# Get Covered Illinois Broker Office Hour

Tuesday, November 25, 2025 11:00 AM CT



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
- Shopping for Customers in 2026 Plans
- Find Local Help
- Creating New Customer Accounts
- Recent Broker Questions
- Q&A Session



# **Broker Account Creation: IMPORTANT**

- If you are part of an existing agency:
  - Contact your Agency Manager to have them add you as a new broker to your existing agency account; OR
  - Register your agency upon confirming that no one else in your agency has already registered for or logged into a Get Covered Illinois broker account.
- If you are an independent broker:
  - Register your agency. You'll create an agency of one where you will be the sole broker.

# **Broker Account Activation: IMPORTANT**

Migrated brokers who have not activated their accounts will need to:

- Call the Get Covered Illinois Assister & Broker Support Team.
- Request a new activation link.
- Activate the link within 24 hours of receipt.
- Enter the one-time verification code sent to your phone number.
  - You can choose text or voice call. If you cannot receive a text message or direct voice call at the phone number on your account, call the Get Covered Illinois Assister & Broker Support Team to have your phone number updated.
- Set up your <u>multifactor authenticator</u>.
- IMPORTANT: Do NOT inadvertently create a customer account by going to "Enroll" and "Create Account." This will cause delays in your ability to claim your broker account and begin serving customers.

# **Open Enrollment Timeline**

- November 1, 2025: Open Enrollment BEGAN at 8:00 AM CT!
  - Migrated brokers have access to their migrated book of business.
  - Migrated customers can update their applications and compare plans.
  - New customers can create accounts.
- November 30, 2025: FINAL date to complete certification requirements.
  - If not completed, brokers will be de-designated from their migrated customers.
  - If completed later, brokers will have to manually work with their clients to be designated by them again.
- 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.

# Steps to Becoming a Get Covered Illinois-Certified Broker

Step 1. Create your Broker Portal account with Get Covered Illinois

Step 2. Maintain a license with the Illinois Department of Insurance with a health line of authority

Step 3. Complete the online training and score at least 80% on the post-training assessment



# What is Silver Loading?

Silver loading, also known as premium alignment, is a strategy newly implemented by Illinois this year that will **increase advance premium tax credits (APTC)** for customers who qualify.

### **How Does Silver Loading Help Customers?**

- Silver loading will increase APTC for qualified health plan (QHP) customers. This is especially
  important at a time when affordability is at risk due to the expiration of enhanced premium tax credits
  (ePTCs).
- Illinois customers, on average, will encounter a 78% increase in the cost of their plan if they stay in the plan they had last year.
- By taking proactive steps to protect marketplace customers from the impact of rate changes to the silver plan level, some Illinois customers will see Gold plans available for under \$60 a month, and some areas, under \$10 a month. Some will find Bronze plans for \$1.

# **Examples Across Metal Levels**

### 40-year-old single person in Cook county making \$40,000 a year:

<b>Lowest Bronze</b>	Lowest Silver	Lowest Gold
\$.94	\$112.82	\$59.86

### 50-year-old couple in Shelby county making \$60,000 a year:

<b>Lowest Bronze</b>	<b>Lowest Silver</b>	<b>Lowest Gold</b>
\$3.61	\$467.70	\$106

Family with a 45-year-old couple and two children in Champaign county making \$125,000 a year:

<b>Lowest Bronze</b>	<b>Lowest Silver</b>	<b>Lowest Gold</b>
\$6.46	\$847.18	\$7.20







Search

Get started ▼

Plans and costs ▼

Get help ▲

Call us 1-866-311-1119

Log in

Help Center

Welcome to Illinois' official health i

Free local help

# Open enrollment is he

Contact your insurer

Get Covered Illinois is the only place to co and get financial help to lower your month is run by the Illinois state government.

Get help in your language



How to enroll online



Search

Call us 1-866-311-1119

Get started Plans and costs Get help Free Ioo

If you need a Illinois marke year-round to

#### Free local help

If you need assistance understanding your health coverage options through t Illinois marketplace, you can contact a navigator or broker. They provide free, year-round to help you and your family.

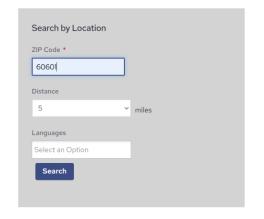
#### What is a Get Covered Illinois-Certified Broker?

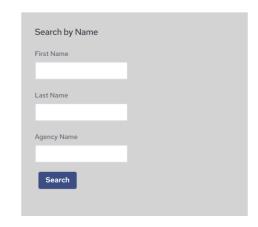
Insurance brokers are able to help you enroll in a health plan through Get Covered Illinois and apply for financial help. They can make specific recommendations about which plan you should enroll in.





#### Search for a Certified Broker

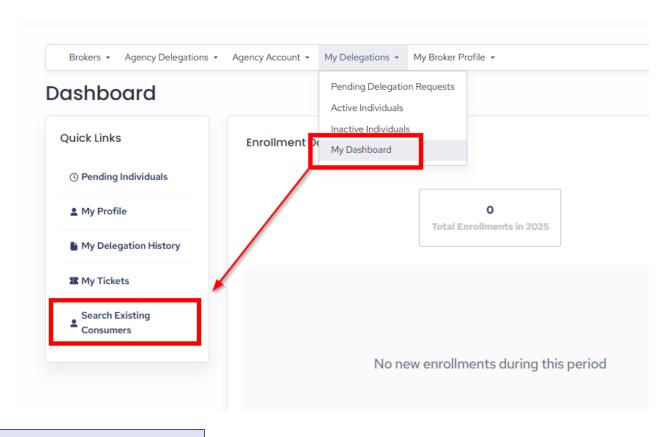




OR



# **Creating New Customer Accounts**

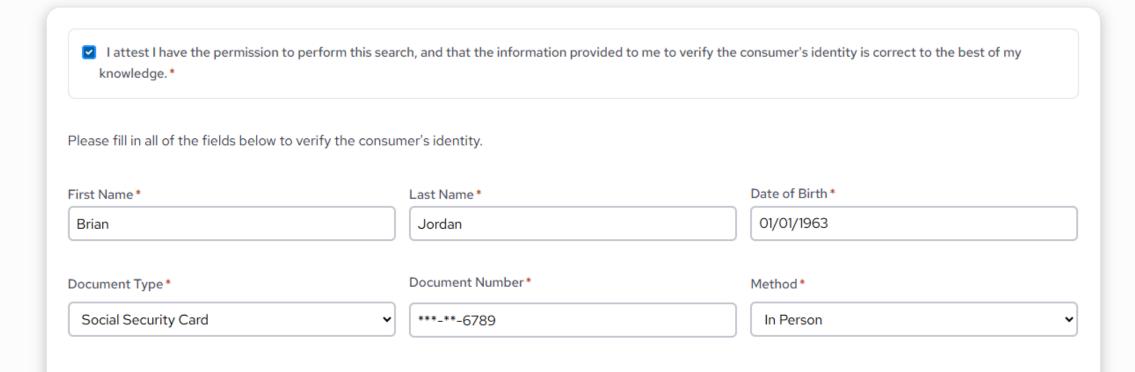


- To set up a new customer for delegation in your account, you MUST first search for existing customers in the system.
- Check against creating duplicate accounts.
- You may still designate your new customer even if they have an account in the system,

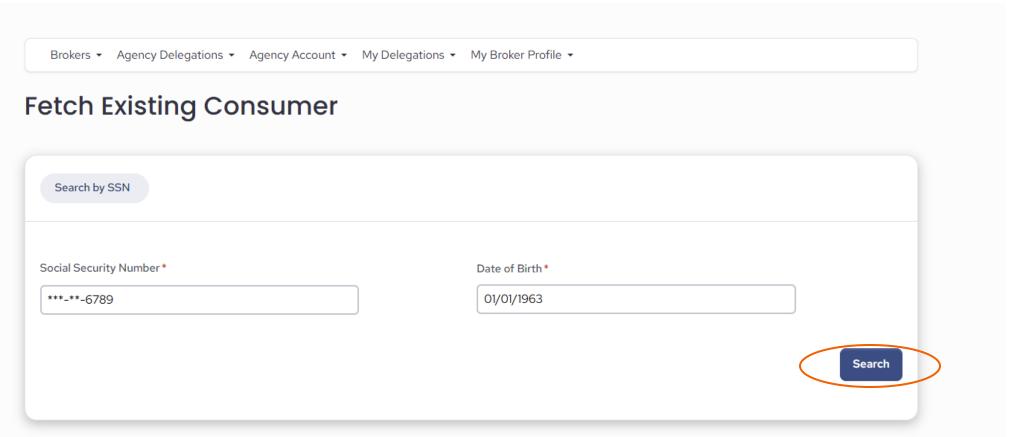
**SAMPLE TEST DATA** 

Brokers ▼ Agency Delegations ▼ Agency Account ▼ My Delegations ▼ My Broker Profile ▼

## Search For Existing Consumer

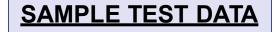


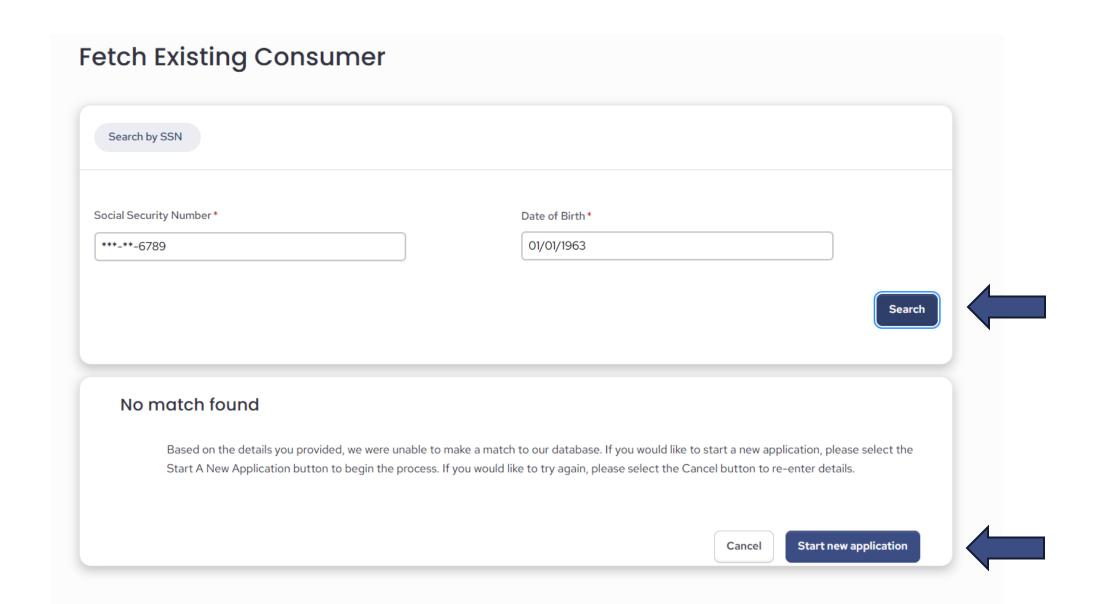




If a customer does **not** have an SSN, the customer must use one of the following designation options:

- Option 1: Customer logs into their Customer Portal to make designation.
- Option 2: Customer calls the CAC to designate a broker over the phone.

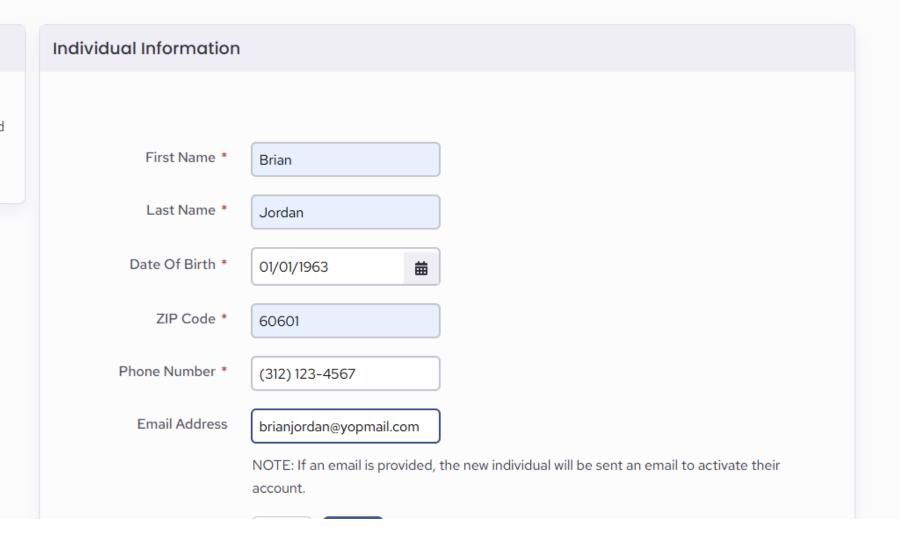




### **Create Individual Record**

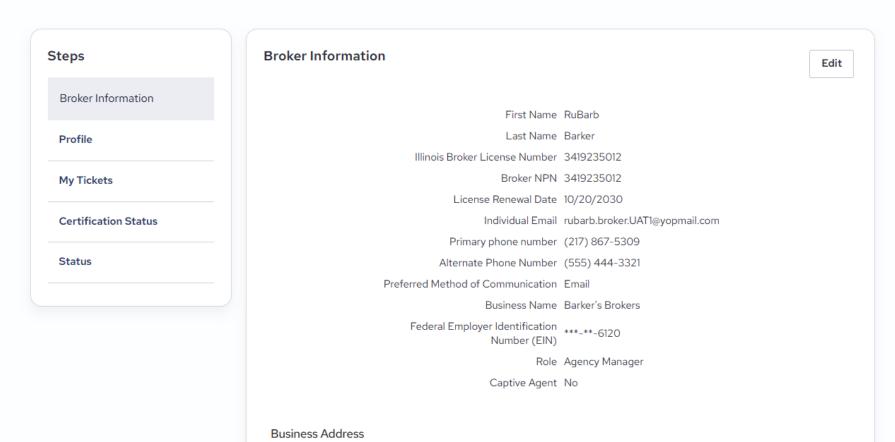
#### **About Individual**

Enter information for the individual to create a record prior to acting on the individual's behalf.

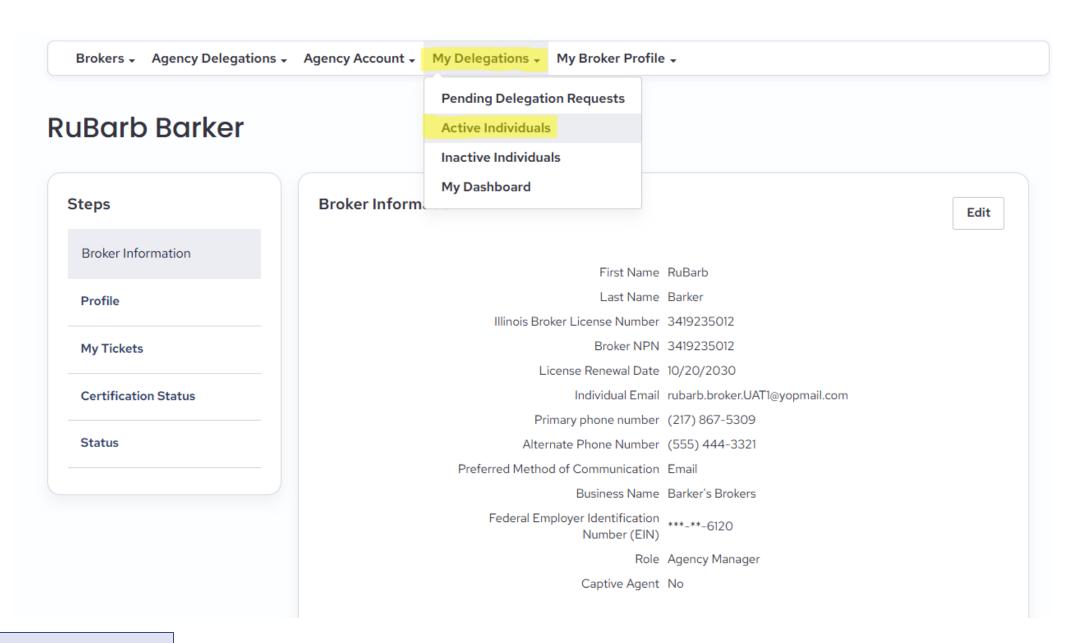


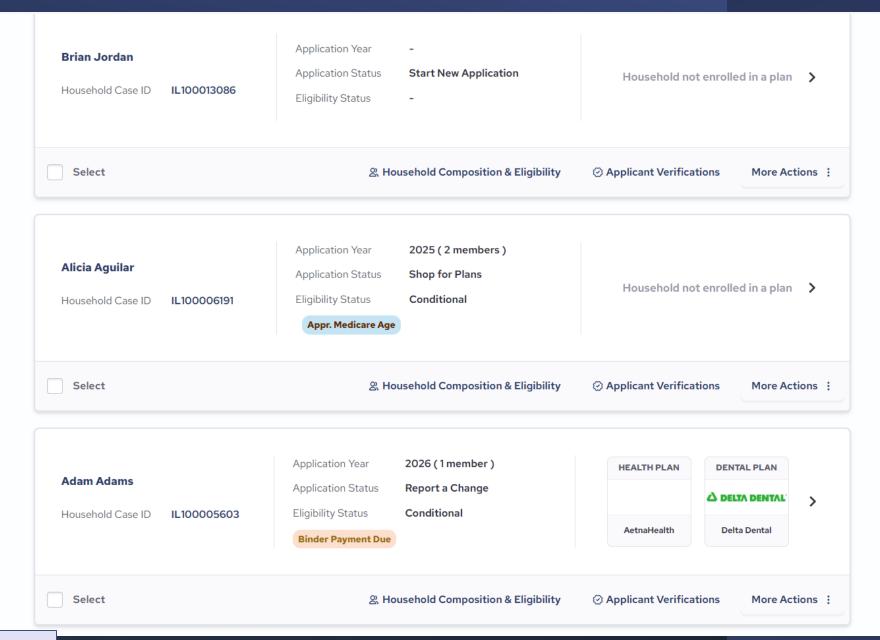
Brokers - Agency Delegations - Agency Account - My Delegations - My Broker Profile -

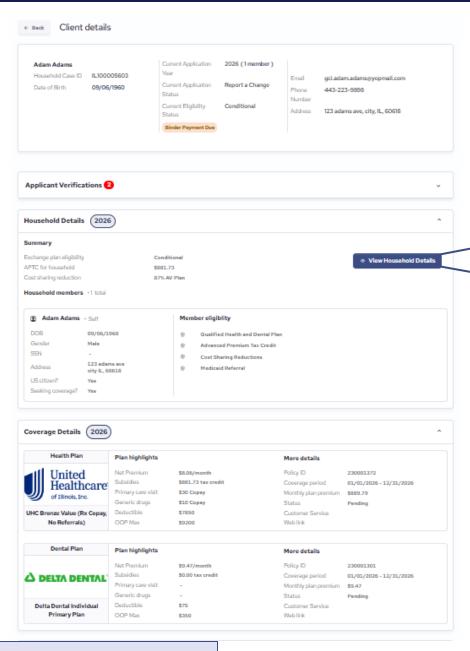
#### **RuBarb Barker**



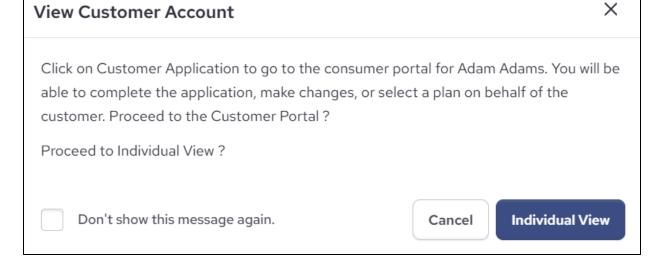
Business Address 4 Barker's Brokers Blvd







### ◆View Household Details



/iewing Individual Account (Adam Adams)

My Account

# Welcome, Adam Adams

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

2026

De-designate Broker

Your Broker

♣ RuBarb Barker ► 217-867-5309

View Profile

We need additional information to confirm some of the data you provided on your application. **Click here** to review the information you need to verify and upload documents. If you have already submitted your documents, we'll notify you of their status once they are processed.

#### **Next Steps**

You have successfully enrolled in health plans and dental plans. If you'd like to change your plans, please click on the button below and shop for new plans.

**Change Plans** 

Viewing Individual Account (Adam Adams)

# Welcome, Adam Adams

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences



My Account

SHOP DENTAL PLANS

De-designate Broker

Your Broker

♣ RuBarb Barker

**L** 217-867-5309

View Profile

You have successfully enrolled the following family members. \$881.73 of APTC per month has been applied to this enrollment.

Adam Adams

Enrolled (1 member)

These family members qualify for Cost-Sharing Subsidies on qualified health

plans

UHC

UHC Bronze Value+ (Rx Copay, Dental + Vision, No Referrals)

Net Premium: \$41.52 per month

**Cancel Coverage** 

Continue to change plan



#### Viewing Individual Account (Adam Adams)

My Account

Estimated Monthly Savings

\$881.73/month For Adam Adams in ZIP code 60618.

Coverage will start on 01/01/2026

#### COST-SHARING REDUCTIONS

CSR You qualify for cost-sharing reductions.



#### **SORT BY**

- Expense Estimate
- Monthly Price
- Preferred Provider or Facility
- Deductible
- Out-of-Pocket (OOP) max

#### **FILTER BY**

#### **PLAN TYPE**

- ☐ HMO
- □ PPO

#### **PLAN FEATURES**

CSR Eligible

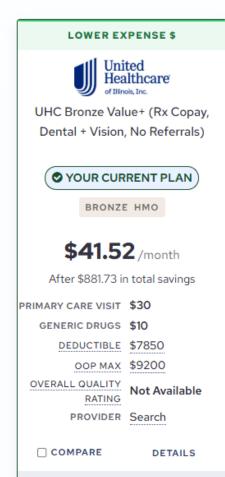
includes special discounts

☐ HSA Qualified

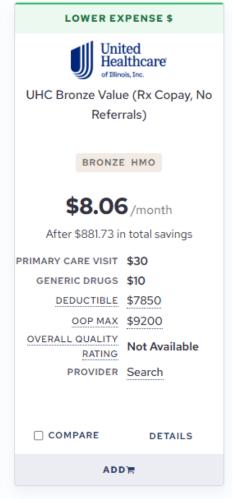
Eligible for Health Savings Account (HSA)

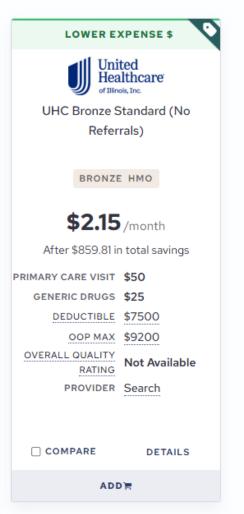
- Standardized Plan
  - comparison.

Standard set of benefits for clear



REMOVE





#### Viewing Individual Account (Adam Adams)

My Account

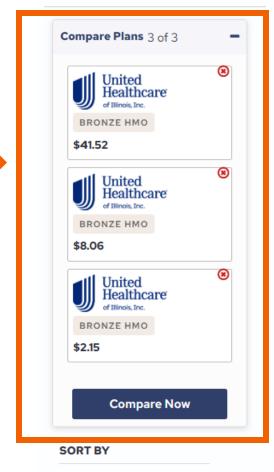
CSR You qualify for cost-sharing reductions.

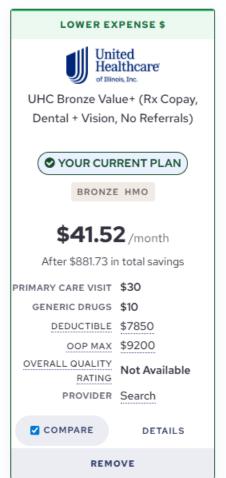
COST-SHARING REDUCTIONS

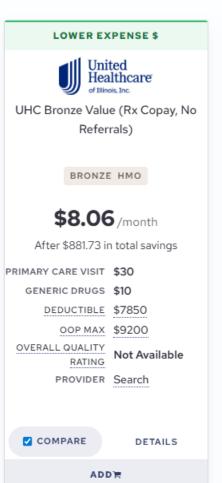
Estimated Monthly Savings

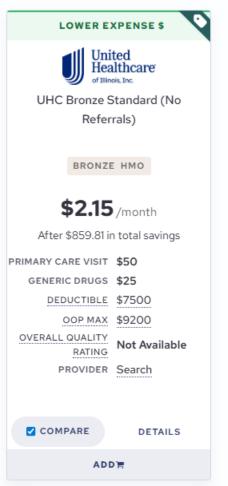
\$881.73/month For Adam Adams in ZIP code 60618.

Coverage will start on 01/01/2026





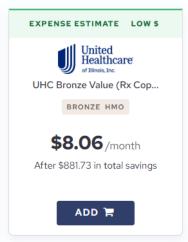


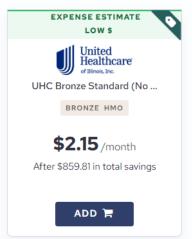


### **Compare Plans**









<b>∨</b> Summary			
Expense Estimate	\$3025.85	\$2624.33	\$2688.30
Doctors & Facilities	No Directory Available	No Directory Available	No Directory Available
Plan Type	НМО	HMO	НМО
HSA-compatible	No	No	No
Overall Quality Rating	Not Available	Not Available	Not Available
➤ Doctors and Facilities			
Check for your doctor			
➤ Deductible & Out-of-Pocket (In Networ	rk)		

# Plan Comparison Print View



Back to all plans

#### Compare Plans







 Su	-	-	_		

Expense Estimate*	\$3025.85	\$2624.33	\$2688.30
Plan Type *	НМО	нмо	нмо
HSA-compatible *	No	No	No
Overall Quality Rating *	Not Available	Not Available	Not Available

#### ∨ Deductible & Out-of-Pocket (In Network)

Deductible	\$7850 (Individual)	\$7850 (Individual)	\$7500 (Individual)
Out-of-Pocket max *	\$9200 (Individual)	\$9200 (Individual)	\$9200 (Individual)

### > Doctor Visit

Primary Care visit	\$30 Copay	330 Copay	abu Copay
	Benefit Explanation	Benefit Explanation	Senefit Explanation
	Cost chasing for Virtual Primary Care matches in- person office vist.	Cost sharing for Virtual Primary Care matches in- person office visit.	Cost sharing for Vinual Primary Care matches in- person office wist.
Specialist Visit *	40% Coinsurance after deductible	40% Coinsurance after deductible	\$100 Copay
Other Practitioner Office Visit	40% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
(Nurse, Physician Assistant) *			
Preventive	No Charge	No Charge	0% Coinsurance
Care/Screening/Immunization *			

#### > Test

Laboratory Outpatient and	\$20 Copay	\$20 Copay	50% Coinsurance after deductible
Professional Services	50,500,000,000		
X-rays and Diagnostic Imaging	40% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Imaging (CT/PET scans, MRIs)	40% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible

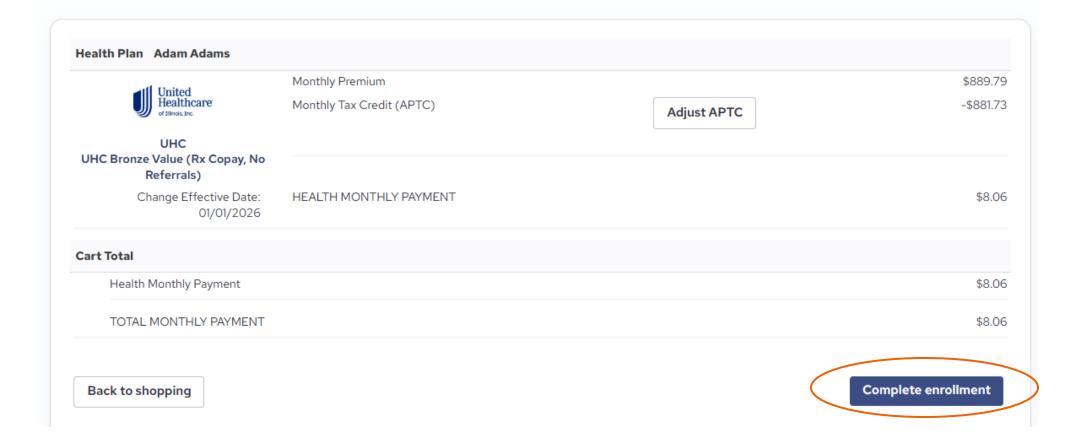
#### > Drugs

https://il1uat.ghixqa.com/hix/private/planselection#compare

1/4

### Confirm your Plan Selection

Update: You have added a new plan to the cart. Switch back to the existing plan.



# **Electronic** Signature and **Attestation** Page

#### **Electronic Signature for Your Enrollment**

#### Enrollment Terms and Conditions

To complete the checkout process, read the Marketplace Agreement below and type your full name in the space below to sign the agreement. Your full name in the box below constitutes your "eSignature" and it means that (i) you are sure about the plans you selected, (ii) you have read all terms and conditions, and (iii) you are indicating your intention to create a legally binding and enforceable

When you click Enroll, the marketplace sends your information to the insurance company that carries your plan. You may have the option to make your initial payment after selecting Enroll depending on the insurance company for your plan. If the initial payment cannot be made at this time, the insurance company will contact you for payment and to finalize enrollment.

If you have been terminated for delinquent payment by a health plan issuer on the marketpace, your new enrollment may be denied at

Important: Please verify your doctors or providers and prescription drug benefits directly with your insurance carrier prior to service as there may be changes throughout the year.

By typing my name in the box below, I am acknowledging the above and affirming the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. 1749 and 720 ILCS 5/32-2. I acknowledge that I may be subject to penalties under federal and state law if I intentionally provide false information.

#### I. Get Covered Illinois Agreement



#### Change Reporting

I understand that I am required to submit changes that affect my eligibility, including, but not limited to, my income, dependency changes, address, and incarceration. These changes could affect the plans in which I can be enrolled in. Once enrolled, I cannot change plans during the coverage year unless I have a life-changing event, including but not limited to, a marriage, birth, or a move to a new zip code or county outside of my plan's service area.

#### Financial Assistance Renewal

I understand that until I provide my consent, Get Covered Illinois will not request my income data from the Internal Revenue Service (IRS) for the purpose of determining whether I am eligible to continue receiving financial assistance for Plan Year 2027. In order for Get Covered Illinois to automatically renew my eligibility for financial assistance for Plan Year 2027 and beyond, I understand that I need to update my application. More information on how to do so is available at this link.

#### Dispute Resolution

In addition, I understand that, if I select a health plan that uses mandatory binding arbitration to resolve disputes, I may be agreeing that any dispute between myself, my heirs, relatives or other associated parties on the one hand and the health plan, any contracted health care providers, administrators, or other associated parties on the other hand, including any claim for medical or hospital malpractice or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration and I agree to give up the right to a jury trial. I understand that the full arbitration provision is the health plan's coverage document, which is available for my review.

🔲 I have read and agreed to the Marketplace Agreement. By providing my eSignature, I am acknowledging the above and affirming the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. 1749 and 720 ILCS 5/32-2. I acknowledge that I may be subject to penalties under federal and state law if I intentionally provide false information.

II. Tax Filer Agreement

**SAMPLE TEST DATA** 

# Confirmation & Pay Now

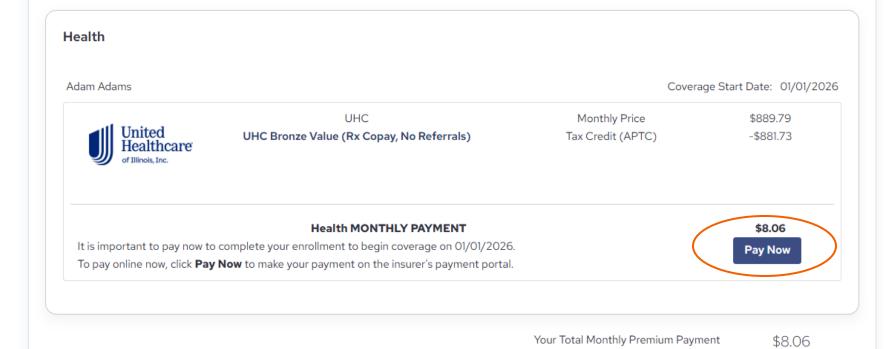
Viewing Individual Account (Adam Adams)

My Account

Congratulations! You have completed the enrollment process. We will send your enrollment to the insurance company.

#### FURTHER ACTION REQUIRED:

You must pay your first month's premium by the date provided by your insurance company to activate your coverage. They will send you information in the mail about how to make your payment. To pay online now, click **Pay Now** to make your payment on the insurer's payment portal.



#### Making Changes to Your Plans

If you want to make changes to your plan selections, return to your account dashboard.

Shop For More Members



Go to Dashboard

Exit & Pay Offline



# What Brokers Want to Know

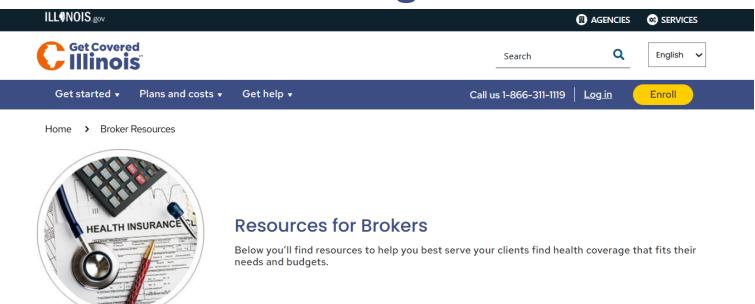
- How do I access/get a new link to my broker account?
- Can a broker create or work in a customer account?
- How do I shop for plans, provide a quote, and enroll customers?
- Do I get credit for an enrollment the call center has helped me with?
- Why am I showing as suspended in the broker portal?
- After completing my certification training what are the next steps?
- When will I get the CE credits for my certification training?
- Is the login for the certification training the same as the login for the broker portal?
- What do I do if one of my customers is assigned to another broker?
- Can I request information about another broker?
- How do I search for a provider in the provider directory?
- How do you calculate income for the eligibility application?
- What is the number for the partner support line?
  - Partner Support: 1-866-349-7579
  - Customer Support: 1-866-311-1119
- What are the hours for the Customer Assistance Center?

#### Get Covered Illinois Customer Assistance Center

Hours (2026)	Outside of OEP	During OEP
Monday–Friday	8am–6pm CT	8am–8pm CT
Saturday	Closed	8am–2pm CT
Sunday	Closed	Closed

See <a href="https://getcovered.illinois.gov/get-help">https://getcovered.illinois.gov/get-help</a> for days with extended hours due to key deadlines, and holiday closures.

# **Broker Resources Web Page**



#### **Customer Communications**

We will be communicating with customers often and we want to keep you up to date on what we are sending our customers and when.

#### System Notices to Customers.

- HealthCare.gov transition notices sent to customers on 9/30
- Get Covered Illinois welcome and account claiming notices sent to customers on 10/6
- Get Covered Illinois Enrollment Renewal notice
- Get Covered Illinois Insurer Enrollment Change Notice

#### **Quick Guides for Brokers**

• Plan Year 2026 Insurer Crosswalk Guide

#### **Get Covered Illinois Broker Office Hours**

Join us for our new virtual office hours where you can meet the Get Covered Illinois team, ask questions, and get the most current updates on our transition to state-based



## Download the open enrollment marketing toolkit

This toolkit can help you communicate clearly with customers about state-based marketplace coverage. When you select the link below, a ZIP file of the materials will download to your device.



## Next Get Covered Illinois Broker Office Hour

### Join us for our next office hour!

Focus: Provider Directory
Thursday, December 11, 2025, 11:00 AM CT
Register <u>here</u>.

## **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!



The state's official health insurance marketplace.