Get Covered Illinois Broker Webinar

Thursday, October 29, 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**, 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**!

Agenda

- Important Updates
- Broker Certification Training
- PY 2027 Eligibility Changes
  - Narrowed Premium Tax Credit Eligibility for Noncitizens
  - Narrowed Medicaid Eligibility for Noncitizens
  - Medicaid Work Requirements
  - Public Charge
- Plan Year 2027 Market Analysis Overview
- Marketplace Trivia Moment
- Q&A Session



Important Updates

Open Enrollment Plan Year 2027

- No change for the upcoming Open Enrollment
- November 1, 2026 - January 15, 2027
- Enroll by December 15 for coverage beginning January 1



Extended Hours Pilot

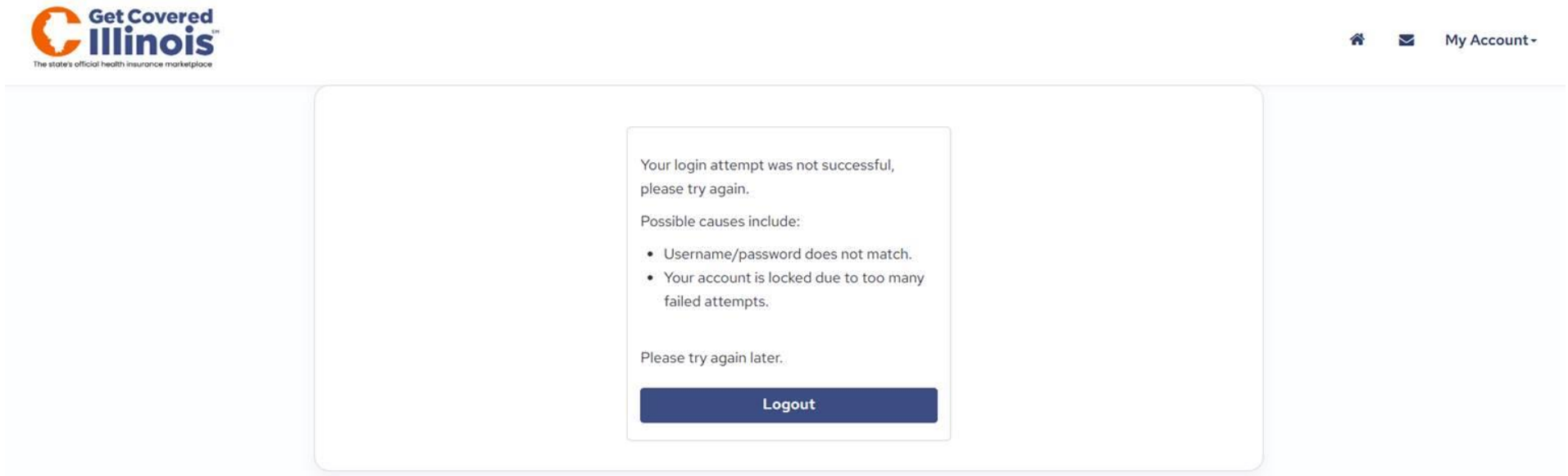
We are launching an extended hours pilot program to evaluate customer adoption, operational impact and overall effectiveness of extended hours outside of open enrollment.

Core hours: Monday thru Friday, 8 a.m. – 6 p.m.

Extended hours: Monday thru Friday, 6 p.m. – 10 p.m.

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.



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



Broker Certification Training

Things to Know

- Only brokers with a **Get Covered Illinois portal account** will receive an invitation for training.
- You **must** have an account created by Get Covered Illinois before you register for an ILogin. Do not share or follow a shared link, this will delay your registration.
- If you are new or have new brokers that need to be registered, please have them register for a portal account, their information will be sent to the training team once created.
- There are knowledge checks with each unit that are not scored as a part of the 80% test requirements.
- The final exam is 25 questions, and you must score 80% or higher to continue to the attestations.
- Training must be completed by November 6, 2026, prior to Open Enrollment.

Creating a broker portal

The Get Covered Illinois broker portal is tailored for brokers to provide support to their customers. It 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

Set up Broker Connect

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. Do not create a customer account by going to **Enroll** and **Create Account**.

Reference this quick guide for setting up your multifactor authenticator.

Step One: Register for a OneNet Training Account

https://onenet.illinois.gov/GetGovered/

Welcome to Get Covered Illinois

Official Illinois Marketplace Training and Certification System



Important for Trainees

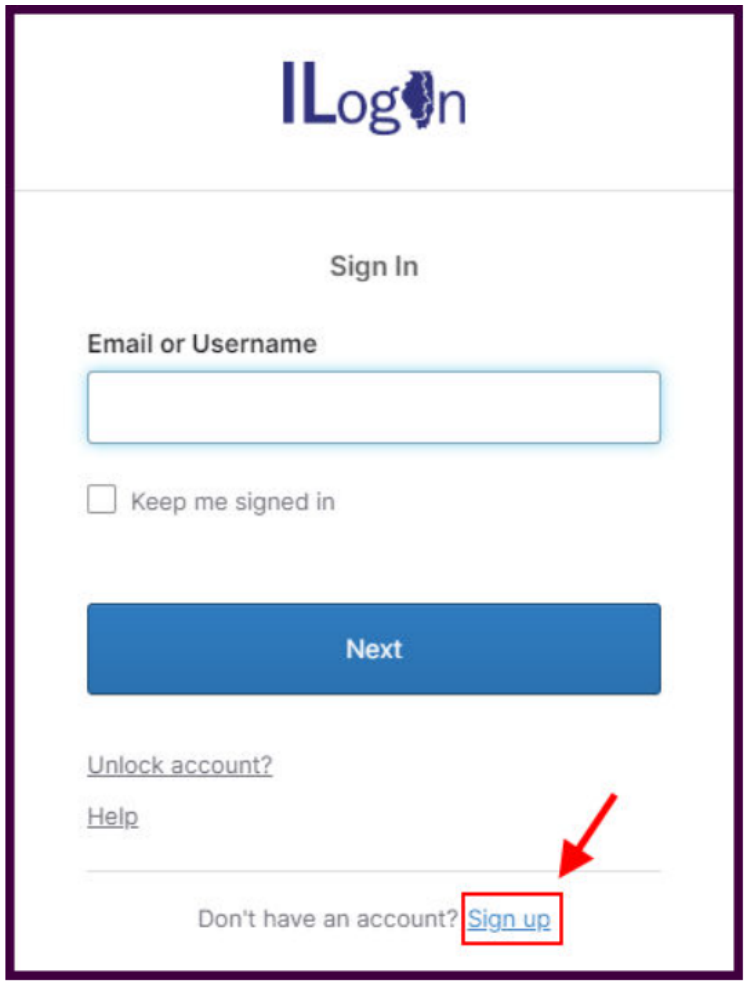
To access your training you will need to register for an account. When you register or log in to the OneNet training system, please use the **exact same email address** you used for your **Get Covered Illinois Broker Portal** account.

Register for a OneNet training system account →

Once your account is setup return to this page to select your training.

Step Two: ILogin

1. Navigate to the ILogin Sign In page.
2. Click **Sign up**.
3. Complete all required fields. Complete optional fields, as needed.
4. Click **Sign Up**.
5. On the **Set up security methods** menu, under the Email or phone option, click **Set up**.
6. The confirmation page appears telling the user to check their email. **Note**: This activation link is valid for **30 minutes** and then these steps are required to be restarted.



Create a New ILogin Account

1. Navigate to the **ILogin Sign In** page.

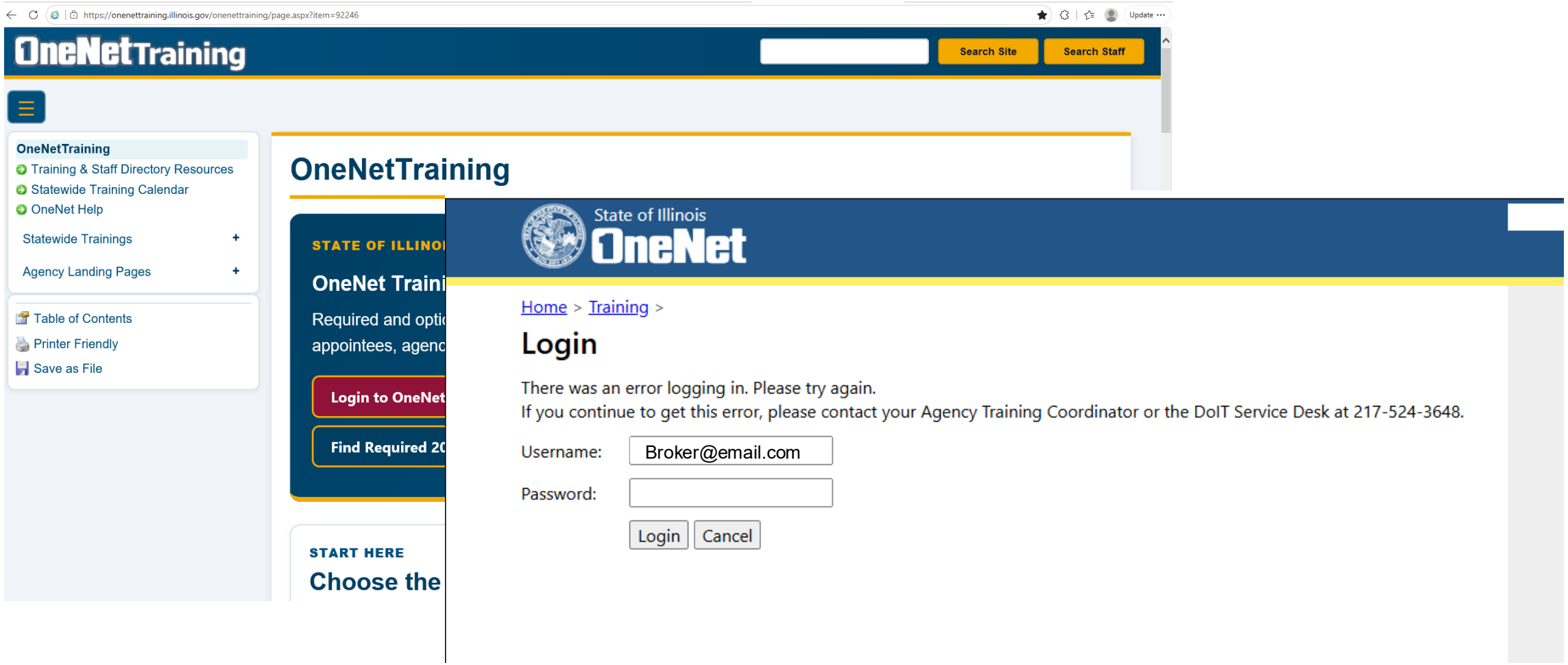
Step Three: Important Step.

Select the Agent/Broker Marketplace Certificatio Training Learning Path

Click Here



If you are trying to login to OneNet main page, you will receive and error.



Broker Login Issues

1. Attempting to login to the incorrect website:
2. Attempting to login **before** Get Covered Illinois Pre-registers.
3. Using a different email than your Get Covered Illinois Portal account.



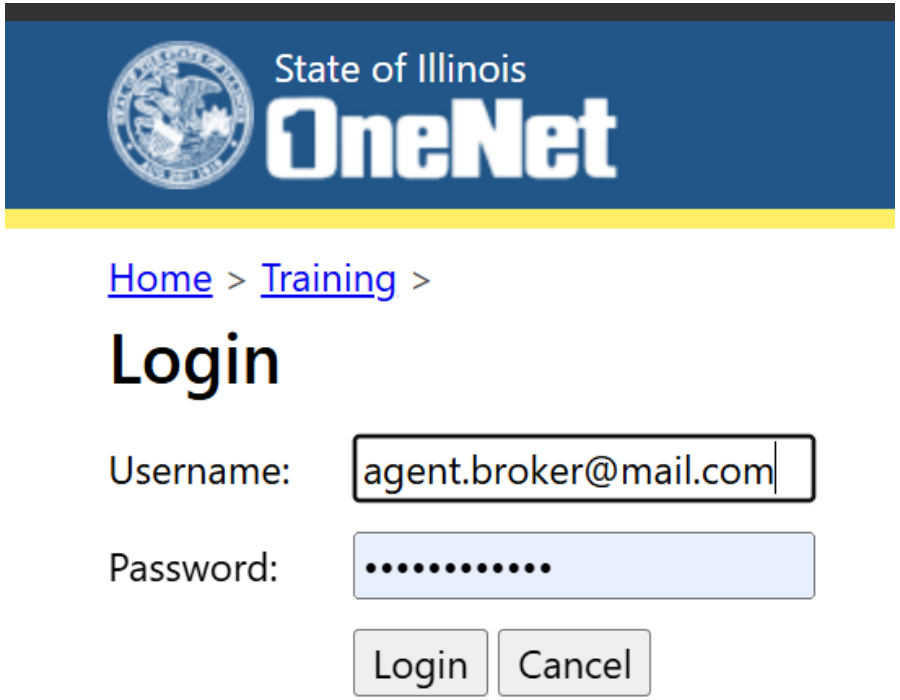


Step Four:

Select "Start Training"



Enter your Username and Password





Broker Connect

Broker Connect

Get Covered Illinois is rolling out **Broker Connect**, a new tool that seamlessly connects customers seeking enrollment assistance with Get Covered Illinois-certified brokers.

- Broker Connect will allow customers seeking assistance to view brokers who are available to take calls immediately and located within their area.
- The tool will be available to Get Covered **Illinois-certified brokers** who have successfully claimed their broker accounts.



PY 2027 Eligibility Changes

H.R.1.

- Signed into law in July 2025
- Amongst other provisions, makes significant changes to eligibility for ACA marketplaces and Medicaid that take effect in 2026, 2027, and 2028

Already in effect

- Eliminated limitations on recapture of excess APTC (effective for plan year 2026 coverage)
- Ended PTC eligibility for immigrants with incomes under 100% FPL who are ineligible for Medicaid due to immigration status (effective 1/1/2026)

Recently effective or newly taking effect for PY 2027

- Narrowing premium tax credit eligibility for noncitizens
- Narrowed Medicaid eligibility for noncitizens
- Medicaid work requirements.

Effective 2028

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

H.R.1

Narrowed premium tax credit eligibility for noncitizens

Effective: January 1, 2027

H.R.1 limits premium tax credit eligibility for lawfully present noncitizens to "eligible noncitizens":

- Lawful Permanent Residents (i.e. green card holders)
- Cuban and Haitian entrants
- Citizens of the Marshall Islands, Micronesia and Palau residing in the U.S. under the Compacts of Free Association (i.e. "COFA migrants")

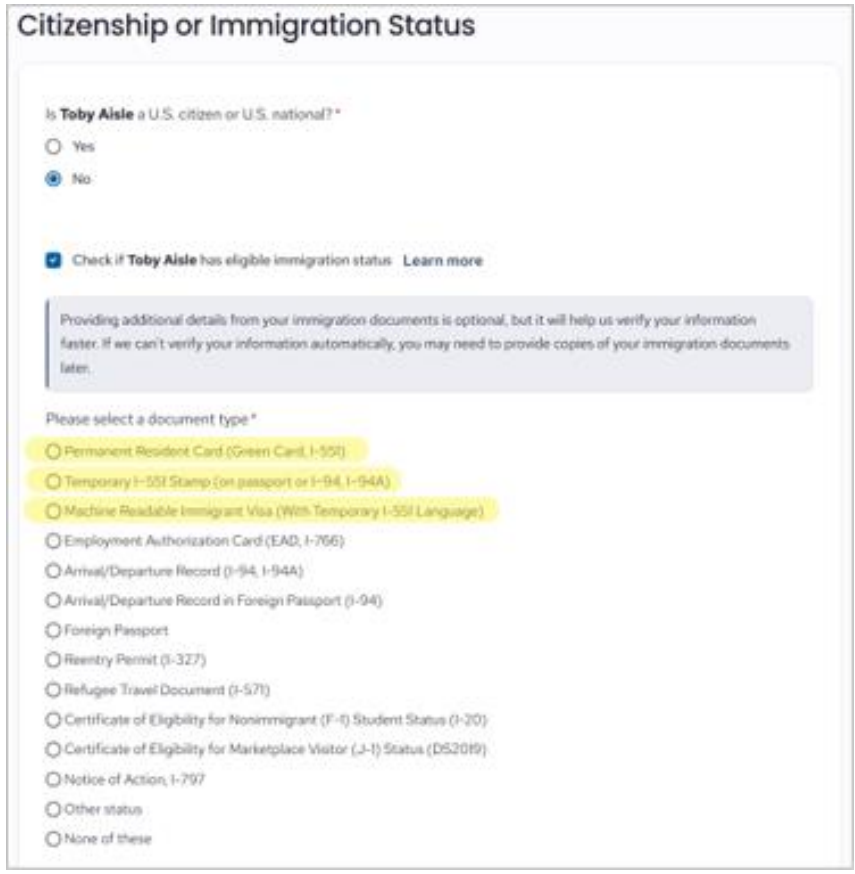
Due to this change in the law, other lawfully present citizens are no longer eligible for premium tax credits in PY 2027. However, they remain eligible for full cost marketplace coverage.

H.R.1: Narrowed premium tax credit eligibility for noncitizens

Reporting eligible noncitizen status

Lawful Permanent Residents can indicate this status by selecting that they have one of the following immigration documents:

- Permanent Resident Card (Green Card, I-551)
- Temporary I-551 stamp (on passport or I-94/I-94A)
- Machine-Readable Immigrant Visa (with temporary I-551 language)



Reporting eligible noncitizen status

Cuban/Haitian entrants and COFA migrants can indicate their status by checking that they have one of the following statuses:

- Cuban/Haitian entrant
- Compacts of Free Association (COFA) migrant



Verification of eligible noncitizen status

- Get Covered Illinois verifies all immigration statuses against Department of Homeland Security (DHS) records as required by regulation.
- Applicants who attest to an “eligible noncitizen” status that can’t be confirmed will receive a Data Matching Issue (DMI) and need to submit additional documentation
- When verification documents are provided, we will re-check DHS records using the latest information to confirm their status.
- This process may involve updating the immigration document details on the customer's application to match the submitted verification document.

Eligibility redetermination for current enrollees

All noncitizens in households with active 2026 coverage were re-checked through the Federal Data Services Hub to confirm whether they have an eligible noncitizen (ENC) status.

Individuals who are confirmed to have an ENC status by DHS will be renewed with APTC, if otherwise eligible. This includes applicants who didn't indicate a ENC status on their application but were nonetheless confirmed to have such a status.

- Example: If DHS reports that an applicant is a Cuban/Haitian entrant and therefore an eligible noncitizen, they will remain eligible for APTC even if they did not check the "Cuban/Haitian entrant" box on the application.

Eligibility redetermination for current enrollees

Individuals who aren't confirmed to have an ENC status by DHS will either receive an immigration status data matching issue (DMI) or be redetermined without APTC, depending on the status they have attested and the data returned by the Hub.

- If they attested to having an ENC status that couldn't be verified, they will be required to submit documents.
- If they didn't attest to having an ENC status, and DHS did not report an ENC status, they will be redetermined without APTC.

Individuals whose immigration status may have changed since their initial application should log into their accounts starting on November 1, 2027 to **ensure that their 2026 application information is accurate and up to date.**

Tips for successful verification

- Accurately enter names, date of births, and all requested immigration document details on the application to ensure successful matching against DHS records and prevent the need for future document submission.

- If documents are requested, upload clear scans/photos so that all document details are legible.

- Upload documents online in the customer's account instead of sending by mail.

H.R.1

Narrowed Medicaid eligibility for noncitizens

Effective: October 1, 2026

H.R.1 limits Medicaid eligibility to the following lawfully present noncitizens:

- Lawful Permanent Residents (i.e. green card holders) (who have met the 5-year bar or for whom the 5-year bar does not apply)
- Cuban and Haitian entrants
- Citizens of the Marshall Islands, Micronesia and Palau residing in the U.S. under the Compacts of Free Association (i.e. "COFA migrants")

Some groups remain eligible for state-funded Medicaid or All Kids regardless of immigration status:

- Children under 19
- Pregnant women

Impacts on Medicaid assessments

Effective 10/1/2026, GCI will only assess applicants as potentially Medicaid eligible and transfer them to Medicaid if they appear to have an eligible immigration status.

Applicants retain the ability to request a full Medicaid determination and be transferred to the Department of Healthcare and Family Services for assessment of Medicaid eligibility regardless of GCI's assessment that they are ineligible for Medicaid.

End of Medicaid coverage for current recipients

HFS ended coverage for Medicaid recipients who no longer qualify for Medicaid under the updated eligibility criteria effective **9/30/2026**.

Individuals who lost coverage due to this provision and who are potentially eligible for qualified health plans were transferred to Get Covered Illinois starting in August of 2026. They qualify for a standard 90-day special enrollment period due to their loss of Medicaid coverage.

While APTC eligibility is ending effective **January 1, 2027** for the same groups of noncitizens who are newly eligible for Medicaid due to immigration status, they may potentially be eligible for tax credits in October through December 2026 if they meet the income requirements and other criteria.

Special enrollment period for noncitizens losing Medicaid

Get Covered Illinois has implemented an exceptional circumstances special enrollment period that w**ill provide a retroactive coverage option to noncitizens losing Medicaid** as a result of this federal policy change.

The special enrollment period runs October 1, 2026 to December 31, 2026.

To apply for this special enrollment period and to request retroactive coverage back to 10/1/2026, customers must call the Get Covered Illinois customer assistance center at 1-866-311-9111 (TTY: 711).

Customers who enroll through this special enrollment period will be autorenewed into the same or similar plan for plan year 2027 **without** financial help unless there has been a change in their immigration status.

H.R.1

Medicaid work requirements

Effective: January 1, 2027

- Conditions Medicaid eligibility for most adults ages 19-64 on meeting work (or “community engagement”) requirements.
- Individuals eligible for Medicaid as an "ACA adult" must meet an income requirement, 80 hours of qualifying activities in the month before application (new applicants) or in **one of the months** since their last redetermination (current recipients), or qualify for an exemption.
  - Having $580/month of income alone is sufficient to meet the requirement
  - Qualifying activities include: any combination of work, community service, work program participation, or enrollment in an education program
  - Enrollment in an education program at least half-time (or more) as defined by the institution is alone sufficient to meet the work requirement.
- Certain vulnerable populations are exempted from these requirements (e.g. pregnant, former foster care children, individuals who are medically frail, disabled veterans, etc.).

H.R.1: Medicaid work requirements

Impacts on GCI Medicaid assessments and marketplace eligibility

- Get Covered Illinois will continue to assess consumers for Medicaid based on income and other eligibility factors.
- The Department of Healthcare and Family Services (HFS) will verify whether applicants meet work requirements.
- Consumers who are eligible for Medicaid except for failure to meet work requirements are **not eligible** for marketplace financial help.



Public Charge

Public Charge

The public charge rule is a 100+ year old federal law that allows U.S. Citizenship and Immigration Services (USCIS) officers to deny applications for admission or green card status if they determine someone is likely to become primarily dependent on the government for support.

"Likely to become a public charge" is assessed case-by-case, weighing many factors including:

- Age, health, and family status
- Income and assets
- Education and job skills
- Whether they have a job offer
- Financial resources and liabilities
- Whether they have family support
- Receipt of means-tested benefits

Public Charge

Public charge applies to:

- Some noncitizens who are applying for a green card (lawful permanent resident status) through a family member or job.

- Noncitizens seeking admission to the U.S. on a visa (applying from outside the country).

Public charge does not apply to:

- U.S. Citizens
- Certain exempt categories of people, such as refugees & asylees, applying for Lawful Permanent Resident status
- Current green card holders (unless they leave the US for more than 180 consecutive days).
- Generally, not relevant for noncitizens applying for citizenship.

Public Charge

Effective September 18, 2026:

USCIS officers now have broader discretion when assessing immigration applications to consider the following:

- All means-tested public benefits, **including receipt of premium tax credits and cost-sharing reductions**
- Whether family members received means-tested benefits as evidence of the applicant's income/financial status
- Any other factor they deem relevant

Note: these changes do not apply to visa applications reviewed by the Department of State (DOD), which is governed under the DOS public charge policy.

The public charge rule does not change someone's eligibility to enroll in the marketplace or receive financial help.

Public Charge

What should customers do?

If you have a customer who public charge may apply to, **encourage them to seek advice from a knowledgeable immigration legal service provider or legal aid organization.**

Get Covered Illinois, the customer assistance center, brokers or navigators cannot provide legal, financial or tax advice.



Plan Year 2027 Market Analysis Overview

Rate Changes

- Rates do not usually represent the actual premiums paid by the customer. Rates are used to calculate the premium price after APTC.

- Illinois, like the rest of the country, continues to see year-on-year increases in insurance premiums both on- and off-exchange. This year, the overall rate increase statewide was 14.1%, but there is a lot of variation between counties.

- Insurers calculate new rates every year based on many factors, such as:
  - increasing costs of medical care and prescription drugs
  - hospital or clinic closures
  - access to specialists
  - changes to the risk pool

- Illinois is a rate review state, which means that IDOI conducts an actuarial review of the insurers' rates, which can sometimes result in adjustments.

Resources: DOI Rate Filings, Health Rate Review Consumer Guide

Rate Changes

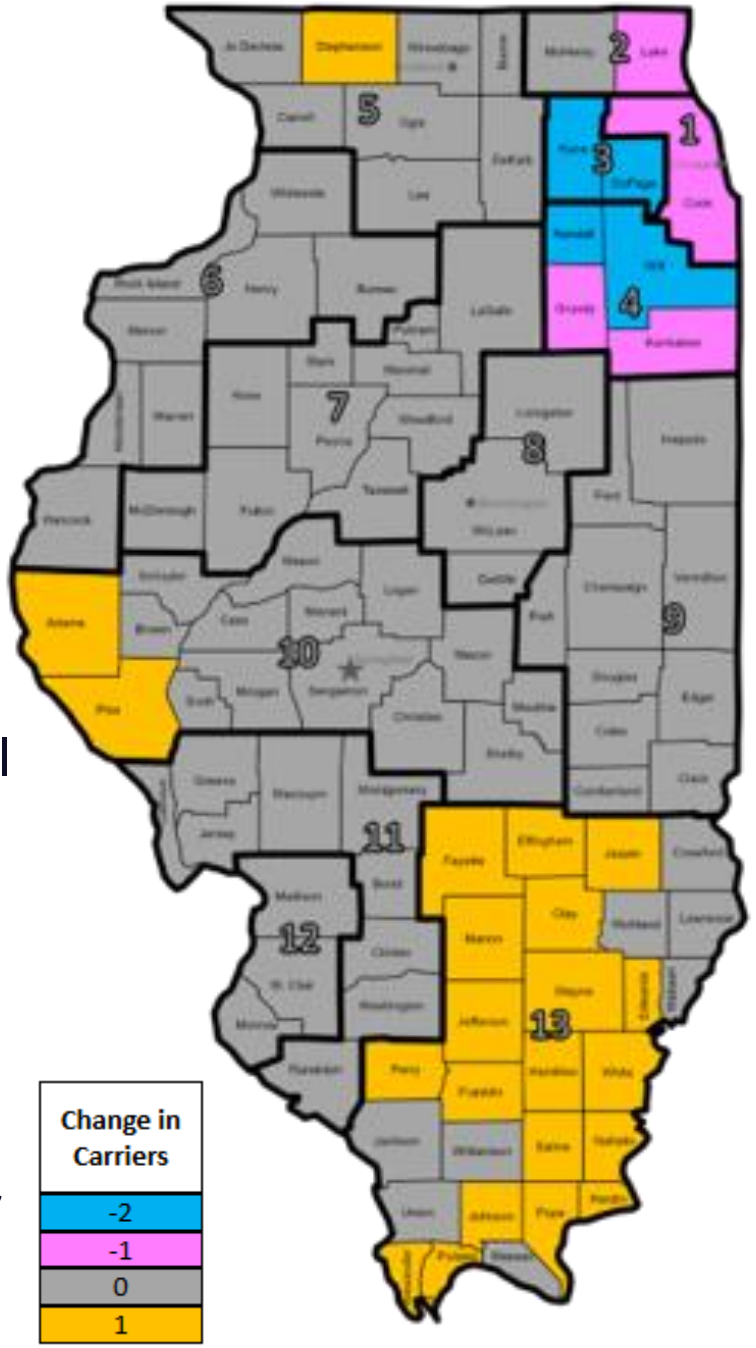
CARRIER	INITIAL AVG	INITIAL MAX	INITIAL MIN	FINAL AVG	FINAL MAX	FINAL MIN
Blue Cross Blue Shield of Illinois	14.9%	33.9%	-5.3%	14.9%	33.9%	-5.3%
Ambetter	9.2%	11.5%	3.7%	9.2%	11.5%	3.7%
MercyCare HMO, Inc.	12.2%	13.1%	8.7%	12.2%	13.1%	8.7%
Oscar Health Plan, Inc.	12.7%	18.4%	7.1%	13.0%	16.5%	8.8%
UnitedHealthcare of Illinois, Inc.	12.4%	15.5%	7.0%	12.4%	15.5%	7.0%
Total	14.1%			14.1%		

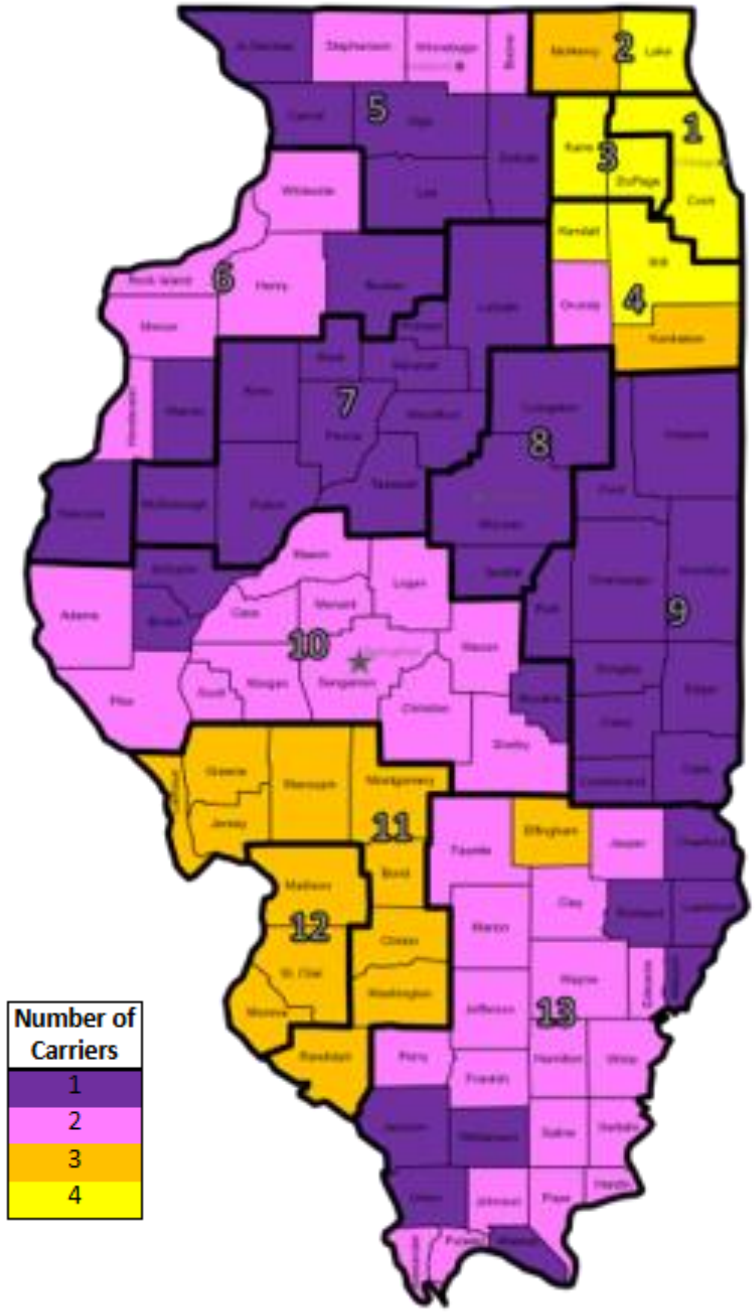
Carrier Exits

- Cigna and Molina are exiting for PY 2027.
- Cigna will no longer offer marketplace plans nationally.
- Molina will offer an off-exchange health plan in Illinois in 2027, but it will not be sold on the marketplace, and enrollees will not be eligible for cost savings.
- This will impact 2,396 enrollees for Cigna and 11,250 enrollees for Molina, for a total of 13,646 members.

Molina is exiting: Cook, Kane, DuPage, Kendall and Will
Cigna is exiting: Lake, Grundy, Kankakee, Kane, DuPage, Kendall and Will

- This will NOT impact customers enrolled in PY 2026 coverage with Cigna and Molina. They will remain covered until December 31, 2026.
- GCI will NOT be cross carrier crosswalking this year, so enrollees in Cigna and Molina plans will be required to shop for new plans as they will not be auto-renewed.





Carrier Participation by County

- GCI will have five medical carriers for PY 2027
- Ambetter has expanded into 21 counties
- MercyCare has expanded into Stephenson County
- 63 single issuer counties in PY 2026 reduced to 42 single issuer counties in PY 2027
- Cook, Will, Kendall, Kane, DuPage and Lake have the most carrier participation, with four carriers

Second Lowest Cost Silver Plan (SLCSP) Changes

- Ambetter and MercyCare are expanding into 22 previously single issuer counties.
- This will result in more plan choices for customers!
- However, both Ambetter and MercyCare have lower rates than BCBS which means those counties will see a rate decrease from 20 to 40%, and the new carrier will become the SLCSP.
- The new carrier's lower cost plans will also decrease the amount of APTC available in the county which results in a significant *increase* in net premium to renewing customers.
- Counties affected:
    - Adams, Alexander, Clay, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jasper, Jefferson, Johnson, Marion, Perry, Pike, Pope, Pulaski, Saline, Stephenson, Wayne, and White.

Second Lowest Cost Silver Plan (SLCSP) Changes

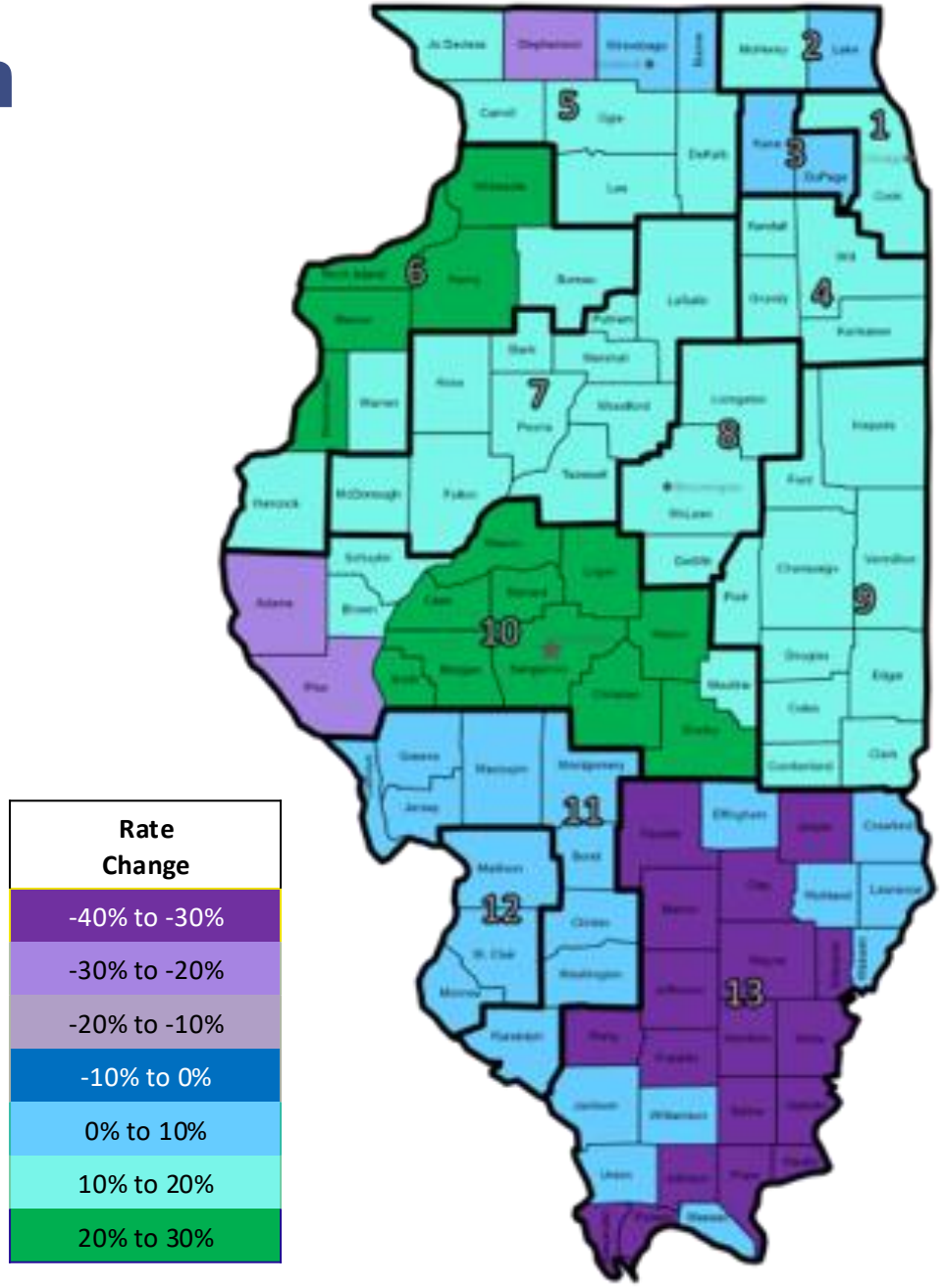
Example: 40-year-old in Adams County, 150% FPL ($31,000 annual income, household of 1)

Rate changes from 2026 to 2027:
+11% BCBS gross premium
-30% SLCS Adams County

2026 enrollment: BCBS second lowest cost silver plan, ~$110/month net premium

2027 enrollment: if the member auto-renews into that same BCBS silver plan, ~$570/month net premium

+420% effective net premium increase





Marketplace Triple Trivia Moment

Question 1

If the Public Charge Rule may apply to one of your customers, you should advise them to seek advice from:

A. A Get Covered Illinois customer assistance center representative, broker or navigator.

B. A family member or a friend.

C. A knowledgeable immigration legal service provider or legal aid organization.

D. No one as this won't go into effect until 2028.

Question 2

What (2) Carriers are exiting the Illinois Marketplace in plan year 2027 :

A. Cigna and Molina

B. Blue Cross Blue Shield and Ambetter

C. MercyCare and Oscar

D. UnitedHealthcare of Illinois and Humana

Question 3

What does ENC stand for:

A. Essential New Coverage

B. Early Naturalization Certification

C. Eligible Non-Citizen

D. Electronic Network Coordination



Your Questions

Next Get Covered Illinois Broker Webinar

Join us for our next webinar!

Thursday, November 12, 2026, 11:00 AM CT

Registration link available soon.

Broker Webinar Resources

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

Thank You!

Get Covered Illinois℠

The state's official health insurance marketplace.