



Illinois Health Benefits Exchange Advisory Committee (HBEAC)

Meeting Minutes

Meeting Date | Time: June 16, 2025 | 1:00pm to 2:30 p.m.

Location: Illinois Department of Insurance (DOI) Springfield and Chicago conference rooms

HBEAC Members in Attendance:

Co-Chairs (*)

Stephanie Altman, Shriver Center on Poverty Law (Consumer Advocate)

Scott Baskin, Small Business Advisory Council (Business)

Patrick Besler, Health Care Services Corporation (HCSC)

Paula Campbell, Illinois Primary Health Care Association (IPHCA)

Wendy Epstein, DePaul University College of Law

Ann Gillespie, Illinois Department of Insurance

Lance Kovacs, Illinois Health & Hospital Association (IHA)

Laura Minzer, Illinois Life & Health Insurance Council (ILHIC)

Anusha Thotakura, Citizen Action of Illinois (Consumer Advocate)

Lila Valinoti, Illinois State Medical Society (ISMS)

Director Whitehorn was not in attendance; Dana Kelly & Katherine Yager attended in her stead.

Note: no broker rep has been named. DOI is in the final stages of membership confirmation.

Absences Recorded:

Jamie McCoy (DHS)

DOI/HFS Staff in attendance

Adam Flores (DOI)

Mariam Hassan (DOI)

Dana Kelly (HFS)

Shannon McNally (DOI)

Sergio Obregon (GCI)

Matthew Pickett (DOI)

Matthew Sebek (DOI)

Brodie Taylor (DOI)

Benjamin Thomas (GCI)

Andi VanderKolk (GCI)

Ezra Watland (GCI)

Morgan Winters (GCI)

Katherine Yager (HFS)

I. Roll Call

A quorum was established. We had a recent resignation from Ken Olson and are currently working with the Governor's office to fill his spot as the representative of a statewide insurance producer professional trade association whose membership is primarily composed of individuals licensed under the Insurance Code.

II. Welcome by HBEAC co-chairs and housekeeping

Director Ann Gillespie (DOI) opened the meeting and welcomed HBEAC members, staff, and guests.

Brodie Taylor explained various housekeeping measures and discussed public comments. He noted the meeting minutes and notes protocol and that we will disseminate materials before the next meeting. Brodie explained the new muting policy and submission deadline for agenda items. The next meeting agenda will be posted two (2) weeks prior to the meeting. Late submissions are generally not included.

Director Gillespie asked for an approval of the minutes. Lance Kovacs made a motion to approve, and Scott Baskin seconded. The minutes were adopted via a vote of 11-0-0.

III. Director's Report (Morgan)

Morgan noted that this is the final meeting before we know whether Illinois will receive conditional approval. GCI expects to receive the conditional approval within the first day of August. States are operating under conditional approval even if they began at the start of the ACA. GCI will post the letter from CMS on the GCI website when we receive it.

GCI submitted the first compliance audit on May 30th and posted budget info on HBEAC site. We are demoing the IT system and have the 2nd & 3rd rounds coming up. Many benchmarks do not need to occur until after we receive our letter. GCI has completed 26 indicators; the remaining 50 indicators are currently on track. We have all the contracts in place in advance of the November 1st launch date.

The initial 2026 rates were filed and made public; this is ahead of the July 4th date. Rate increases are going to be significant; rates will increase anywhere between 0-26%. Three plans (HAMP, Aetna, and Quartz) will NOT be on the 2026 marketplace.

We will have robust, localized, and targeted methods of connecting with consumers.

Our call center will be live October 1st to assist consumers with plan selections.

Year-to-date plan selections via GCI total 510,715; the net premium is \$129.81.

SMART audit (45 CFR 155.1200): auditing is different for SBM-FPs and SBMs. CMS cannot audit us on much right now; this is more about 2026 preparedness. Next year we will have an outside auditing entity; this is our last SBM RFP.

Morgan explained how H.R. 1, the impact of the ARPA subsidies expiration, and proposed 2026 integrity rule will all negative impact enrollment.

CBO estimates that approximately 8.2 million would lose Marketplace enrollment, but HPA expansion (HB 3019) and Easy Enrollment (HB 3756) will help GCI's mission.

There was a discussion pertaining to standard plan designs. Morgan explained that, as of right now, DOI and GCI are only considering the option for 2027 (not 2026).

Marketing & Communications: we have employed three (3) unique vendors. Marketing for Change held online discussion boards and surveyed 84 IL adults. GCI will be going through a brand refresh and we will have a new graphic/logo. We will show members the new graphic/logo before the next meeting.

IV. Public Comment Period

Director Gillespie opened the public comment period. There were no public comments.

V. Other Business

N/A

VI. Next Meeting

The next meeting will take place September 8, 2025, at 1:00 p.m. (in-person and virtual).

VII. Adjournment

Director Gillespie called for a motion to adjourn. Lance Kovacs made the motion to adjourn the meeting. Laura Minzer seconded the motion. The motion carried via a vote of 11-0-0.

The meeting adjourned at 2:18 p.m.