Get Covered Illinois Broker Office Hour

Thursday, March 19, 2026

11:00 AM CT

Get Covered Illinois SM

The state's official health insurance marketplace.

Logistics

- **Phone lines are muted upon entry**.
- **To submit comments or questions**, 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 technical questions about the webinar and recording 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.

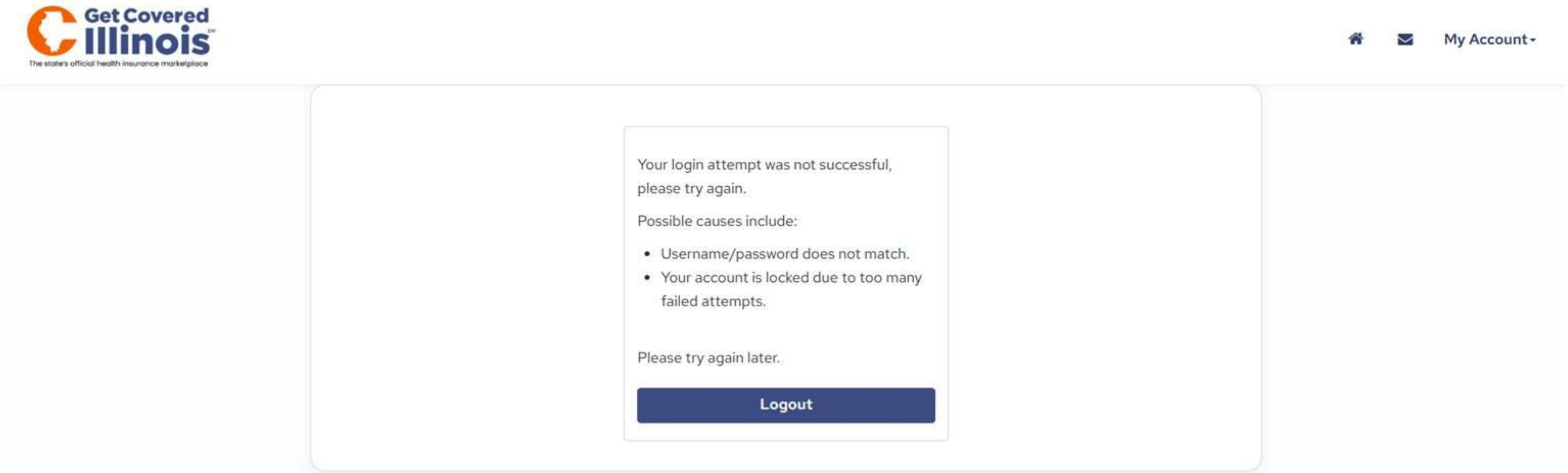
Agenda

- Important Reminders
- Certification Updates
- Medicaid Federal Poverty Level (FPL) Changes
- Periodic Data Matching
- 1095s and Tax Filing Deadlines
- Did You Know?
- Q&A Session

Important Reminders

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 and reactivate your Broker Portal account.
  - Update your Broker Portal password.
  - Log into your account regularly to prevent future lockouts.



Certification Updates

Steps to Becoming a Get Covered Illinois-Certified Broker

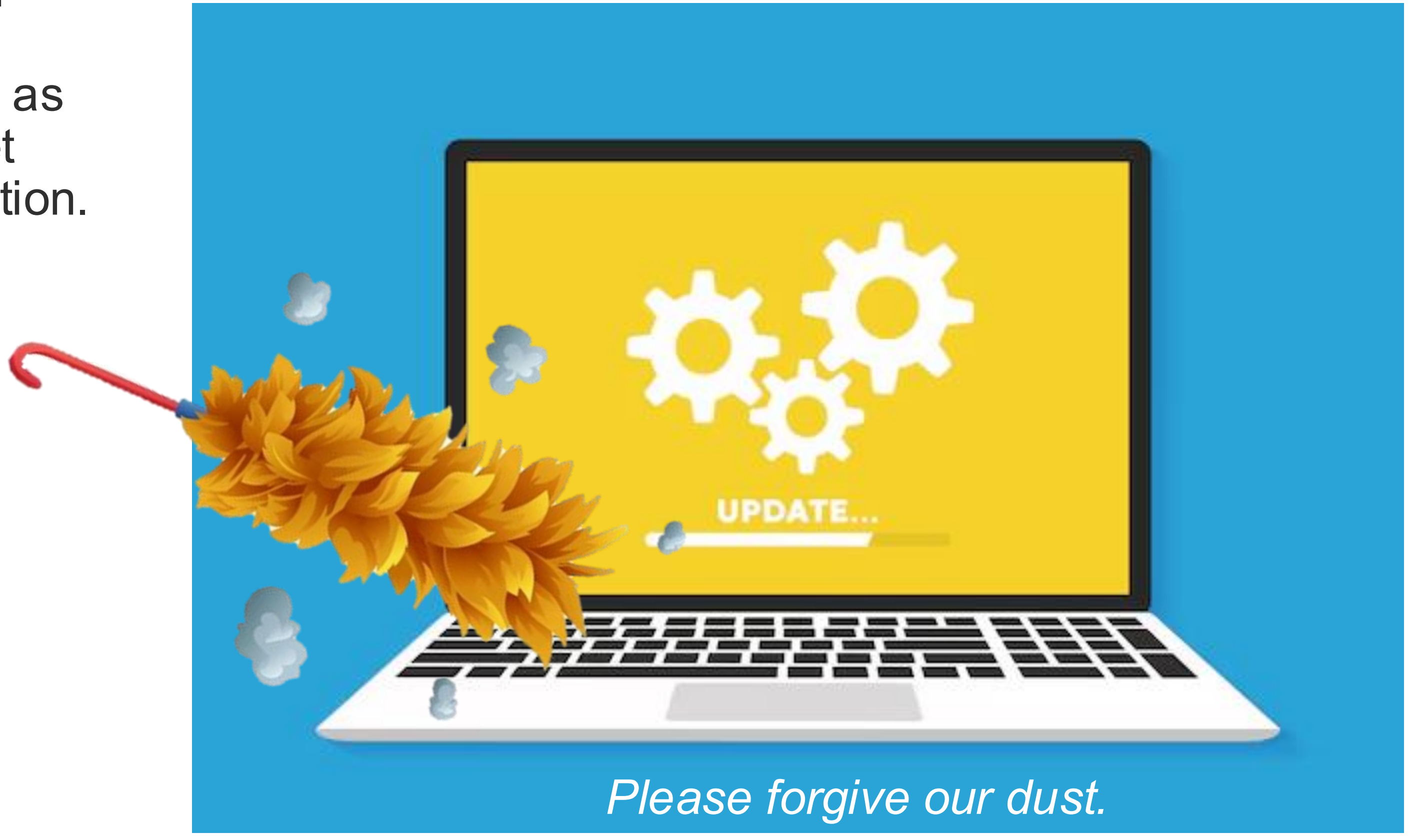
Step 1
Create your Broker Portal account with Get Covered Illinois

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

Learning Management System Spring Cleaning

The Broker Certification Training for Plan Year 2026 on Get Covered Illinois is temporarily unavailable. We are working to finish updates as quickly as possible. Continue to watch the Get Covered Illinois website for additional information.



Medicaid Federal Poverty Level (FPL) Changes

No Wrong Door

Customers submit a single application to determine their eligibility for insurance affordability programs (IAP).

For financial applications, eligibility for IAPs must be checked in order:

1. FIRST: MAGI Medicaid/All Kids
2. SECOND: QHP with APTC/CSR
3. THIRD: QHP with no financial assistance

THINGS TO KNOW ABOUT MEDICAID ELIGIBILITY

- To be eligible for QHP with APTC/CSR, the customer must first be INELIGIBLE for Medicaid/All Kids.
- If the customer is eligible for Medicaid/All Kids but **declines to enroll or voluntarily disenrolls**, the applicant is **NOT eligible for APTC/CSR** because they are eligible for Medicaid. They would be QHP eligible for full cost coverage.
- If disenrolled in Medicaid for administrative reasons (i.e., didn't return required documentation paperwork, didn't meet community engagement requirements), the customer is APTC/CSR ineligible. Eligible for full cost QHP.

MAGI Medicaid and the Marketplace

It is important to provide detailed income information on the application including details about:

- each source of income
- the start/end date of the income
- the frequency of income for each person in the household

<u>Income – Monthly vs Annual</u>

MAGI Medicaid eligibility based on current monthly income

APTC/CSR eligibility is projected annual income

Medicaid FPL Updates

Income – FPL tables

- Medicaid uses updated FPL tables starting March 1 each year.
- Marketplace updates FPL tables for each calendar year.

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<tr><th>Year</th><th colspan="12">2026</th><th colspan="12">2027</th></tr>
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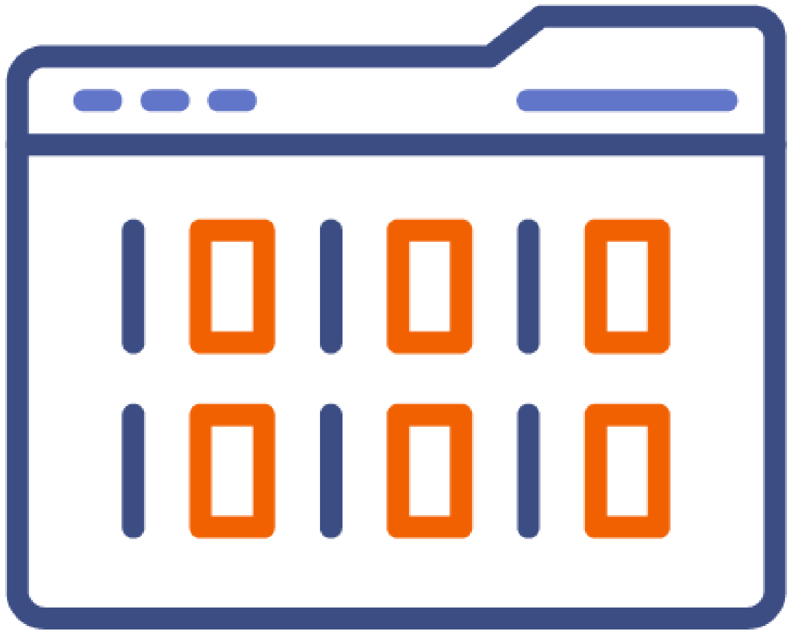
Periodic Data Matching

What is Periodic Data Matching (PDM)?

As required by federal regulations, Get Covered Illinois periodically verifies information for current enrollees receiving financial assistance **against external data sources through the Period Data Matching (PDM) process.**

The PDM process is **run twice yearly** and utilizes the Non-Employer Sponsored Insurance Minimum Essential Coverage (Non- ESI MEC) service to check for enrollment in Medicare and Medicaid, as well as the SSA service to check for enrollees who are reported as deceased by the Social Security Administration.

Compared to standard DMIs, DMIs identified through the PDM process have a **shortened ROP** (Reasonable Opportunity Period) of **30 days** during which individuals who are found to have inconsistent information compared to external data sources must provide documentation.



Periodic Re-Verification of Eligibility

Periodic Data Matching (PDM)

- Get Covered Illinois Marketplace will proactively re-verify certain eligibility criteria twice a year – **Periodic Data Matching (PDM)**
- For PDM, Get Covered Illinois will re-verify certain eligibility criteria against trusted data sources (without waiting for the customer to submit an updated eligibility application), including:
  - Non-Employer Health Coverage (non-ESI MEC) – Medicare, Medicaid, Tricare, VA, & others
  - Employer-Sponsored Coverage (ESI MEC) – currently only federal employee coverage
  - Death
- If the current information from the trusted data source does not match the application:
  - The Customer will receive a special type of outstanding verification (PDM DMI) notice
  - Documents must be provided to verify their application or else they will lose eligibility for QHP and/or APTC.
  - PDM DMIs have a **shorter ROP** of only 30 days
  - This PDM happens behind the scenes. If the PDM DMI ROP expires, the system will submit an eligibility application to redetermine eligibility with adverse action (e.g. loss of QHP, loss of APTC/CSR).

Periodic Re-Verification of Eligibility

As with other Marketplace eligibility verifications, customers can enroll and effectuate coverage even with an open PDM verification. However, the shorter PDM ROP of **30 days** means that adverse action could happen quickly if documents not provided promptly.

- Confusion about why QHP coverage or APTC/CSR ended when customer didn't take action
  - This is more common for PDM than other DMIs because PDM verification was not triggered by any action from the customer (e.g. updating an eligibility application, changing an enrollment).
  - Many customers do not expect to need to do anything through Get Covered Illinois during the year unless they initiate a change and so may disregard notices or alerts, they receive from Get Covered Illinois.
- The customer didn't receive or understand the PDM notice before end of ROP
- Forgot to provide documents before end of ROP
- Documents were rejected, or documents don't exist to verify the eligibility criteria

1095s/Tax Filing Deadlines

Taxes and Form 1095-A Resources

Your 1095-A tax form

If anyone in your household enrolled in a HealthCare.gov marketplace health plan this year and received Advanced Premium Tax Credits (APTCs) to help lower your monthly premium payments, you are required by federal law to “reconcile” when filing your federal tax return. Reconcile means to find out if there's any difference between the Premium Tax Credit you used and the amount you qualify for. HealthCare.gov will mail or send you a **Form 1095-A** to complete this process by mid February. If you do not reconcile your taxes, you will be ineligible to receive future APTCs.

How to find your 1095-A online

- Log in to your HealthCare.gov Marketplace account.
- Under **Your applications**, select your 2025 application.
- Select **Tax Forms**.
- Download all 1095-As.

What’s on Form 1095-A and why you need it

Your 1095-A has information about Marketplace plans any member of your household had in 2025, including:

- Premiums paid
- Premium Tax Credits used
- A figure called “second lowest cost Silver plan” (SLCSP)

You’ll use information from your 1095-A to fill out tax Form 8962, Premium Tax Credit. This is how you'll reconcile. Overpayments of APTC will need to be repaid. Read instructions to fill out Form 8962.

Note: If you receive a voided/corrected 1095-A and have already filed your taxes, you may need to file an amended return. Consult a tax professional for assistance.

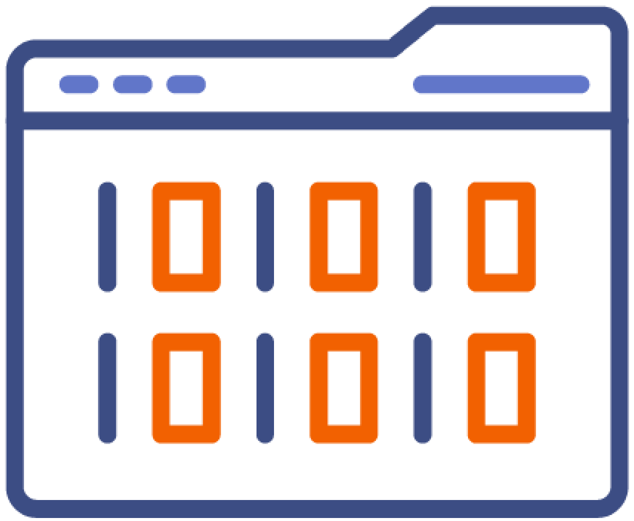
Check that your 1095-A is correct

- Carefully read the instructions on the back.
- Make sure your coverage and household information is correct.
- Make sure the information about the SLCSP is correct.
- If anything is wrong, contact HealthCare.gov.

Call HealthCare.gov 1-800-318-2596 >

Reconcile Overpayments

- Customers can access this information from their 1095-A to fill out tax Form 8962, Premium Tax Credit.
- This is how they can reconcile. Overpayments of APTC will need to be repaid. Read instructions to fill out Form 8962.
- **Remember to update income changes in 2026**. Starting with the 2026 plan year (for taxes filed in 2027), there will be no caps on the amount of excess APTC that must be repaid during reconciliation.



For Your Information (FYI for Brokers)

Common Special Enrollment Period (SEP) Errors

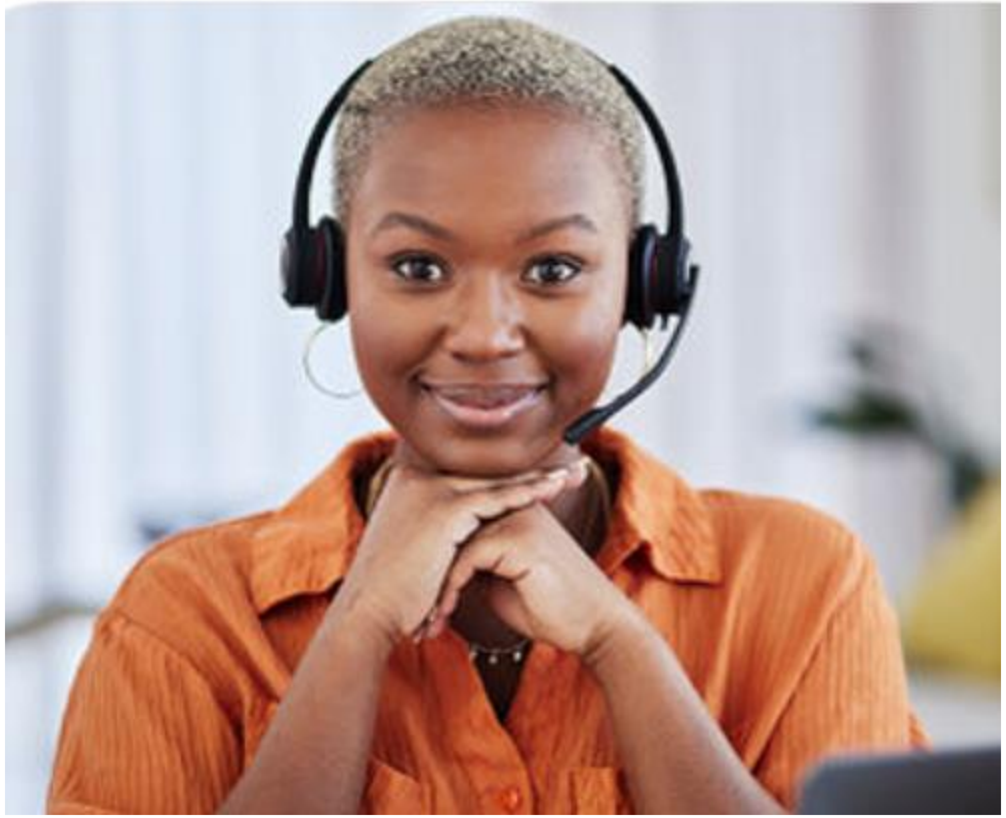
- Selecting the **incorrect** SEP type
- Not uploading the **required documentation**
- Entering the **wrong event date**
- Incorrect **household information**
- Missing the **60-Day SEP window**
- Incorrect **income estimates**
- Not explaining **premium payment requirements**

Reminder: If Medicaid is voluntarily disenrolled, tax credit will not apply

Customer Assistance Center Hours

Days	Hours
Monday–Friday	8 am–6 pm
Saturday and Sunday	CLOSED

Visit GetCoveredIllinois.gov for days with extended hours due to key deadlines, and holiday closures.



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

Your Questions

Next Get Covered Illinois Broker Webinar

Join us for our next webinar!

Thursday, April 16, 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.

Broker Feedback

PLACEHOLDER for survey

Thank You!

Get Covered Illinois[SM]

The state's official health insurance marketplace.