Get Covered Illinois Broker Office Hour

Thursday, October 16, 2025

11:00 AM CT

Get Covered Illinois℠

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.
- The **slides** and **recording** will soon be available on the Get Covered Illinois **website**!
- Please complete the survey that will pop up on your screen after exiting the office hour.

Agenda

- Upcoming Activities and Reminders
- Policy Updates
- Recent Broker Questions
- Q&A Session

Upcoming Activities and Reminders

What's Coming?

- **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.

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.

Completed Email

- Sent on 10/9/2025
- Update coming today!

Subject Line: COMPLETE: Get Covered Illinois Broker Plan Year 2026 Certification

Hello:

We are pleased to inform you that you have **completed** all requirements to serve as a Get Covered Illinois-certified broker for Plan Year 2026 starting on November 1, 2025. These requirements include:

- Maintain a license with the Illinois Department of Insurance with a health line of authority;
- Complete the online training, score 80% on the post-training assessment, and sign the Get Covered Illinois User Agreement in the Learning Management System; and
- Have an account on the Get Covered Illinois Broker Portal.

Your Get Covered Illinois broker portal status will be updated to "Certified" soon, if it has not already been updated. When Open Enrollment begins on November 1, you will be able to assist customers and find them using our customer search feature.

Prior to November 1, we recommend that you review your broker profile to ensure your email, phone, and agency details are accurate. If you need to make edits, or need any other support, you can contact the Get Covered Illinois Assister & Broker Support Team at **1-866-349-7579** for assistance.

Thank you for your continued commitment to Illinois residents!

-The Get Covered Illinois Team

NPN Update Email

- Sent on 10/15/2025

Hello:

We are reaching out because your Get Covered Illinois broker Learning Management System profile is incomplete.

Required action:

- Provide your National Producer Number (NPN).

To complete this requirement:

- Sign into your Learning Management System account at https://learning-getcovered.illinois.gov/.
- Click on your name in the upper right-hand corner, followed by "My Account."
- Enter your NPN into the field **"National Producer Number - if you have one."**

Contact the Get Covered Illinois Assister & Broker Support Team at **1-866-349-7579** for additional assistance.
This is an important step in identifying you as a Certified Broker with Get Covered with Get Covered Illinois.
Thank you for your continued commitment to Illinois residents!

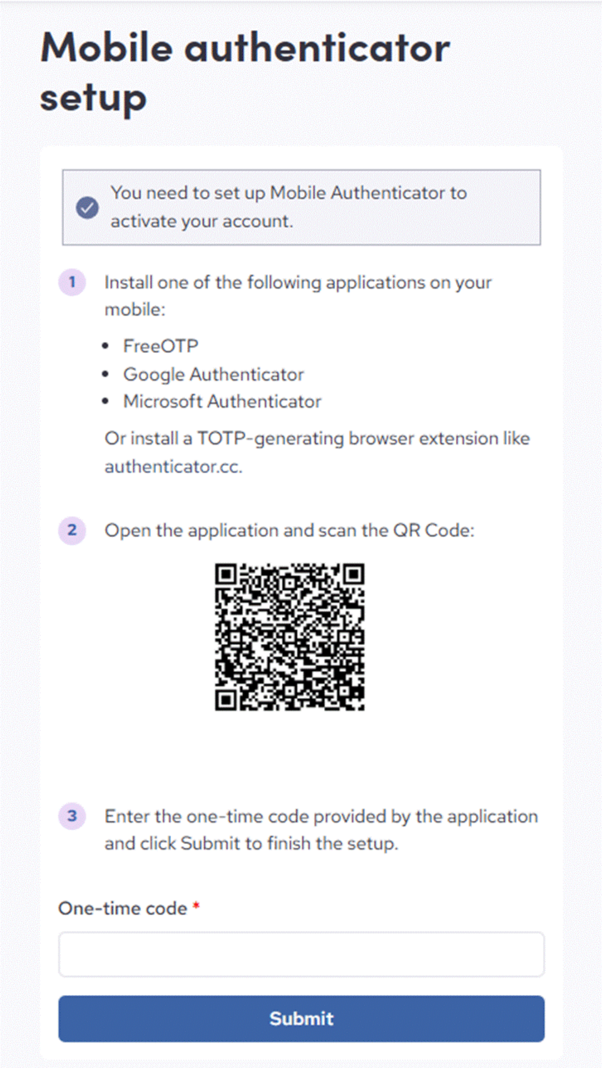
-The Get Covered Illinois Team

Get Covered Illinois

Get Covered Illinois is a division of the Illinois Department of Insurance

Account Claiming: Multifactor Authentication (MFA)

- On October 10, 2025, migrated brokers received an email from Get Covered Illinois to claim their accounts.
- For both **migrated brokers** and **new brokers** added to existing agencies, take the following steps to set up your **MFA**:
  - Click on your claiming URL.
  - Receive a one-time passcode text message (or voice call).
  - Set up your password credentials.
  - Set up your MFA by scanning barcode (screenshot to the right).
  - Log in to your Get Covered Illinois broker portal.



Welcome Email

Get Covered Illinois

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Get Covered Illinois
P.O. Box 804058
Chicago, IL 60680

[redacted]

Date: October 03, 2025

Re: Welcome to Get Covered Illinois

Application ID: XXXXXXXXX

Dear [redacted]

Welcome to Get Covered Illinois, the state's official health insurance marketplace. You are receiving this notice because you've previously purchased health insurance through HealthCare.gov. This year, Illinois is moving from HealthCare.gov to a state-based marketplace, where you can now apply for and enroll in health coverage through a marketplace tailored to the needs of Illinoisans.

If you are currently enrolled in a plan through HealthCare.gov, your plan may be automatically renewed for 2026 through Get Covered Illinois. We will send you information about your renewal before the start of open enrollment, and you'll be able to make changes to your application and shop for plans once open enrollment begins on November 1.

What Can You Do Now?
Open enrollment begins on November 1, but you don't have to wait to claim your account. Claiming your account early gives you access to your secure Get Covered Illinois inbox where you'll electronically receive important information about your coverage sooner than you would through the postal mail. You can also update your communication preferences to make sure your contact information is correct and to tell us how you'd like to receive information from us in the future.

How to Claim Your Account
Follow the steps below to claim your account.

Policy Changes

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.

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.

Recent Questions from Brokers

What Brokers Want to Know

- What are the requirements for brokers to participate in Get Covered Illinois?
- How do I know if I am certified?
- What is the turnaround time for tickets regarding certification status?
- What is the expected timeline for responses to broker inquiries?
- How can certified brokers update their Book of Business?
- What is the number for the partner support line?
- What are the hours for the contact center?
- Where can I find recordings/slide decks of previous broker webinars?
- Who can I contact if I am having issues logging into the Learning Management System (LMS)?
- Can administrative staff (non-licensed brokers) provide support to customers in an agency?

Open Office Hour

Next Get Covered Illinois Broker Office Hour

Join us for our next office hour!

Thursday, October 30, 2025, 11:00 AM CDT

Register here.

Broker Webinar Resources

- Recordings of past webinars and office hours
- Slide decks
- FAQs

Please complete the 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.