



Illinois Health Benefits Exchange Advisory Committee (HBEAC)

Meeting Minutes

Meeting Date | Time: September 8, 2025 | 1:00 p.m. 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 (Insurers)

Paula Campbell, Illinois Primary Health Care Association (Enrollment and Consumer Assistance)

Ann Gillespie, Illinois Department of Insurance

Lance Kovacs, Illinois Health & Hospital Association (Hospitals)

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

Missie Shepard, National Association of Benefits and Insurance Professionals (Brokers)

Anusha Thotakura, Citizen Action of Illinois (Consumer Advocate)

Lila Valinoti, Illinois State Medical Society (Physicians)

Katherine Yager, Healthcare and Family Services

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

Absences Recorded:

Wendy Netter Epstein, DePaul University

Jamie McCoy, Department of Human Services

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. The group welcomed Missie Shepard, the new broker representative.

II. Welcome by Director Gillespie and housekeeping items

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

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

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

III. Director's Report (Morgan)

Director Gillespie turned the meeting over to Director Winters.

Director Winters noted that we received CMS's conditional approval letter on 8/4. This was the earliest conditional approval letter in ACA history. As a general flag, CMS does not send a follow-up approval letter. All state-based marketplaces are still operating under their original conditional approval letter.

Compliance and operational items are at the top of everyone's minds. 10/1 is the target date for live calls; this is technically our "soft launch". 10/1 is also our autorenewals target date. Compliance activities include MARS-E, ORR, and ATC. UAT is being conducted by KMPG. There are processes in place to catch errors and issues. GCI's hiring is in good shape, but the agency still has work to do.

Open Enrollment Period (OEP) runs from 11/1-1/15. This would have changed had the original Integrity rule been enacted, but due to legal action we can set our own OEP. The biggest concern is the expiration of enhanced APTCs (eAPTCs); those expire on 12/31. As of Labor Day, Congress has not taken action.

Our assessment (or user) fee as of 1/1 is 2.75; we will collect the fees. The current fee is .5%.

As we begin insurer onboarding, we are entering into QHP agreements, conducting issuer testing, and working on/through plan previews. Partner certification loops in brokers and navigators. We were able to secure state funding for this, but federal funding has mostly been zeroed out.

The concern surrounding eAPTCs is that a failure to extend them will result in a possible 65% increase in premiums for rural and downstate rating areas; Chicago and the suburbs would also see an increase.

What if they are restored? GCI has a contingency plan. Insurers submitted two (2) sets of rates.

The One, Big, Beautiful Bill (OBBBA) and Integrity rule would result in a loss of 70,000-90,000 enrollees in Illinois alone. This would certainly cause issues with our assessment fees.

Attorney General Raoul and two (2) dozen other Attorneys General sued the federal government over the Integrity rule. Eight (8) of the provisions were halted via an injunction. One of the board members asked about the de minimis range; GCI is working with actuaries on this issue.

Erin Slucter, Marketing and Communications Director for GCI, noted that our OEP theme is "Here to Help". GCI polled real Illinois and is using all media to promote our new marketplace.

CAC – our call center vendor – has adequate staffing and is working with Medicaid. Maximus is our GCI website vendor. All of our data migration will occur during September and October.

10/6-10/31 is GCI's account sign-up email blast timeframe. 10/27 is our autorenewal and plan shopping target date. 12/15 guarantees coverage starting on 1/1; 1/15 guarantees coverage starting on 2/1.

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 December 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, and Scott Baskin seconded the motion. The motion carried via a vote of 11-0-0.

The meeting adjourned at 2:30 p.m.