Get Covered Illinois Broker Office Hour

Thursday, January 22, 2026

11:00 AM CT

Get Covered Illinois℠

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
- 1095-A
- Additional Resources
- Binder Payments
- Recent Broker Questions
- Q&A Session

Upcoming Activities and Reminders

Open Enrollment Timeline

- **January 31, 2026**:
  - End of Open Enrollment.
  - Deadline to enroll for February 1, 2026, coverage (without an SEP).
- **After January 31, 2026**: Enrollment requires a QLE/SEP.

Broker Account Creation:

Get Covered Illinois

Get started ▾ Plans and costs ▾ Get help ▾

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.

The portal is designed to support both a single broker with a few customers as well as an agency with multiple brokers and thousands of customers.

Broker Portal capabilities

- Manage Book of Business
- Assist customer with their application and enrollment
- Upload documents for DMIs
- Review customer notices
- Manage customer delegations

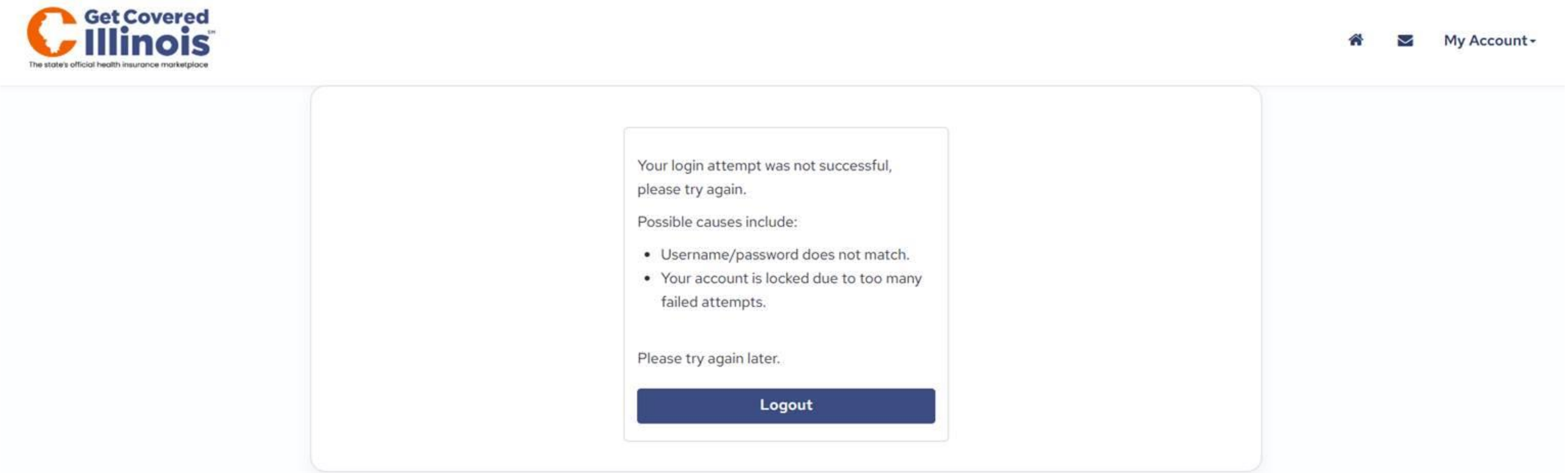
Log in to or Register for a Get Covered Illinois Broker Portal account.

Reference this quick guide for setting up your multifactor authenticator

IMPORTANT: Do **NOT** create a customer account by going to “Enroll” and “Create Account.”

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.



Additional Helpful Reminders

Your agency must establish safeguards to ensure that PII is:

- PII is only used by or disclosed to those who are authorized through the customer consent authorization to receive or view it and that have completed Marketplace registration, training and certification.
    - Electronic transmission of PII is conducted through secure electronic interfaces developed and utilized by the organization.
- Reminder notices sent on Day 30, Day 60, and Day 75 of Reasonable Opportunity Period (ROP).
- Contact the Customer Assistance Center for Customer report Enrollment Discrepancies
- **Continuing Education (CE) Credits**: The opportunity to acquire Continuing Education (CE) credits for completing the Get Covered Illinois required broker training for Plan Year 2026 expired on 12/31/25. If you completed your training before this date, you received CE credits. This opportunity will be open to brokers again in Summer 2026 as part of completing required training to serve Illinoisans in Plan Year 2027.

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

1095-A

Resource

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](#).

Update income for 2026!

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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)

Additional Resources

GetCoveredIllinois.gov Resources

Use the search tool to enter keyword: "letter of explanation"

Follow the link to the PDF fillable form:
[Letter of Explanation – Annual Household Income]

Get Covered Illinois

Search

English

Get started ▾ Plans and costs ▾ Get help ▾ Call us 1-866-311-1119 | Log in Enroll

Home › Search results

Search results

letter of explaintion

Resources

Welcome to the official health insurance resource center. This page is designed to help you find the information, tools, and support you need to choose and manage your health coverage with confidence.

Letter of Explanation - Annual Household Income

Letter of Explanation - No Other Health Coverage

Example: Reduced Annual Income

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Letter of Explanation – Annual Household Income

Use this form if you applied for coverage through Get Covered Illinois and received a letter saying that you need to submit documents to confirm your annual household income, but you don't have any of the acceptable documents listed. Visit https://getcovered.illinois.gov/get-started/submitting-documents.html to see a list of other acceptable documents.

Primary Contact Information

Primary Contact Name:

Primary Contact date of birth: (mm/dd/yyyy)

Application ID: (find this number at the top of the letter you got from Get Covered Illinois or in your online account)

Attestation

1. I expect my annual household income to be $ ____ **for the year** ____ .

2. The source of this income is:

3. I have no other documentation of this income for the following reason(s):

- I understand that I must report income changes to Get Covered Illinois within 30 days of the change because it may affect the amount of Advanced Premium Tax Credit (APTC) or the level of Cost-Sharing Reductions for which I may qualify.
- I understand that if I receive too much APTC during the benefit year, I may have to pay some or all of the excess tax credit back to the Internal Revenue Service (IRS) when I file my federal income tax return for the benefit year.
- By signing below, I hereby declare under penalty of perjury, pursuant to 28 U.S.C. 1749 and 720 ILCS 5/32-2 that the above information in this form is true and correct based on my personal knowledge.

Signature ____________ **Date:** ____________

In 2025 the customer's income was $120k and this years projected income is estimated to be $75K due to changes in circumstances. The customer could use this form to explain the reason for a reduction in income, if no other documentation exists.

For example, a small business lost a sales account and will not reflect that income in 2026.

No Other Health Coverage

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Letter of Explanation - No Other Health Coverage

Use this form if you applied for coverage through Get Covered Illinois and received a letter saying you need to submit documents to confirm you aren't enrolled in or eligible for other health coverage, but you don't have any of the acceptable documents listed. Visit https://getcovered.illinois.gov/get-started/submitting-documents.html to see a list of other acceptable documents. Submit a separate form for each applicant who was instructed to verify that they don't have other health coverage.

Primary Contact Information

Primary Contact Name:

Primary Contact date of birth: (mm/dd/yyyy)

Application ID: (find this number at the top of the letter you got from Get Covered Illinois or in your online account)

Attestation

1. Applicant Name: (enter the name of the person you are attesting to not having other health coverage)

2. I attest that the above person is not eligible for or enrolled in any of the following forms of health coverage:

- Medicaid/All Kids
- Medicare
- Peace Corps
- TRICARE
- VA Health Care Program

3. Tell us about your situation, and explain why you can't send other documents to confirm that this person is not eligible for or enrolled in other health coverage:

Follow the link to the PDF fillable form: [Letter of Explanation – No Other Health Coverage]

2026 Affordability Landscape

Coverage Costs are Increasing

Illinoisans, on average, will see a <u>78% increase</u> 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


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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.*

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).

For Your Information (FYI for Brokers)

Did you know?

Broker accounts get locked after **60** days of non-activity.

- *Contact the Get Covered Illinois Assister & Broker Support Team (866-349-7579) to assist with access to your account.*

SEPs (Special Enrollment Periods) are time sensitive.

- *Shopping period generally ends 60 days after the EVENT DATE, not the date reported to Get Covered Illinois.*

Customer Coverage can end due to:

- *Voluntary request (by Customer)*
- *Involuntarily due to loss of eligibility for coverage (by Marketplace)*
- *Involuntarily due to non-payment of premiums (by Insurer)*

Customer Assistance Center Hours (January 2026)

Date(s)	Hours
Tuesday, January 20–Friday, 23, 2026	8 am–8 pm
Saturday, January 24, 2026	8 am–2 pm
Sunday, January 25, 2026	CLOSED
Monday, January 26–Friday, 30, 2026	8 am–10 pm
Saturday, January 31, 2026	8 am–5 pm
Upcoming Closures	
Thursday, February 12, 2026	Lincoln's Birthday
Monday, February 16, 2026	Presidents' Day

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 Webinar

Join us for our next webinar!

Thursday, February 19, 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!

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