

Get Covered Illinois Broker Office Hour

Thursday, December 11, 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
- Provider Directory
- J1 – F1 visas
- Recent Broker Questions
- Q&A Session



Upcoming Activities and Reminders

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 [multifactor authenticator](#).
- **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

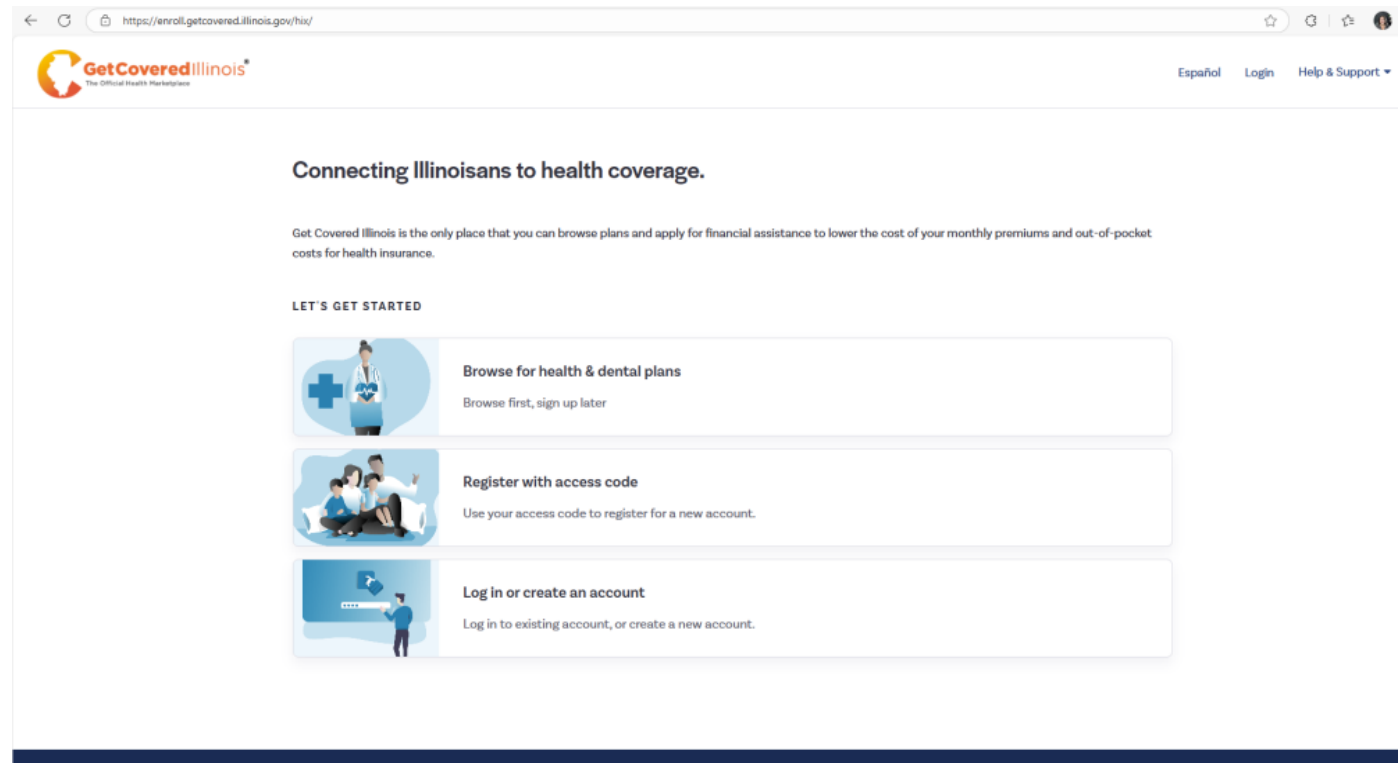


Provider Directory Search Instructions

Tips:

1. It is important to use the correct spelling and select the correct address of the provider or facility when completing your search.
2. If you hover over the name, you can also see the addresses to confirm before selecting.
3. To search for a hospital, please drop down the menu and choose Medical Facility. Also, select the facility name which includes the specialty “General Acute Care Hospital”.
4. Use the carrier website (link in plan details page) to cross validate provider search.

Step 1: Navigate to [GetCoveredIllinois.gov](https://enroll.getcoveredillinois.gov) and click on “Browse for health & dental plans”.



Next Steps

Step 2: Enter demographic information and click “continue”.

Estimated monthly premium for 2026

Your monthly premium depends on where you live, your household size, and income. Fill out the form below to find out if you might qualify for financial help to enroll in coverage through Get Covered Illinois.

1

Where do you live?

Zip code *

2

Who is in your household and do they need coverage?

Member	Birth date *	Seeking coverage	Tobacco use	American Indian/Alaska Native	Pregnant
Primary applicant	mm/dd/yyyy	☒	☐	☐	☐

+ Add spouse

+ Add dependent

3

Check to see if you may qualify for financial help

Your eligibility for financial help is determined by your income. Enter the annual income for your household and click "Continue".

Annual Tax Household Income (\$): *

Continue

11

Healthcare Needs

Step 3: Select “Medical Providers”, “Medical Facility”, or “Dental Providers” as appropriate.

Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/5)

[Skip to View Plans](#)

Search for a **Medical Providers** that you would like to keep in your plan

Search by doctor name

within 20 miles radius

of

60601

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

[◀ Back](#)

[Reset All My Responses](#)

[Next ▶](#)

Additional Details

Step 4: Next

(Optional) Please answer the questions below: (1/5) [Skip to View Plans](#)

Search for a **Medical Providers** that you would like to keep in your plan

Search by doctor name within 20 miles radius of 60601

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

[Back](#) [Reset All My Responses](#) [Next](#)

Step 5: Enter a provider or facility name and select the doctor or facility to review.

Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/5) [Skip to View Plans](#)

Search for a **Medical Providers** that you would like to keep in your plan

Smith within 20 miles radius of 60601

Dr. Lawrence Patrick Smith
Dentist

Mr. Stephen Eugene Smith
Dentist

Dr. Michael Smith
Dentist

Kimberly Smith

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

[Back](#) [Reset All My Responses](#) [Next](#)

Confirm Address

Step 6: Select the address of the doctor or facility to review.

Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/5) [Skip to View Plans](#)

Search for a Medical Providers that you would like to keep in your plan

Search by doctor name

within 20 miles radius of 60601

Provider Addresses for Dr. Michael C Smith

☒ 1725 W Harrison St Ste 1106
Chicago IL, 60612
312-942-4500
312-942-6644
312-942-5939

☐ 610 S Maple Ave Ste 3400
Oak Park IL, 60304
708-383-9300

☐ 2011 York Rd Ste 2000
Oak Brook IL, 60523
630-724-1300

☐ 1520 W Harrison St
Chicago IL, 60607
312-942-5904

Select Address

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

Back

Reset All My Responses

Next

14

Step 7: After adding the providers to review, select “Skip to View Plans”.

Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/5)

[Skip to View Plans](#)

Search for a Medical Providers that you would like to keep in your plan

Search by doctor name

within 20 miles radius

of

60601

MEDICAL PROVIDERS X

Dr. Michael C Smith
Neurology Physician
312-942-4500
1725 W Harrison St Ste 1106
Chicago, IL 60612

[Clear all](#)

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

[◀ Back](#)

[Reset All My Responses](#)

[Next ▶](#)

Step 8: Navigate to the plan tiles to verify if the provider is showing in or out of network.

Step 9: Select “Back to Preferences” to return to the Provider Search bar to repeat the process for other providers.

Back to preferences

70 Health PlansDental Plans

Health Coverage

For 1 Member in ZIP code 60601. Edit Family Info

Coverage will start on 01/01/2025

2 of 6

SORT BY

Expense Estimate

Monthly price

Preferred Provider or Facility

Deductible

Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

HMO

PPO

PLAN FEATURES

HSA Qualified

Standardized Plan

METAL TIER

Gold

LOWER EXPENSE \$

Silver 5 Advanced: Aetna network + \$0 MinuteClinic + Adult Dental + Vision + Rx Copay

SILVER HMO

\$498.41/month

PRIMARY CARE VISIT \$45

GENERIC DRUGS \$16

DEDUCTIBLE \$7495

OOP MAX \$8895

OVERALL QUALITY RATING Not Available

DR. MICHAEL C S...

COMPAREDETAILS

ADD

LOWER EXPENSE \$

Silver 12 250 with first 4 free PCP or MH visits

SILVER HMO

\$452.19/month

PRIMARY CARE VISIT \$40

GENERIC DRUGS \$5

DEDUCTIBLE \$7000

OOP MAX \$9200

OVERALL QUALITY RATING Not Available

DR. MICHAEL C S...

COMPAREDETAILS

ADD

LOWER EXPENSE \$

Focused Silver

SILVER HMO

\$457.48/month

PRIMARY CARE VISIT \$40

GENERIC DRUGS \$3

DEDUCTIBLE \$6300

OOP MAX \$8150

OVERALL QUALITY RATING Not Available

DR. MICHAEL C S...

COMPAREDETAILS

ADD

16



Student Visa Highlight J1 & F1 Visa

Eligibility for APTC

- People with these non-immigrant statuses are lawfully present for the purposes of QHP and APTC eligibility.
- In order to enroll in a QHP, they must also meet **state residency** requirements.
- In order to receive APTC, they must meet **federal tax-filing** requirements. Certain nonimmigrant visa holders could potentially have trouble meeting these requirements.
- If they are above 100% of the FPL, they could be eligible for APTC if meeting other qualifying criteria.
- If below 100% of the FPL, they are ineligible for APTC
- If under age 19 and meeting current income requirements, they could be potentially eligible for Medicaid / All Kids *if meeting residency standards*, as in Illinois this program is available to residents of any immigration status.
- If age 19 or older and not pregnant, they will generally be ineligible for Medicaid as they will not meet the criteria of a “qualifying non-citizen” on basis of their J-1 or F-1 visa status. However, they could potentially qualify for Medicaid if they have an additional other qualifying status.
- The application will still ask the questions about residence in the U.S. since 1996 and whether they have had their current immigration status for 5 years.



2026 Affordability Landscape

Coverage Costs are Increasing

Illinoisans, on average, will see a 78% increase in the monthly net premium of the plan they were renewed into.

2025 Statewide Average	\$260
2026 Statewide Average	\$464

	2025 Average	2026 Average	Difference
Cook	\$ 226.46	\$ 440.97	95%
DuPage	\$ 317.48	\$ 544.43	71%
Lake	\$ 350.72	\$ 514.34	47%
Will	\$ 307.66	\$ 561.56	83%
Kane	\$ 296.07	\$ 490.21	66%
Sangamon	\$ 246.10	\$ 375.57	53%

Silver Loading

Silver loading is a strategy newly implemented by Illinois this year that will increase advanced premium tax credits (APTC) for customers who qualify.

- Average net premiums for Silver plans increased by 142%.
- Average net premiums for Bronze plans increased by 34%
- Average net premiums for Gold plans **decreased** by 28%.

Since APTC is calculated based on the premium of the second-lowest cost Silver "benchmark" plan in a county, **when the Silver plan rate increases in a county, so does APTC.**

APTC for qualified customers can be applied to enrollment in plans at any metal level.

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

Lowest Bronze	Lowest Silver	Lowest Gold
\$157.09	\$280.82	\$ 227.86

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

Lowest Bronze	Lowest Silver	Lowest Gold
\$3.61	\$476.70	\$106

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

Lowest Bronze	Lowest Silver	Lowest Gold
\$6.46	\$847.18	\$7.20

Silver Loading

Informational Campaign

An awareness campaign that encourages customers to shop for and compare plans to ensure they get the best plan and the best price for their health needs and budget.

Customer Outreach

- Email blasts
- [Website](#)
- Social media campaign

Partner Outreach Tactics

- Broker office hours
- Navigator webinar
- Updated marketing resources



The screenshot shows the Get Covered Illinois website header with the logo and tagline "The state's official health insurance marketplace". Below the header, the main heading is "Update Your Application for 2026 Coverage". The text reads: "We have automatically renewed you into the same or a similar health plan as last year. Now is the time to review your information and make changes to your health coverage, if necessary." A bolded statement follows: "Many customers are finding lower premiums by switching plans. If you are in a Silver plan, it's especially important for you to shop and compare. You may find a Gold plan for a better price than your Silver plan." Below this, it says: "Once you have updated your application, submit it and start shopping for coverage." There is an orange button labeled "Update Your Application". At the bottom, a note states: "*If you've already taken this step, great job! You're on your way to getting covered."

Illinoisans are
switching health
plans and finding
lower premiums.



“I switched health
plans and found a
lower premium.”





Recent Questions from Brokers

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?
- Will coverage be effective 1/1/2026 if uploaded documents are not verified by 12/15/2025?
- 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 <https://getcovered.illinois.gov/get-help> for days with extended hours due to key deadlines, and holiday closures.

Upcoming Customer Assistance Center Extended Hours

- December 9–12, 2025, 8am–10pm
- December 13–14, 2025, 8am–5pm
- December 15, 2025, 8am– 10pm

Broker Resources Web Page



Home > Broker Resources



Resources for Brokers

Below you'll find resources to help you best serve your clients find health coverage that fits their needs and budgets.

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!

Wednesday, December 17, 2025, 11:00 AM CT

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!



The state's official health insurance marketplace.