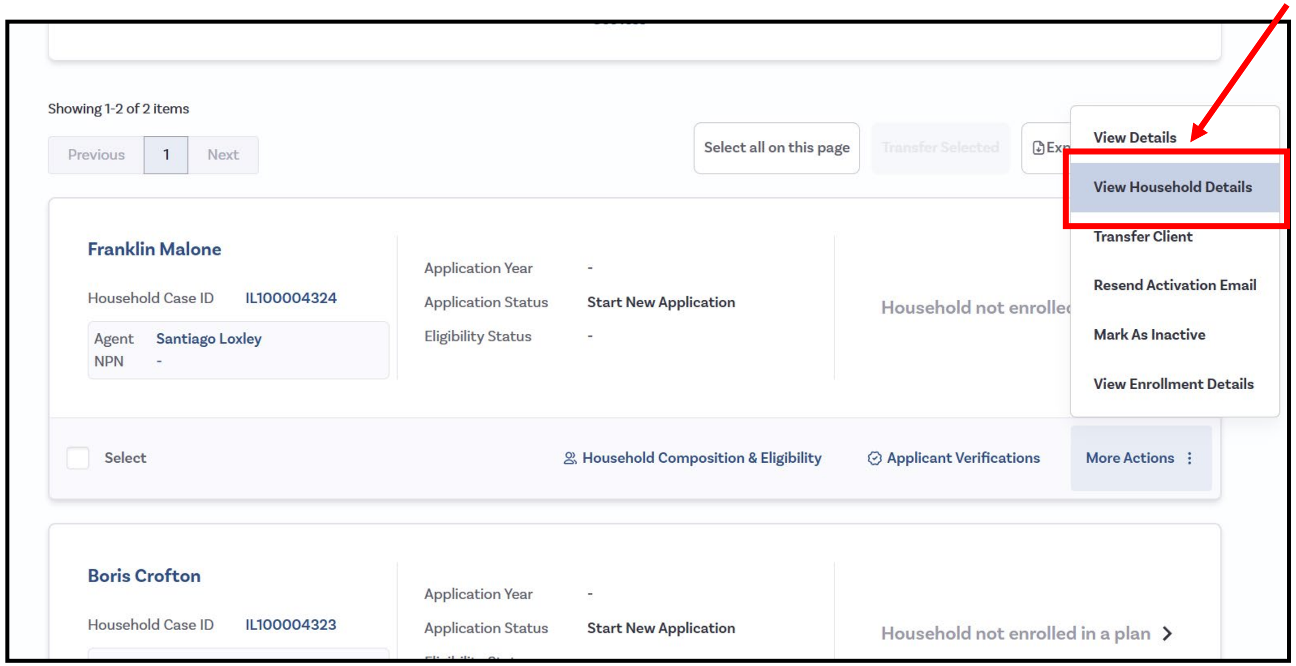


Agency Manager Capabilities: View Individual Account for all Customers in the Book of Business.

Step 4: The Agency Manager can view all of Santiago's customers.

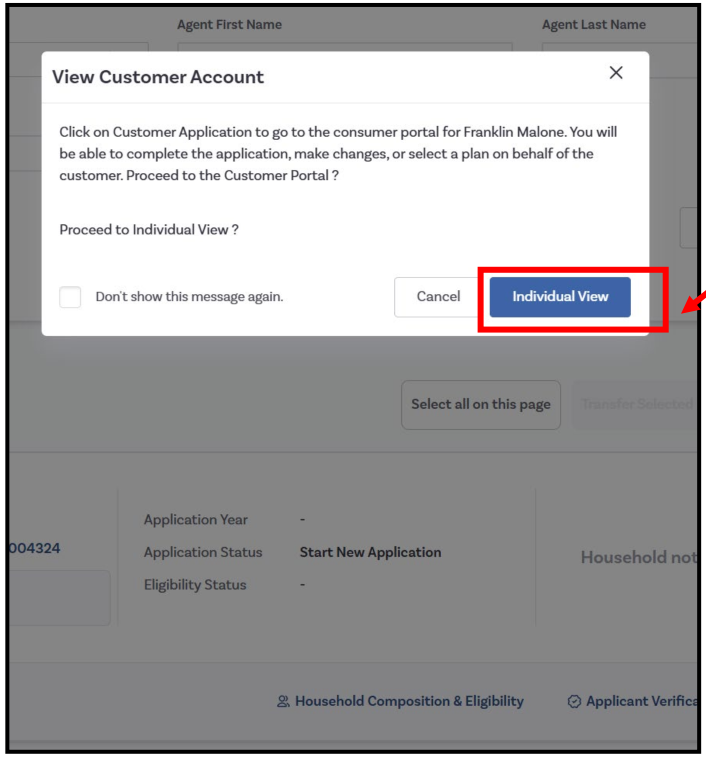


Step 5: The Agency Manager navigates to "View Household Details" to see this customer's account.

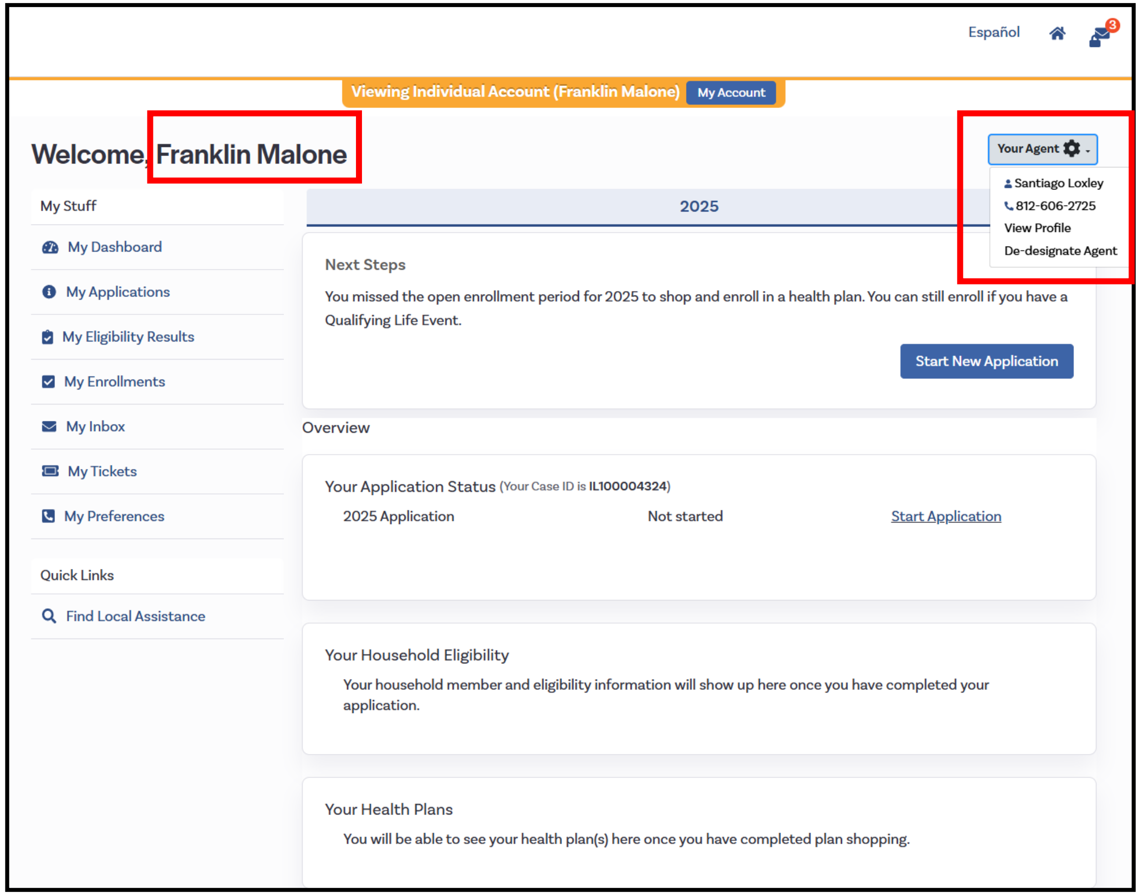


Agency Manager Capabilities: View Individual Account for all Customers in the Book of Business.

Step 6: The Agency Manager selects "Individual View" to see this customer's account.



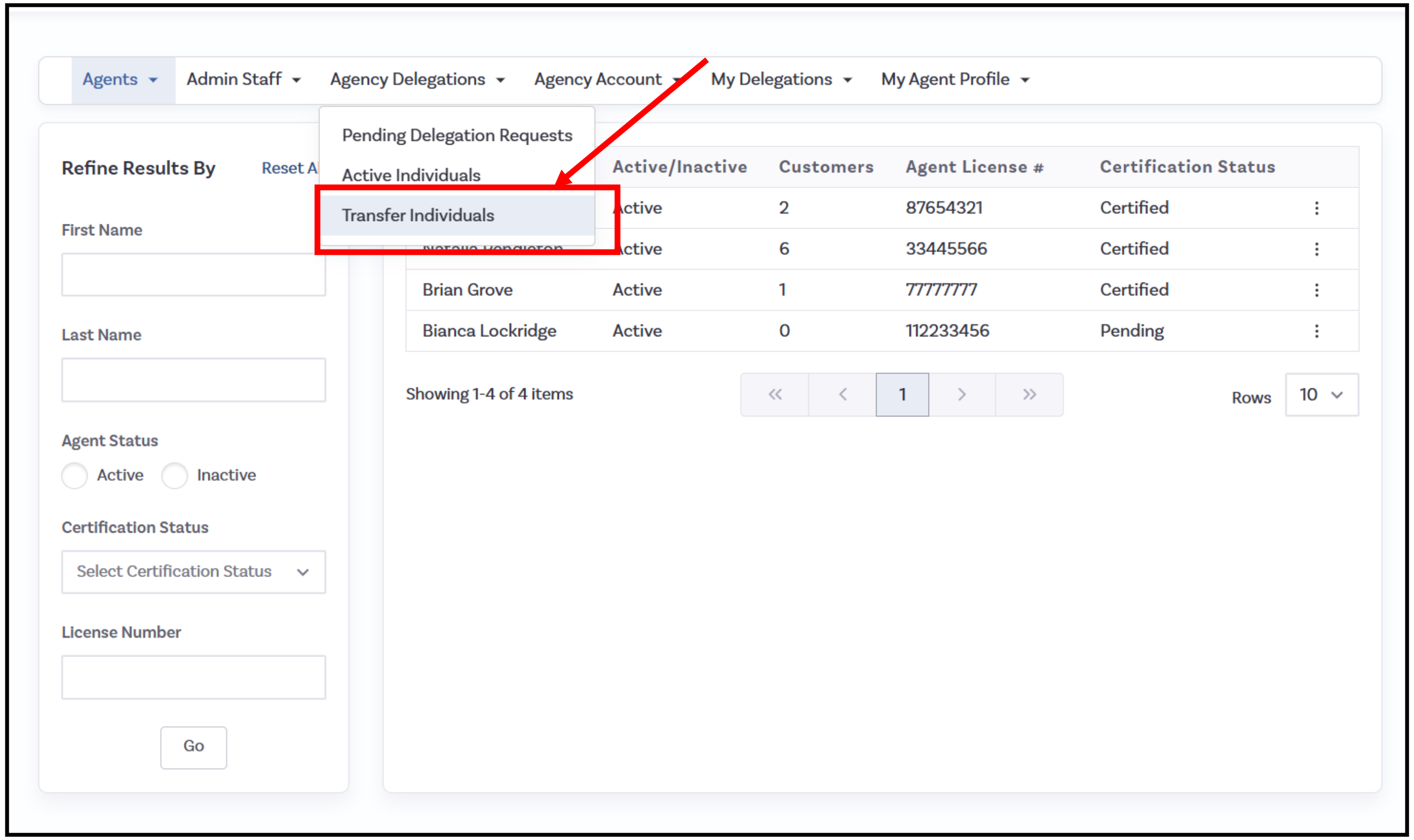
Step 7: The Agency Manager can act on behalf of customer Franklin, who is designated to agent Santiago.



Agency Manager Capabilities: Transfer Consumer from One Broker to Another

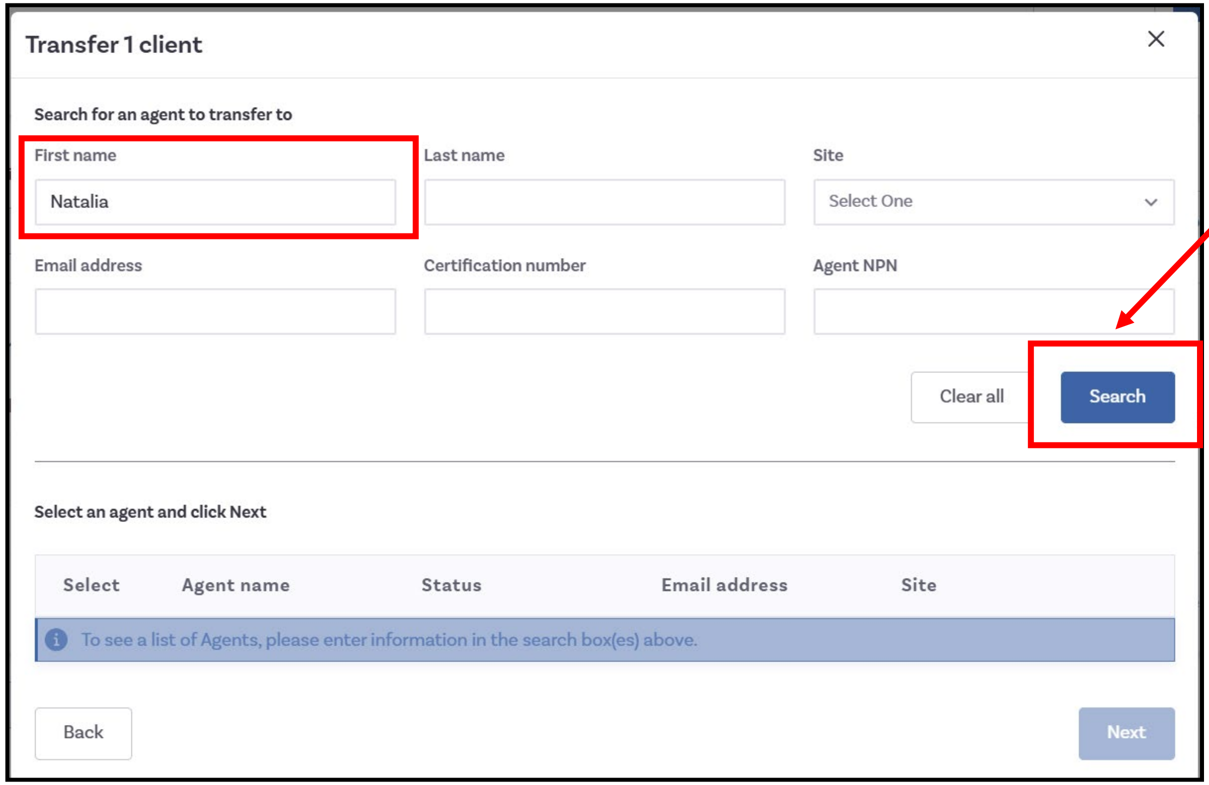
The Agency Manager can transfer a customer from one broker to a different broker within their agency. We will transfer the customer Franklin from the broker Santiago to the broker Natalia.

Step 1: The Agency Manager navigates to the "Transfer Individuals" tab under "Agency Delegations."

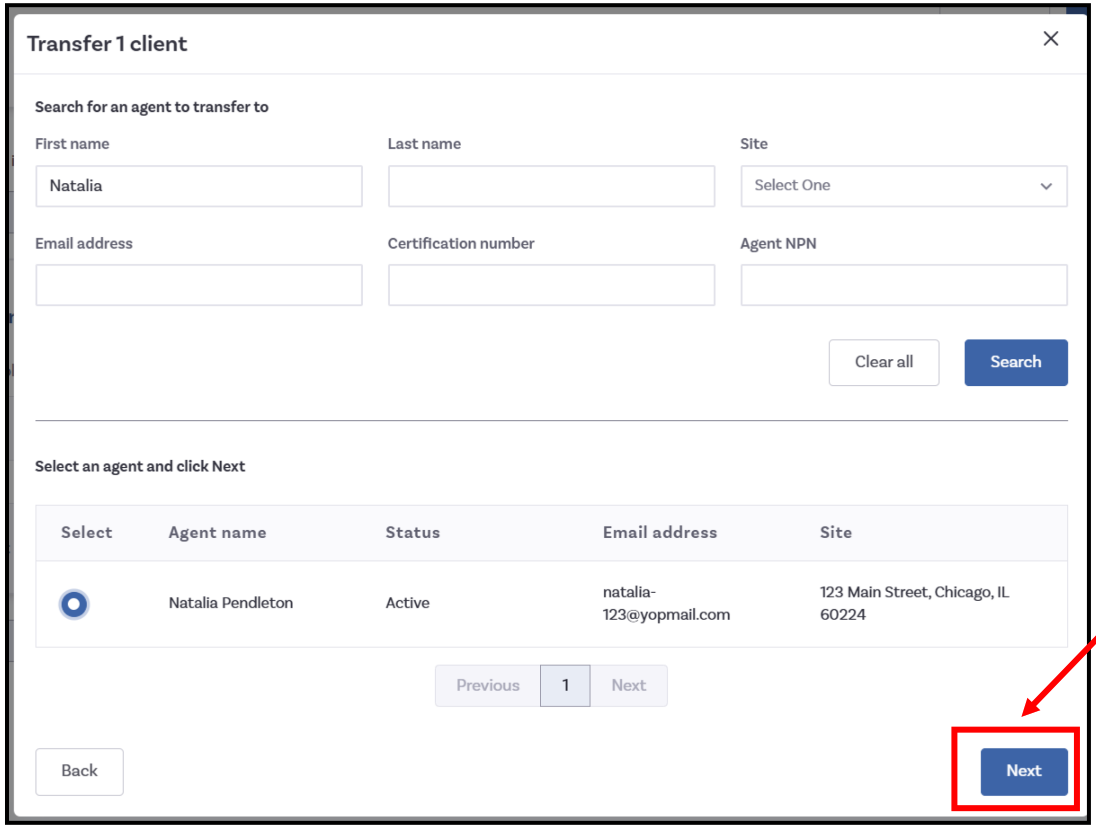


Agency Manager Capabilities: Transfer Consumer from One Broker to Another

Step 6: The Agency Manager enters the name of the broker to receive the transfer and selects "Search."

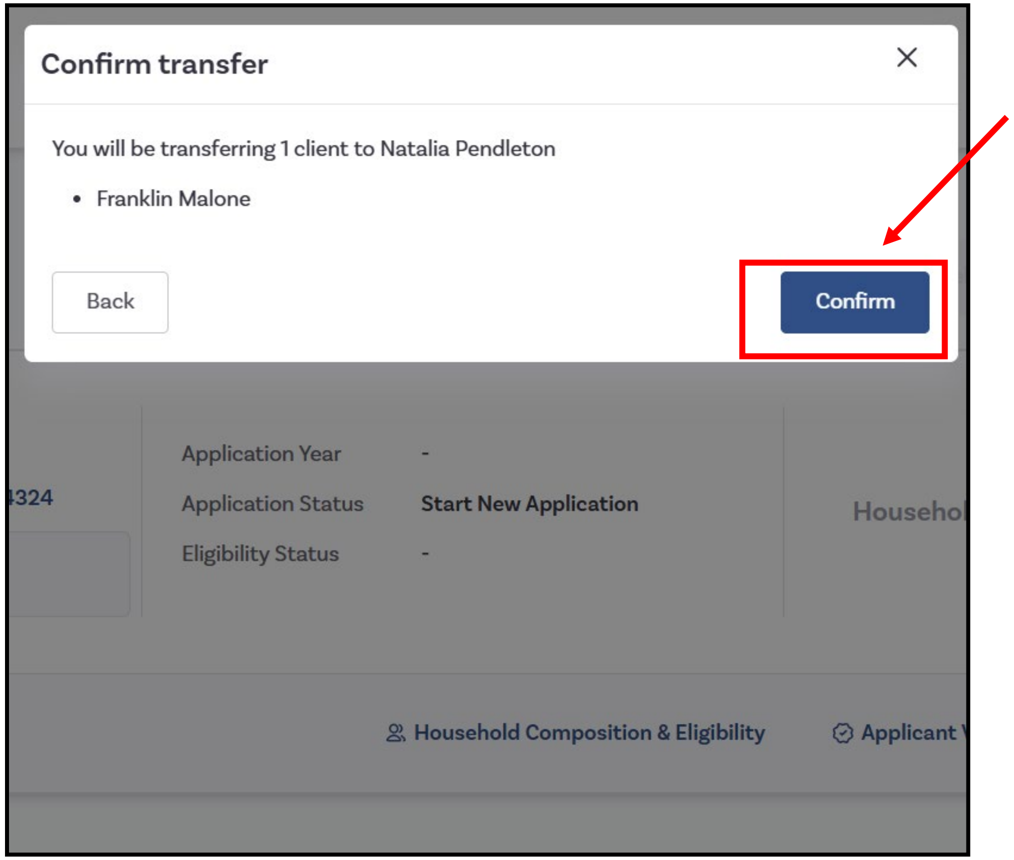


Step 7: The Agency Manager selects the Broker and clicks "Next."

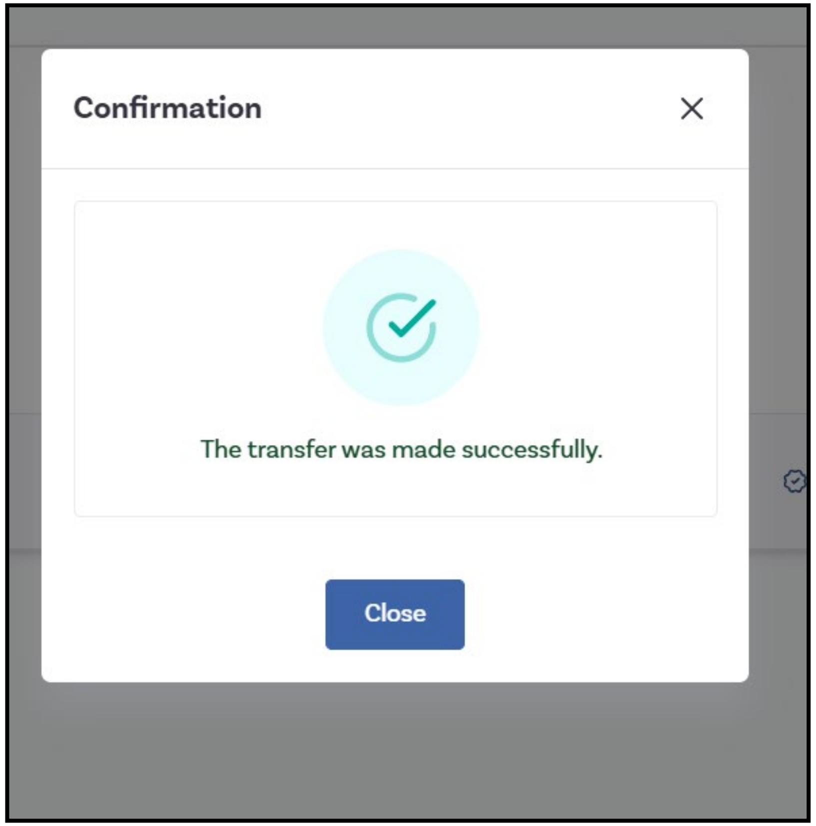


Agency Manager Capabilities: Transfer Consumer from One Broker to Another

Step 7: The Agency Manager selects "Confirm."

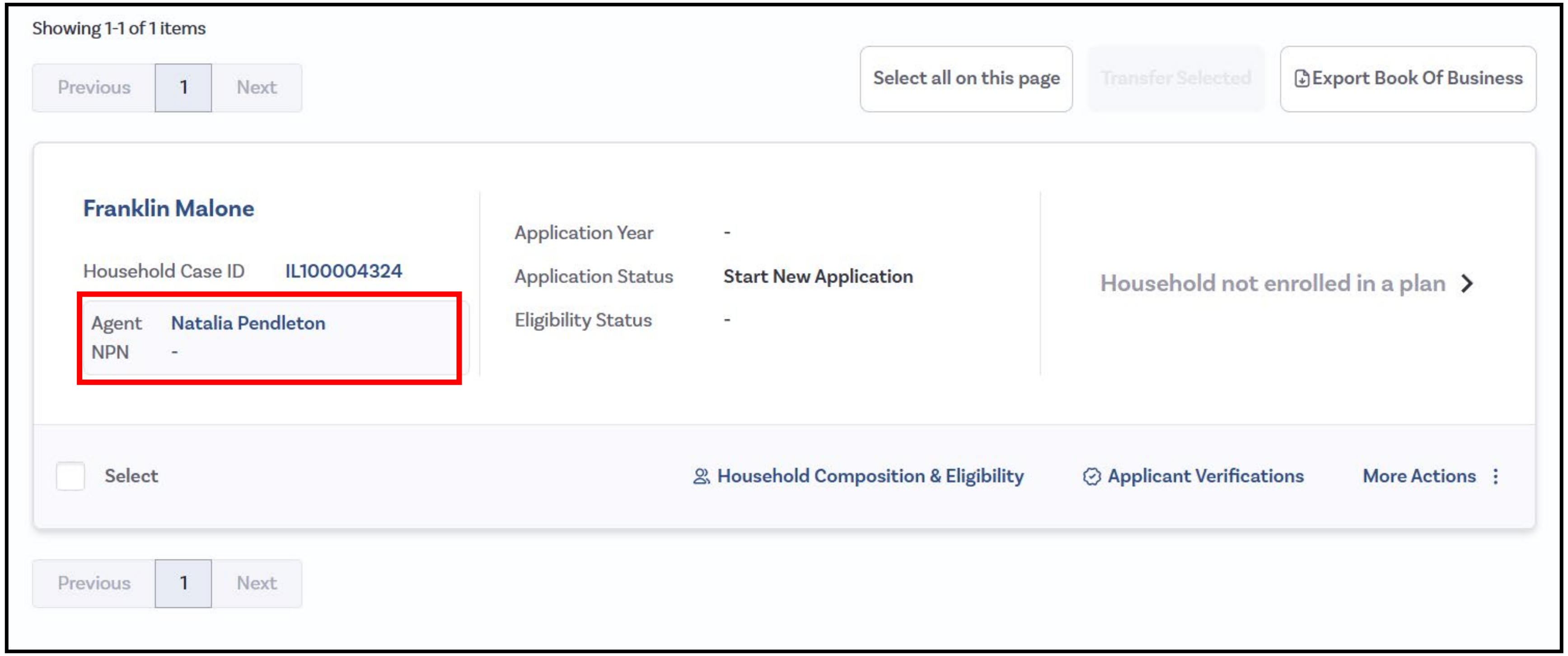


Step 8: The Agency Manager receives a successful confirmation message.



Agency Manager Capabilities: Transfer Consumer from One Broker to Another

Step 9: The customer Franklin is now delegated to the broker Natalia.



What's Available?

The following pages will be available to you prior to the Open Enrollment Period launch on November 1, 2025, once you claim your account:

- Broker profile and dashboard
- Multi-factor authentication (MFA) setup
- Agency creation (including adding brokers to an existing agency)

IMPORTANT

Prior to the Open Enrollment Period launch on November 1, 2025:

- You will not have access to your client book of business
- Customers will not be able to search for a new broker.

Your book of business will become available when the Open Enrollment Period starts at 8:00 AM CT on November 1, 2025.

Medicaid Overview for Brokers

Working with Customers with Changing Income

- **What does "No Wrong Door" mean when working with customers in Illinois?**

- **How does having a State-Based Marketplace effect customers who may be potentially eligible for Medicaid/All Kids?**

- **How would I connect a customer to a Navigator?**

Hardship Exemption Policy Guidance Review

Hardship Exemption and Catastrophic Plans

Background

- On September 4, 2025, the U.S. Department of Health and Human Services (HHS) released guidance expanding eligibility for catastrophic health plans.
- Under the Affordable Care Act (ACA), catastrophic plans were intended to offer a coverage option to individuals who could not afford to buy coverage in the Marketplace .
- The law limited eligibility for these plans to people who are under 30 years of age:
  - Those for whom the premium for the lowest cost bronze plan would be greater than 9.66 percent of their household income in 2026.
  - Those qualifying for a hardship exemption regarding their ability to purchase coverage.
- Catastrophic plans are NOT comprehensive health coverage.

Hardship Exemption and Catastrophic Plans

Changes for Plan Year 2026

- HHS is expanding the hardship exemption to allow more individuals to purchase catastrophic plans.
- Customers ineligible for premium tax credits (PTCs) or cost-sharing reductions due to their income being less than 100 percent of the Federal Poverty Level (FPL) or above 250 percent FPL are now eligible.
- For customers age 30+ to be able to shop for catastrophic plans, they will need to apply for hardship exemptions through **HealthCare.Gov**, then provide GCI the hardship exemption certification number at the start of their plan shopping to attest to being granted a hardship exemption.

Review of Federal Policy Changes for Get Covered Illinois Performance Year 2026

Impacts: Federal Policy Changes for GCI PY2026

Starting 8/25/2025	Starting PY2026	STAYED by Federal District Court
• Individuals with incomes up to 150% FPL no longer qualify for an income-based SEP. • Definition of “lawfully present” now excludes DACA recipients. • Eliminates the 60-day extension to verify income and reverts to the standard 90 days.	• Eliminates the auto enrolling of CSR-eligible customers who were in a Bronze plan into a Silver Plan. • End APTC/CSR eligibility for lawfully present 5-year bar with <100% FPL. • End APTC reconciliation limits for low-income individuals (starting **2026 tax year**). • HSA-eligibility for Bronze & Catastrophic Plan enrollment (starting **2026 tax year**). • New hardship exemption for catastrophic plan enrollment (for PY2026 **only**).	• No future APTC if prior year APTC not reconciled on tax return. • Customers must verify income if IRS does not return income data. • Requiring customers to verify income if IRS data shows under 100% FPL.* • Allows carriers to add past-due premium amounts to the customer’s binder payment. • Expanded Actuarial Value *de minimus* ranges.

- **Covered Benefits:** Coverage for gender-affirming care continues in Illinois marketplace plans, per state law.

Key Dates

What's Coming?

- **September 30, 2025**: HealthCare.gov distributed the transition notice to customers.
- **October 1, 2025**:
  - Customer Assistance Center is open taking calls.
    - **REMINDER**: Call the Get Covered Illinois Assister & Broker Support Team for assistance.
  - Updated Get Covered Illinois website is live.
- **Week of October 6, 2025**:

Migrated HealthCare.Gov Customers	Migrated Brokers	New Brokers
• Can claim their accounts. • **No further details available until November 1, 2025.**	• Can start claiming their accounts • Can clean up their agency setup • Can update their profile information as needed. • **Cannot help customers until November 1, 2025.**	• Can create an account. • If your agency already was migrated, your agency manager will add you to the agency and you will get an email to claim your new account. • Only create a new agency account if your agency **and** no one from your agency was already migrated.

What's Coming?

- **Week of October 27, 2025**:
    - Migrated customers will receive Get Covered Illinois renewal notices.
    - 2026 Browse for Plans available.
- **November 1, 2025**: Open Enrollment begins at **8:00 AM CT**!
    - Migrated brokers will have access to their migrated book of business.
    - Migrated customers can update their applications and compare plans.
    - New customers can create accounts.
- **December 15, 2025**: Deadline to enroll for January 1, 2026, coverage (without an SEP).
- **January 15, 2026**:
    - End of Open Enrollment.
    - Deadline to enroll for February 1, 2026, coverage (without an SEP).
- **After January 15, 2026**: Enrollment requires a QLE/SEP.

Q&A Session

Next Get Covered Illinois Broker Webinar

Join us for our first office hour!

Thursday, October 16, 2025, 11:00 AM CDT

Register **here**.

Broker Webinar Resources

(*coming soon to our refreshed* ***website***)

- Recordings of Past Webinars
- Slide Decks
- FAQs

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

Thank You!

Get Covered Illinois℠

The state's official health insurance marketplace.