

Get Covered Illinois Broker Office Hour

Thursday, January 8, 2026
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
- Call Center Assistance
- Broker Informational Videos
- Affordability Landscape
- Binder Payments
- 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 Get Covered Illinois Assister & Broker Support Team (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.



[Home](#) [Email](#) [My Account](#)

Your login attempt was not successful,
please try again.

Possible causes include:

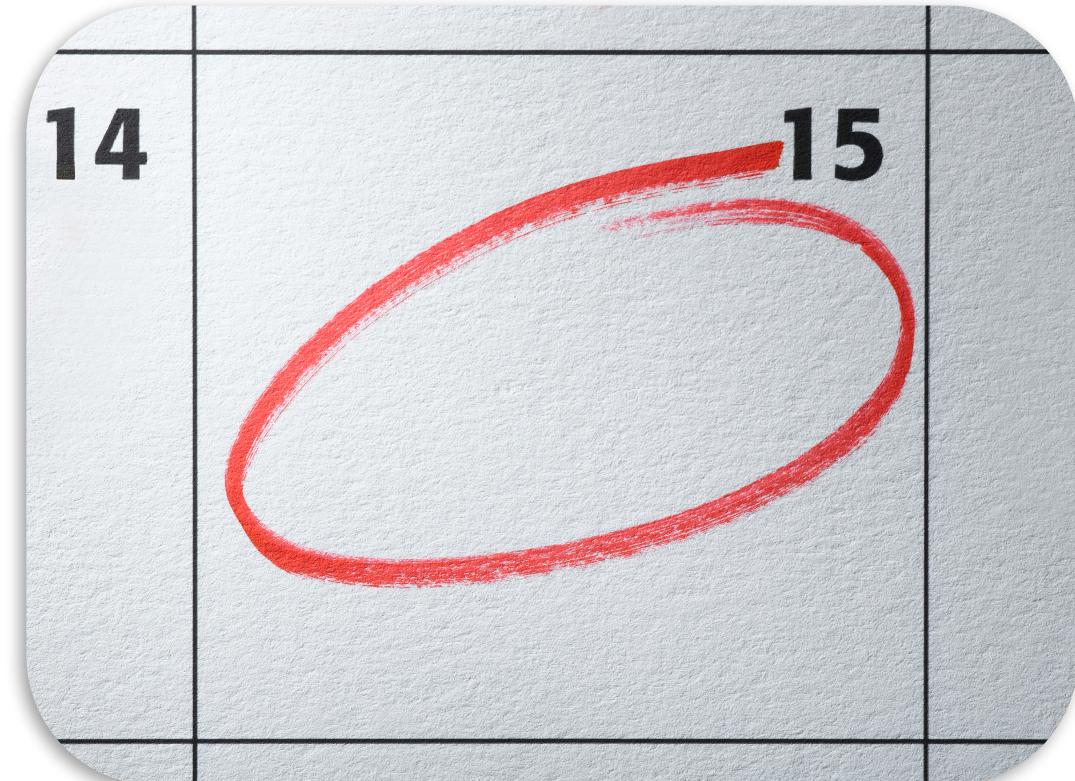
- Username/password does not match.
- Your account is locked due to too many failed attempts.

Please try again later.

[Logout](#)

Open Enrollment Timeline

- **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



Call Center Assistance

Call Center Assistance

Broker account or customer issues? Call the call center!

Get Covered Illinois Assister & Broker Support Team: 866-349-7579

Get Covered Illinois Customer Assister Center: 866-311-1119

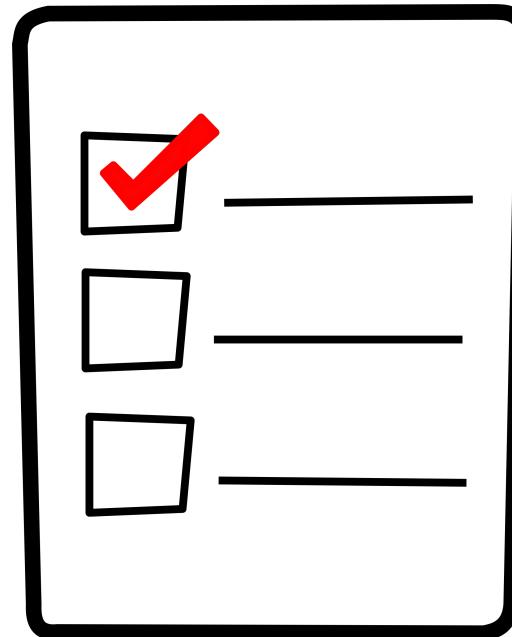


- Contacting the call center is the first step towards resolving any broker account or customer issues with accounts or enrollment
- The call center will generate a ticket number for escalation follow-up

Call Center Reporting

The call center is here to help! Issues to report:

- **Account creation** issues for navigator, entity, or customer
- **Error screens** on the platform- please take a screenshot of the error, too
- **Application issues** including identity verification, income verification, and other issues related to eligibility results
- **Enrollment issues** including error screens, incorrectly populated information
- **Initial post-enrollment issues** including discrepancies between the platform and the information provided to the customer by the insurer (plan choice, premium amount, cost-sharing reduction)



Broker Line

Broker account or customer issues? Call the call center!

Get Covered Illinois Assister & Broker Support Team: 866-349-7579

Get Covered Illinois Customer Assister Center: 866-311-1119



**Remember to get
your tickets!**



Broker Informational Videos

Broker Informational Videos

[Get Covered Illinois Broker Informational Videos](#): This playlist includes step-by-step training videos designed to help brokers and independent agents successfully navigate the Get Covered Illinois system. Whether you're creating an account, assisting consumers, or managing applications, these videos provide clear guidance and practical tips to support your work during Open Enrollment and beyond. For additional tools and support, visit GetCoveredIllinois.gov.

1. How to View Consumer Notices Broker
2. How to View and Maintain Consumer Accounts and Delegations Broker
3. How to Maintain Profiles
4. How to Create and View Tickets Broker
5. How to Create and Account Independent Agents
6. Data Matching Issues and Documents Upload

Visit Get Covered Illinois



Search



English A dropdown arrow indicating a language selection menu.

Get started

Plans and costs

Get help

Call us 1-866-311-1119

[Log in](#)

[Enroll](#)

[Go to Help Center >](#)

bottom of your screen.

[Find an interpreter >](#)

[Find local help >](#)



1-866-311-1119 (TTY: 711)

ABOUT US

- [About Get Covered Illinois](#)
- [Latest news](#)
- [Careers](#)
- [Non-discrimination Policy](#)
- [Privacy Notice](#)
- [Appeals](#)
- [Voter Registration](#)

PARTNERS

- [Assisters](#)
- [Brokers](#)

OTHER LANGUAGES

For the following languages, content
is machine translated.

To prevent translation errors, do not
select Spanish in the top menu after
choosing a language from this menu.

[English >](#)



[Ask a question](#)

Broker Resources



The screenshot shows the Get Covered Illinois website. The header features the "Get Covered Illinois" logo with a stylized orange "C" icon. To the right is a search bar with a magnifying glass icon and a language selection dropdown set to "English". Below the header is a dark blue navigation bar with links: "Get started ▾", "Plans and costs ▾", "Get help ▾", "Call us 1-866-311-1119", "Log in", and "Enroll".

Get certified

All brokers who wish to sell Get Covered Illinois Marketplace plans must complete an annual certification training and assessment. Certification for Plan Year 2026 is now open and must be completed by **October 17, 2025**. This will ensure that the broker is certified and can begin serving customers in November 2025.

Requirements to be a Get Covered Illinois-certified broker

- [Required Steps to Becoming a Get Covered Illinois-Certified Broker](#)

To get started:

- Log in to the [Get Covered Illinois Learning Management System](#).
- Review and complete the training by October 17, 2025.

Broker Portal

The Get Covered Illinois Broker Portal is a module tailored 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 customers with application and plan selection, and set up Broker Connect.



Broker Resources

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

[Click here for Resources >](#)



Navigate to the Training Video Link



Our Customer Assistance Center is offering [extended hours](#) during open enrollment.



Search



English

Get started ▾

Plans and costs ▾

Get help ▾

Call us 1-866-311-1119

[Log in](#)

[Enroll](#)

The Get Covered Illinois Broker Webinar Series was developed specifically to keep brokers up to date on Illinois' transition to a state-based marketplace so you can continue providing accurate and timely assistance to your clients.

Last webinar

Watch: [Get Covered Illinois Broker Webinar Series: Broker Office Hour \(12/17/25\)](#)

Slides: [December 17, 2025 GCI SBM Broker Office Hour.pdf](#)

[Click here to view our full Get Covered Illinois Broker Webinar series](#)

Get Covered Illinois Broker Informational Videos

This playlist includes step-by-step training videos designed to help brokers and independent agents successfully navigate the Get Covered Illinois system. Whether you're creating an account, assisting consumers, or managing applications, these videos provide clear guidance and practical tips to support your work during Open Enrollment and beyond.

Watch: [Get Covered Illinois Broker Training Videos](#)

Follow the link to the Get Covered Illinois YouTube Channel!



Watch the Series on YouTube

YouTube

Search



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+ Create



C



Español



3



Help & Support

My Account

Viewing Individual Account (Miles Smith) My Account

Welcome, Miles Smith

Your Agent

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

2025

You have 26 days left to enroll or change a plan.

We need additional information documents to confirm some of the data provided on your application. Click here to upload documents. If you have already uploaded the relevant documents, please wait for the documents to be approved.

Next Steps

You have successfully enrolled in health plans. If you'd like to enroll in Dental Plans, please click on the 'Continue Shopping' button below.

Continue Shopping

Overview

Your Application Status (Your Case ID is IL100003905)

2025 Application
For 1 member

Edit in progress

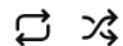
[Resume Application](#)

[Cancel Application](#)

[Tobacco Status](#)

Broker Informational Videos

Get Covered Illinois - 1 / 7



How to View Consumer Notices Broker
Get Covered Illinois

How To View and Maintain Consumer Accounts and...
Get Covered Illinois

How to Maintain Profiles
Get Covered Illinois

How To Enable Broker Connect
Get Covered Illinois

How to Create and View Tickets Broker
Get Covered Illinois

How to Create an Account Independent Agents
Get Covered Illinois

Data Matching Issues and Document Upload Broker
Get Covered Illinois



All For you Recently uploaded Watched

How to View Consumer Notices Broker

Unlisted

Get Covered Illinois

Subscribe



0



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Share



Save



Download



Deep Focus Music To Improve



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



Update Your Application for 2026 Coverage

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.

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.

Once you have updated your application, submit it and start shopping for coverage.

[Update Your Application](#)

*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.”





Binder Payments

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).



Recent Questions from Brokers

What Brokers Want to Know

- Can a broker create or work in a customer account?
- Why am I showing as suspended in the broker portal?
- How do you calculate income for the eligibility application?
- Will coverage be effective 2/1/2026 if uploaded documents are not verified by the requested date?
- What is the number for the partner support line?
 - Get Covered Illinois Assister & Broker Support Team: 1-866-349-7579
 - Get Covered Illinois Customer Assistance Center: 1-866-311-1119
- What are the hours for the Get Covered Illinois Customer Assistance Center?
 - Extended hours
 - January 12–15, 2026: 8am–10pm
 - Closures
 - January 19, 2026 (Martin Luther King Day)

Get Covered Illinois Customer Assistance Center

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

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



Open Office Hour

Next Get Covered Illinois Broker Office Hour

Join us for our next office hour!

Thursday, January 22, 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.