

Get Covered Illinois Broker Office Hour

Wednesday, December 17, 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
- Open Enrollment Extension for January 1 Coverage
- Binder Payments
- Broker Designation Review
- Provider Directory Review
- 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.

Broker Account Inactivity: IMPORTANT

- Login credentials for Broker Portal accounts will be locked after 60 days of inactivity (i.e., not logging in) due to privacy and security reasons.
- To unlock your account:
 - Call the Partner Support Line (1-866-349-7579) to verify your identity reactivate your Broker Portal account.
 - Update your Broker Portal password.
 - Log into your account regularly to prevent future lockouts.



  My Account ▾

Your login attempt was not successful,
please try again.

Possible causes include:

- Username/password does not match.
- Your account is locked due to too many failed attempts.

Please try again later.

Logout

Open Enrollment Timeline

- **December 19, 2025:** Final date to complete certification requirements for Plan Year 2026.
- **December 31, 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



Customer Designations

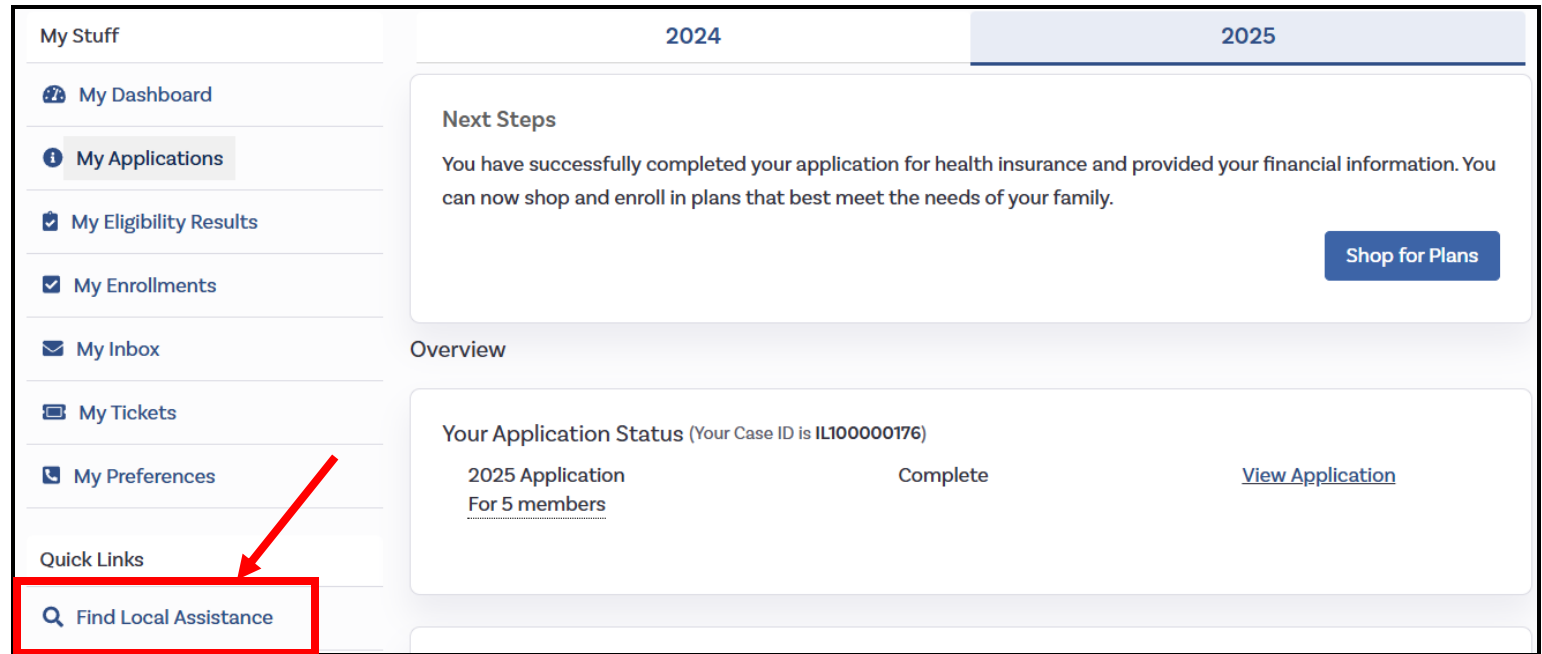
(1) Find Local Assistance in **Customer Account**

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 any time of the year and at any point in the customer’s application or enrollment process.



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



Detailed Walkthrough: Find Local Assistance Tool

Consumers can use to request a broker designation directly from their account. The high-level process is below:

1. Consumer selects “Find Local Assistance” within their account.
2. Consumer selects the broker that they want to work with and submits this request.
3. The broker receives this request on the “Pending Individuals” tab of their Broker Portal.
4. The broker accepts this request to become designated to the consumer.

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. All information shown is mock data (no real PII).

Detailed Walkthrough: Find Local Assistance Tool

Step 2: Consumers select “Find an Illinois Certified Agent or Broker Near You”*

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Illinois's Department of Insurance and have completed additional training to become certified with Getcovered Illinois. Only an agent or broker can make specific recommendations about which plan you should buy. Note that some agents and brokers may only be able to sell plans from specific health insurance companies.

FIND A ILLINOIS CERTIFIED AGENT OR BROKER NEAR YOU



Getcovered Illinois Assisters belong to Enrollment Entities, which include hospitals and not-for-profit organizations from around the state that have been trained by Getcovered Illinois to help you understand what options are available to you and your family. They cannot make specific recommendations about which plan you should buy.

FIND A ILLINOIS ASSISTER NEAR YOU

Step 3: Consumers can input a Zip Code range, or the broker's name if they know who they want to work with already.

Search for a Certified Agent or Broker

Search by location

Zip code *

Distance

5

miles

Languages

Select an Option

Search

OR

Search by Name

First Name

Last Name

Agency Name

Search

Detailed Walkthrough: Find Local Assistance Tool

Step 4: Consumers select the name of the broker that they would like to work with.

2 Agents found

Search Again

Name	Contact Info	Product Expertise	Languages
Jonathan Foster	Star Agency Benton st. 901, Public Square Benton, IL 62812 408-575-6892	Dental, Medicare, Medicaid, CHIP, Property/Casualty	Kannada
Natalia Pendleton	Brian's Agency Chicago High School 123 Main Street Chicago, IL 60224 812-606-2725	Health, Dental	

Step 5: Consumers click “Select Agent” if they would like to proceed with this broker:

Agent Selection

Selecting an agent as your representative allows them to access your account, see your information, and make changes on your behalf.

Back Search Again SELECT AGENT

Natalia Pendleton

123 Main Street, Chicago, IL 60224
812-606-2725

Product Expertise Languages Spoken State License Number Health, Dental 33445566

123 Main St

View larger map

Trader Joe's

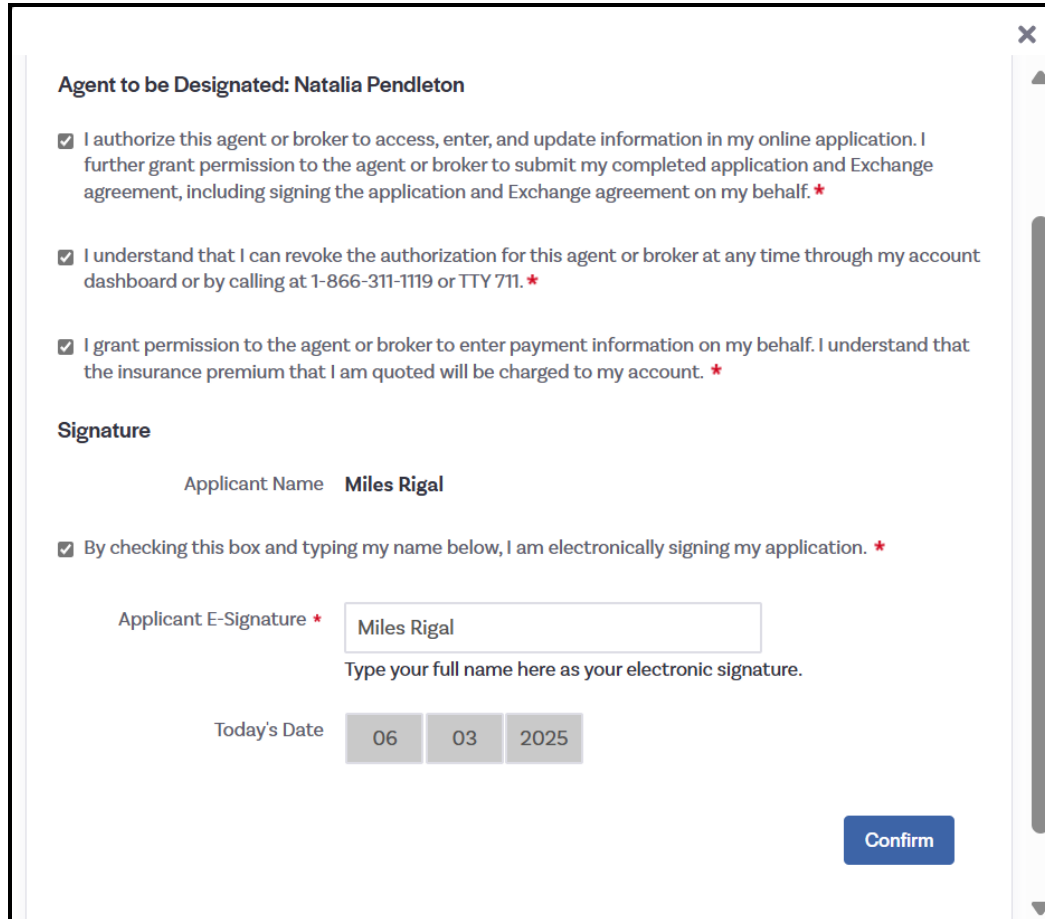
Google

Keyboard shortcuts Map data ©2025 Google Terms

[+] What should I know before I designate an Agent?

Detailed Walkthrough: Find Local Assistance Tool

Step 6: Consumers review the agreement and select “Confirm”.



This screenshot shows a confirmation screen for designating an agent. The title is "Agent to be Designated: Natalia Pendleton". There are three checkboxes, all of which are checked. The first checkbox is for authorizing the agent to access and update information. The second checkbox is for understanding that the user can revoke authorization at any time. The third checkbox is for granting permission to enter payment information. Below the checkboxes is a "Signature" section. It shows the "Applicant Name" as "Miles Rigal". There is a checkbox for electronically signing the application, which is also checked. Below this is a text input field for the "Applicant E-Signature" with the value "Miles Rigal". A note below the field says "Type your full name here as your electronic signature." At the bottom left, there is a "Today's Date" section with three input fields showing "06", "03", and "2025". A blue "Confirm" button is located at the bottom right.

Agent to be Designated: Natalia Pendleton

- ☒ I authorize this agent or broker to access, enter, and update information in my online application. I further grant permission to the agent or broker to submit my completed application and Exchange agreement, including signing the application and Exchange agreement on my behalf. *
- ☒ I understand that I can revoke the authorization for this agent or broker at any time through my account dashboard or by calling at 1-866-311-1119 or TTY 711. *
- ☒ I grant permission to the agent or broker to enter payment information on my behalf. I understand that the insurance premium that I am quoted will be charged to my account. *

Signature

Applicant Name **Miles Rigal**

☒ By checking this box and typing my name below, I am electronically signing my application. *

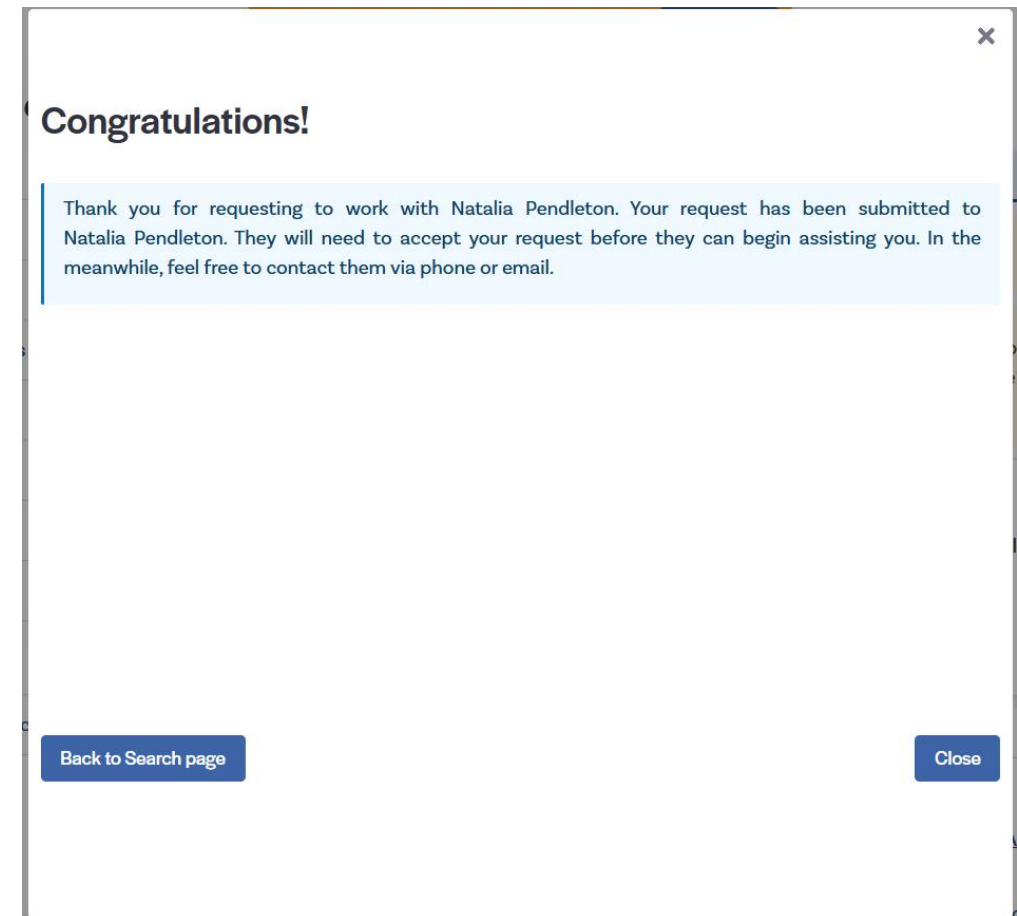
Applicant E-Signature *

Type your full name here as your electronic signature.

Today's Date

[Confirm](#)

Step 7: Consumers receive success screen informing them that their request was sent to the broker.



This screenshot shows a success screen with the heading "Congratulations!". Below the heading is a light blue box containing a message: "Thank you for requesting to work with Natalia Pendleton. Your request has been submitted to Natalia Pendleton. They will need to accept your request before they can begin assisting you. In the meanwhile, feel free to contact them via phone or email." At the bottom left, there is a blue button labeled "Back to Search page". At the bottom right, there is a blue button labeled "Close".

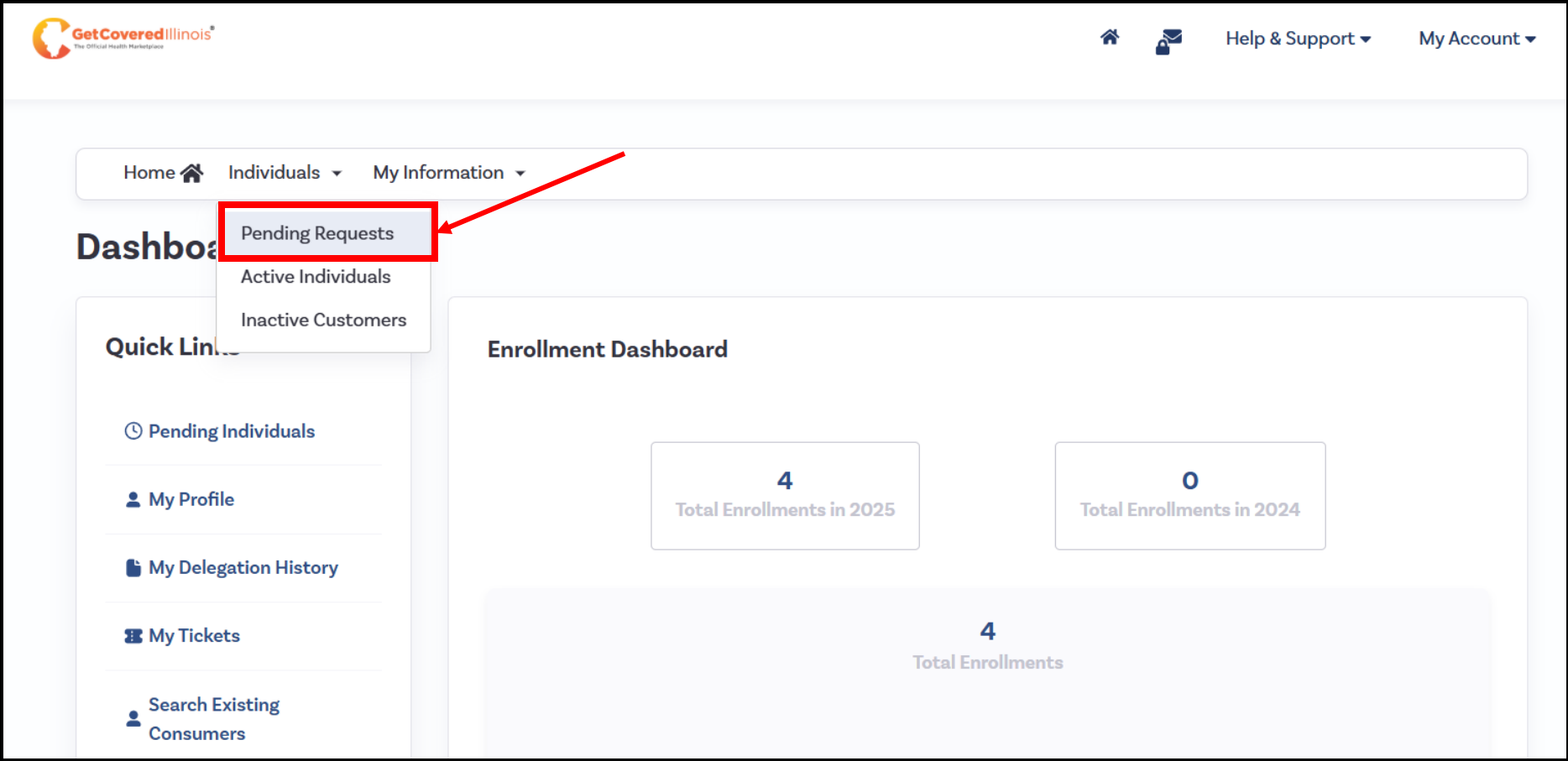
Congratulations!

Thank you for requesting to work with Natalia Pendleton. Your request has been submitted to Natalia Pendleton. They will need to accept your request before they can begin assisting you. In the meanwhile, feel free to contact them via phone or email.

[Back to Search page](#) [Close](#)

Detailed Walkthrough: Find Local Assistance Tool

Step 8: Broker navigates to “Pending” Individuals tab to view request.



Detailed Walkthrough: Find Local Assistance Tool

Step 9: Broker selects “Accept” to designate the customer to their account.

The screenshot shows a web application interface for managing individuals. At the top, there are navigation tabs: 'Home', 'Individuals', and 'My Information'. Below the tabs, the section is titled 'Pending Individuals' with a subtitle '1 Pending Individual'. On the left, there is a 'Refine Results By' section with a '(Reset all)' link. It includes input fields for 'First Name' and 'Last Name', and a 'Request Sent' section with 'From:' and 'To:' date pickers (format mm/dd/yyyy) and a 'Go' button. The main area contains a table with the following data:

Name	Family Size	Request Sent	
Miles Rigal	2	06/03/2025	Accept Decline

The 'Accept' button in the table is highlighted with a red box, and a red arrow points to it from the right.

Detailed Walkthrough: Find Local Assistance Tool

Step 10: The customer is now in the broker's Book of Business:

Home  Individuals  My Information 

Clients

Search all clients

First Name

Last Name

Application Year

Clear all

Search

Select One 

See all 

Showing 1-6 of 6 items

Previous

1

Next

Select all on this page

Export Book Of Business 

Miles Rigal

Household Case ID IL100004256

Application Year2025 (2 members)

Application StatusReport a Change

Eligibility StatusConditional

Binder Payment Due

HEALTH PLAN

DENTAL PLAN

Molina

Dominion

>

☐ Select

Household Composition & Eligibility

Applicant Verifications

More Actions 

18

18

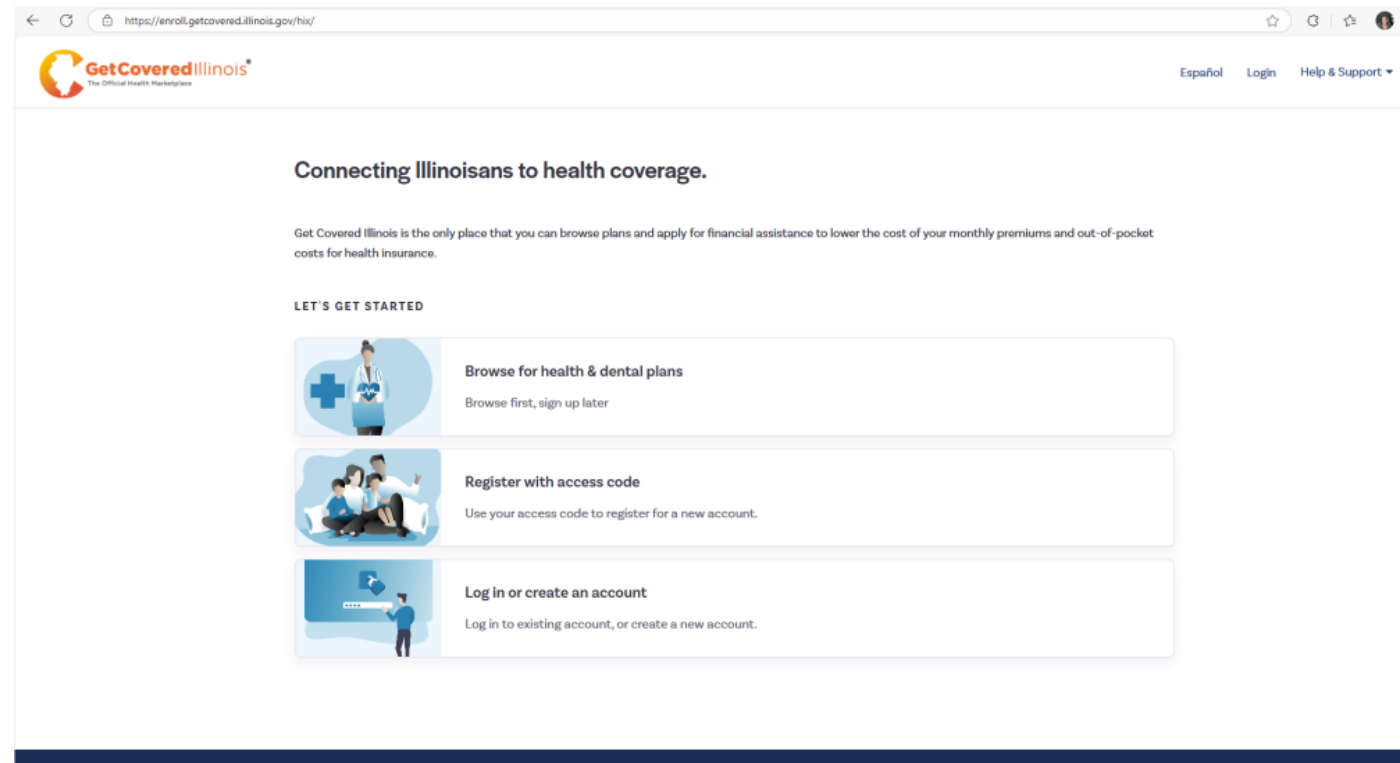


Provider Directory Search Instructions

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".

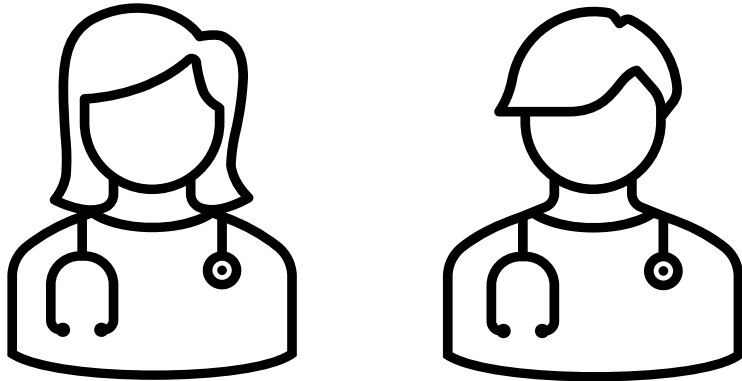
Annual Tax Household Income (\$): *

Continue

21

Healthcare Needs

Step 3: Click “Next”.



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

(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.

The provider directory for an insurer's plan is incorrect on the Get Covered Illinois platform:

Provider directories on the Get Covered Illinois platform are updated regularly. For additional confirmation customers can reference the insurer website's provider directory through the link in the plan details page or call the insurer directly.

Please remember that different providers/facilities in the same physical location (including hospitals) may have different provider network statuses.

If a you find an inaccurate entry on the Get Covered Illinois platform, you can take a screenshot of the entry and contact the broker support line 866-349-7579. Please include the provider's 10-digit NPI (National Provider Identifier) with the screenshot **as well as the name and address of the provider/facility.**"

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](#)

24

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 ▶

Final Steps

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 Plans

Dental Plans

Health Coverage

For 1 Member in ZIP code 60601. [Edit Family Info](#)

Coverage will start on 01/01/2025

< 2 of 6 >

☒ Expense Estimate

☐ Monthly price

☐ Preferred Provider or Facility

☐ Deductible

☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

☐ HMO

☐ PPO

PLAN FEATURES

☐ HSA Qualified
eligible for Health Savings Account (HSA)

☐ Standardized Plan
Standard set of benefits for clear comparison.

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...

☐ COMPARE

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...

☐ COMPARE

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...

☐ COMPARE

ADD

26



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

Binder Payments

What do I need to know about binder payments?

- Binder payments are required to lock in coverage. Without the payment, customers will lose coverage.
- Binder payments are made to the insurer. Customers can use the "Pay Now" link on their Get Covered Illinois Customer Portal to access the insurer's payment pages.
- Payment deadlines vary across insurers. Deadlines may be as early as the coverage start date.
- Grace periods do not apply to binder payments. If a binder payment deadline is missed, the coverage will be canceled, and customers will have to shop for coverage again (if they have an available shopping period).
- Insurers who have received binder payments will notify Get Covered Illinois when the corresponding policy has been effectuated, but this notice is not required before the coverage start date or before effectuating (i.e., coverage can begin if the insurer received the binder payment AND before notifying Get Covered Illinois).

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?
- 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.

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!

Thursday, January 8, 2026, 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.