Get Covered Illinois

HBEAC
March 2026
Quarterly Meeting
1:00 to 2:30 p.m.
Meeting Minutes

Roll call

- Ann Gillespie, DOI
- Katherine Yager, HFS
- Stephani Becker, HFS
- Jamie McCoy, DHS

Members

- Lance Kovacs (present)
- Laura Minzer (present)
- Patrick Besler (present)
- Paula Campbell (present)
- Wendy Epstein (present)
- Lila Vilinoti (present)
- Scott Baskin (present)
- Stephanie Altman (present)
- Anusha Thotkura (present)
- Melissa Shepard (present)

All members were present

Housekeeping:

- Please sign in and, if votes are taken, please have your camera on.
- For future meetings, we will aim to send the slide deck prior to the meeting.

Approval of Previous Meeting Minutes

- There were no changes to the previous meeting minutes.
- Motion to approve: Lance
- Second: Laura Minzer
- December's meeting minutes were adopted unanimously.

Director's Report

- This is the first Advisory Committee meeting since Open Enrollment ended.
- We have an ambitious agenda and will try to get through the entire deck.
- Morgan provided an Open Enrollment Report for the 3-month period.
    - Enrollment from this OEP decreased approximately 3% from the last OEP.
    - These numbers are excellent – especially when considering national issues.

  - There was a major push to move folks out of silver into gold (mktg campaign).
  - All told more than 78,000 customers moved from bronze & silver to gold.
  - 75,000 or so new residents enrolled in 2026 marketplace coverage.
  - Customers who were auto-renewed into their 2025 plan were or are eligible for the Limited-Time Marketplace Transition Special Enrollment Period.
  - The final tally was 448,568 for 2026 (2025 was 465,985). Active re-enrollees totaled 182,167 and automatic re-enrollees totaled 191,628. 75,000 are new!
  - We granted a 90-day grace period for enrollees who received eAPTCs.
- Premium Alignment
  - For the first time, we implemented premium alignment for 2026.
  - Due to the eAPTC expiration and market forces, Silver went up 140%.
  - Premium alignment allows enrollees to maximize their tax credits.
  - Silver to Gold was 62,976 and Bronze to Gold was 15,329.
  - On the flipside, Silver to Bronze switches totaled 37,356.
  - Deductibles: $21,000 (bronze); $12,000 (silver); $4,000 (gold)
  - 60% of all Illinoisans wound up in a silver plan (in line with trends).
  - Premium alignment strategy included intense stakeholder outreach.
- Premiums & Affordability
  - Movement out of Silver plans reduced YOY average increase from 78% to 25%.
  - 2025 statewide household average was $260; 2026 state increase was $464.
- Migration & Stats
  - 85% of enrollees still receive some sort of tax credits (standard PTCs).
  - Claimed accounts totaled 141,796 and dental plans totaled 95,520.
  - Average gross premium is $830.27; average PTC is $688.23; net premium is $142.04.
  - 30% of our enrollees actually have premiums less than $50.
  - BCBS makes up 57.5% of all enrollees; Ambetter (15.7%) & UHC (15%) are 2nd & 3rd.
  - There is an even distribution of metal levels as well as age groups 26 to 54.
  - Our call center offered 333,602 calls; over half were connected to a live rep.
  - We have an answer speed of under 16 seconds; this response is unheard of.
  - 231,546 enrollees signed up via a broker; partner call center calls totaled 29,679.
  - GCI won three AVA awards: accessibility, government, and redesign.
- Special Enrollment Period
  - We have a Special Enrollment Public Awareness Campaign.
  - The main driver for our Campaign is not for the Marketplace but for Medicaid.
  - We leverage one-pagers, social media, a unique website, and enrollee emails.
  - We partner with community organizations and utilize paid advertisements.
  - The transition period runs from 2/1/2026 to 3/31/2026; enrollees must qualify.
  - Residents who want to enroll must call the CAC to apply and process.
- Easy Enrollment
  - Illinois has an innovative program that differentiates us from other states.
  - We work with Dep't of Revenue to share tax info via checking an IL-1040 box.
  - If filers are Marketplace-eligible, filers have 60 days to apply via an SEP.
  - If filers are Medicaid-eligible, we work with HFS on enrollment options.
  - We are in the middle of tax filing season and, so far, the numbers are great.
  - SEP health plan sign-ups currently total 5,858 and dental plans total 1,240.
- Strategic Planning
  - Our upcoming plan defines priorities, goals, and measurable outcomes.

- The plan will outline key initiatives to strengthen the marketplace and increase access to affordable coverage for Illinoisans will also offering a long-term roadmap.
  - The three main initiatives for the 2026-2027 season are continuous program improvement, improves customer experience, and new policy initiative.
  - GCI had a staff retreat after OEP to discuss lessons learned and future goals.
- Budget Overview
  - GCI took a fairly conservative budget & revenue outlook.
  - The total revenue came in a little over $85 million for the first year.
  - The majority of revenue ($66 million) come from our SBM user fees.
  - The total expenses are $72.5 million so we have a $12.9 million carryover.
  - We do not take general revenue funding (GRF); our money is all from user fees.
- Federal Landscape
  - H.R. 1 has been the law for 8 months. It eliminated caps on APTC recaptures, ended PTC eligibility for immigrants up to 100% FBL, and disallowed income-based SEPs.
  - Medicaid work requirements go into effect next year; 2028 brings more changes.
- 2027 NBPP
  - The proposed rules were released on 2/9/2026; comment deadline is 3/13/2026.
  - GCI is reviewing the proposed rule for impact, but the rule is expected late spring.
- Compliance Audit (will discuss during the June meeting due to time constraints).

Public Comment Period

Motion to Adjourn

- Director Gillespie asked for a motion to adjourn.
- Lance motioned.
- Patrick seconded.
- All members voted to adjourn. The meeting ended at 2:26 p.m.