Get Covered Illinois Broker Office Hour

Thursday, April 16, 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.

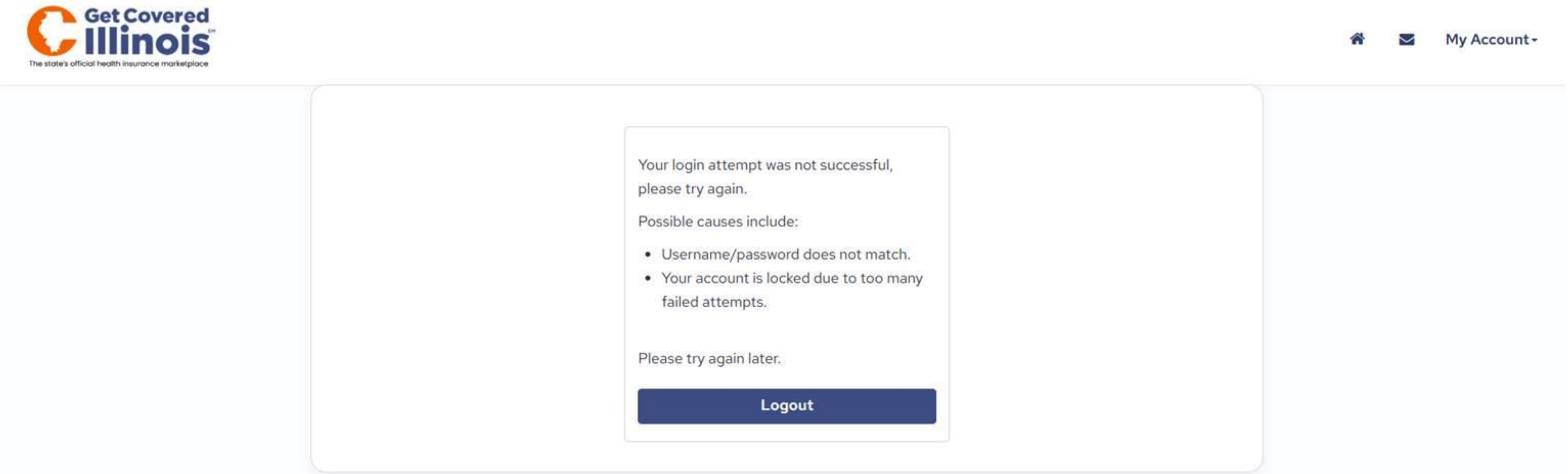
Agenda

- Important Reminders
- Certification Updates
- DMI Updates
- HR1
- Medicaid Spenddown
- Immigration Documentation
- 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

The Certification Training for Plan Year 2026 on Get Covered Illinois
is temporarily unavailable.

Watch GetCoveredIllinois.gov for updates.

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Data Matching Issue Updates

Call Center Assistance

- DMI Reminder notices are sent on **Day 30, Day 60, and Day 75 of Reasonable Opportunity Period (ROP).**
  - If documents are not provided to verify eligibility criteria by end of ROP:
    - Eligibility redetermined based on the information from trusted data sources (not application)
    - Results in prospective loss of eligibility for APTC/CSR and/or Marketplace coverage (QHP)
    - Effective 1st day of the month after the expiration of ROP
- Data Matching Issue, Good Faith Extensions, MAY apply to a scenario in which a consumer must submit documentation to resolve a data matching issue.
- For the purposes of this extension, a “good faith” effort constitutes one or more of the following:
  - Submission of a document for the purposes of resolving the DMI which is not sufficient to resolve the DMI.
  - Communication of a situation resulting in a delay or difficulty obtaining or providing the necessary documents by the required due date.
  - A written or verbal request for additional time to obtain or provide the necessary documents.
- Good faith extensions **must be requested by the customer before the end of the ROP**. A customer who fails to act or request additional time prior to the end of the ROP does not qualify for a good faith extension.

H.R.1

This legislation was signed into law in July 2025. It contains major overhauls to various public health programs, including the ACA and Medicaid. Our assessment of Marketplace impacts and implementation timeline include:

Effective 2026

- Eliminate caps on recapture of APTC.
- End PTC eligibility for immigrants with incomes up to 100% FPL subject to Medicaid waiting periods (5-year bar).
- Disallow PTC for income-based SEPs.

Effective 2027

- Narrow the categories of noncitizens eligible for PTC.
- Medicaid work requirements.

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Effective 2028

- End automatic renewal of financial assistance.
- End eligibility for APTC pending verification.
- Codify 1-year Failure to Reconcile (FTR) rule

Marketplace Trivia Moment

In most cases, with an SEP you have up to __ days to enroll or make changes to your plan.

A. 30
B. 60
C. 90
D. 120

Medicaid Spenddown

Medicaid Spenddown Overview

- Spenddown is offered to children, pregnant women, aged/blind/disabled (AABD) whose income is above standard Medicaid program limits.
    - Spenddown allows these groups to “spend down” medical expenses in order to qualify for Medicaid benefits on a month-to-month basis.
- Each month, spenddown can either be “met” or “unmet” depending on their expenses and **whether they submit needed documentation to Medicaid.**
    - “Met” spenddown – they receive full Medicaid benefits for that month
    - “Unmet spenddown” – they receive no Medicaid benefits for that month
    - Unmet spenddown is not Minimum Essential Coverage
- Customers with unmet spenddown qualify for APTC, if otherwise eligible.
- Customers who transition from full Medicaid to Medicaid spenddown are sent to customers via Account Transfer
- Transition from full Medicaid to Medicaid spenddown is a qualifying life event (QLE) for loss of MEC

Spenddown notice for loss of full Medicaid

- The spenddown notice shows that they are “approved” for a spenddown program and must meet the spenddown deductible to qualify for benefits.
- For customers losing full Medicaid and transitioning to a spenddown program, **the notice says that “benefits will change” with the effective date of the start of spenddown eligibility.**
- The start date of spenddown eligibility corresponds to the date they lost full Medicaid benefits (e.g. 3/1 start date for spenddown = 2/28 loss of Medicaid)
- The notice will indicate that their application is being sent to Get Covered Illinois.

Immigration Documentation

Accepted immigration documents Reminder:

The following immigration documents are acceptable as proof of lawful presence:

- Permanent Resident Card, "Green Card" (I-551)
- Reentry Permit (I-327)
- Refugee Travel Document (I-571)
- Employment Authorization Card (I-766)
- Machine Readable Immigrant Visa (with temporary I-551 language)
- Temporary I-551 Stamp (on Passport or I-94/I-94A)
- Foreign passport with endorsed admission stamp, Machine Readable Immigrant Visa, I-551 stamp, or I-94 Arrival/Departure Record
- Arrival/Departure Record (I-94/I-94A)
- Arrival/Departure Record in foreign passport (I-94)
- Certificate of Eligibility for Nonimmigrant Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor Status (DS-2019)
- Notice of Action (I-797)
- Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Document indicating withholding of removal (or withholding of deportation)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- USCIS Acknowledgement of Receipt (I-797C)
- Documentation of status as a Cuban/Haitian entrant
- Documentation of status as a Resident of American Samoa

General Acceptance Standards

- The document must be a valid official document from the approved list.
- The name on the document, and DOB (when present on the document), must match the application information for the consumer for whom verification of lawful presence was requested.
    - If the information does not match, the document will be rejected, and the consumer will receive an notice of a Data Matching Issue. (90-day Reasonable Opportunity Period)
- Document text including document type, identification numbers, and customer information must be readable.
- The document must **not** indicate that the customer’s immigration status application was denied by USCIS.
- The document must **not** indicate that the customer’s immigration status is C33 or Deferred Action for Childhood Arrivals (DACA).

Recency and validity:

- If the document has an expiration date or validity period, and the document has not expired as of the submission date of the document, Get Covered Illinois will accept the document as proof of lawful presence.
- If the document is a Permanent Resident Card, "Green Card" (I-551) issued before August 1989 that **does not have an expiration date**, the Get Covered Illinois will accept the document as proof of lawful presence.
- If the document otherwise does not include an expiration date, Get Covered Illinois will accept the document as proof of lawful presence if it was dated or issued within the three years prior to submission date.

Marketplace Trivia Moment

Get Covered Illinois will periodically check all enrollees receiving financial assistance for enrollment on Medicaid. This process, called_____.

A. Passive Enrollment Process
B. Special Eligibility Program
C. Periodic Data Matching
D. Health Reimbursement Arrangement

For Your Information (FYI for Brokers)

The most common types of information requiring verification are:

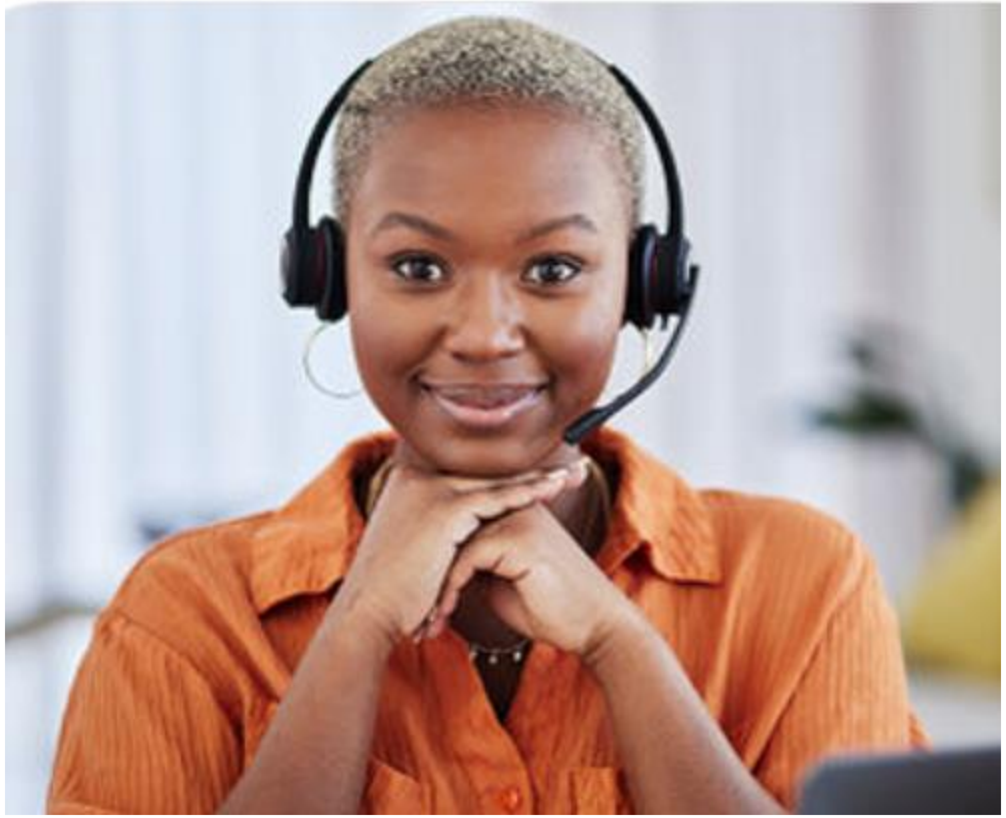
- Household income
- Citizenship
- Lawful presence status
- Qualifying life events

Each documentation request will have an associated deadline. **If you don't submit requested documents by the deadline, you can lose your financial help or health insurance coverage.**

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.



Your Questions

Next Get Covered Illinois Broker Webinar

Join us for our next webinar!

Thursday, May 21, 2026, 11:00 AM CT

Registration link available soon.

Broker Webinar Resources

- Recordings of past webinars and office hours
- Slide decks
- FAQs

Thank You!

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