Get Covered Illinois℠

The state's official health insurance marketplace.

Illinois Health Benefits Exchange Advisory Committee Meeting

September 14, 2026

Meeting Agenda

1. Call to Order & Approval of Minutes
2. Fiscal Year 2027 Budget
3. Federal Policy Updates
4. 2027 Open Enrollment Period
5. Strategic Initiatives
6. Metrics
7. Public Comment
8. Adjourn

Fiscal Year 2027

FY2027 Estimated Revenue and Expenses

Estimated Revenue	
Projected Federal Funding	$19,404,818
User Fee Revenue	$65,970,300
Total Revenue	**$85,375,118**

Expenses			
Operations		**Personnel**	
Technology	$38,708,341	Salaries	$4,924,462
Outreach	$8,236,600	Benefits	$3,958,072
Marketing	$9,525,000	Total Personnel	**$8,882,534**
Program Management	$2,619,024		
Buffer	$4,897,366		
Total Operations	**$63,986,331**		
	Total Expenses	**$72,868,865**	

Annual Surplus	
Total	**$12,506,253**

FY27 Finance Key Updates

Get Covered Illinois remains focused on **maintaining the long-term financial sustainability of marketplace operations.**

- The 2.75% user fee remains the primary source of ongoing marketplace funding.
- Federal reimbursement and APD drawdowns continue to provide funding for eligible Get Covered Illinois expenditures that support the state’s Medicaid program.
- Ongoing long-term forecasting is underway to evaluate enrollment and revenue impacts from federal policies.

Federal Policy Update

Legal Challenges to Federal Rules

Litigation challenging federal policies that limit access and affordability continues. We are closely monitoring activity and preparing for outcomes that impact customers and marketplace operations.

- On June 12, 2026, a federal district court in Maryland **vacated** several of the provisions in the **2026 Marketplace Integrity and Affordability Final Rule.** CMS is appealing this decision.
- On July 16, 2026, the federal district court in Maryland **stayed** several of the provisions in the **2027 Notice of Benefit and Payment Parameters.**
- On August 14, 2026, a federal district court in Massachusetts issued a decision **vacating an additional provision of the 2026 Marketplace and Integrity rule**.

H.R.1: 2027 Marketplace Readiness

Narrowing Premium Tax Credit Eligibility

Effective: January 1, 2027

What's Happening

- Lawfully present noncitizens who will remain eligible for premium tax credits are:
  - 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.
- All other noncitizens will lose access to premium tax credits

Get Covered Illinois Implementation Actions

- Technology updates
- Eligibility redetermination effective January 1, 2027
- Notices to impacted residents
- Education and outreach about alternative options for care

H.R.1: 2027 Marketplace Readiness

Pre-enrollment Verification

Effective: January 1, 2028

What's Happening

- Applicants will be unable to receive APTC for PY2028 until they resolve all outstanding data verification requests.
- Applicants will no longer receive a 90-day period of conditional eligibility for APTC based on their attested information if their information could not be verified against electronic data sources.
- Enrollees must confirm that their application information is correct and resolve all outstanding data verification requests before they can be automatically renewed into coverage with APTC.

Get Covered Illinois Implementation Actions

- Technology updates
- Beginning August 1, 2027, in preparation for the requirement going into effect, Get Covered Illinois enrollees will be able to review their application information, confirm it is correct or provide updated information and resolve data verification requests so they can be automatically renewed with subsidies into PY2028 coverage.
- Implementing regulations from CMS are expected in September 2026.

H.R.1: 2027 Medicaid Readiness

Narrowing Medicaid Eligibility

Effective: October 1, 2026

Medicaid eligibility is ending for certain lawfully present noncitizen groups, including most refugees, asylees, victims of human trafficking, humanitarian parolees and others.

Still Eligible for Medicaid:

- Lawful permanent residents (i.e. green card holders)
- Cuban and Haitian entrants
- Citizens of the Marshall Islands, Micronesia and Palau

Get Covered Illinois Implementation Action

- Technology updates
- Individuals losing Medicaid qualify for a SEP to enroll in a QHP
- Collaborative communications and resource collection and distribution approach with HFS

H.R.1: 2027 Medicaid Readiness

Medicaid Work Requirements

Effective: January 1, 2027

What's Happening

- Certain Medicaid enrollees are now required to meet community engagement requirements, or "work requirements," to maintain coverage.
- Individuals who fail to meet these requirements would not be able to receive APTC if they switch to marketplace coverage but would otherwise be eligible for Medicaid.

Get Covered Illinois Implementation Action

- Technology updates
- Collaborating with HFS on resources and messaging

Policy, System and Operations Flexibility

While we ensure every federal rule is correctly implemented, **we also take advantage of our flexibility as a state-based marketplace.**

- Take advantage of areas where state flexibility can lessen the negative customer impact of federal policies
- Swiftly respond to new court orders and decisions
- Develop in-depth reporting to track key metrics related to H.R. 1 impacts to keep policymakers and other stakeholders informed

2027 Open Enrollment Period

2027 Open Enrollment Period
at a Glance

SEPTEMBER 2026

Renewals
Pre-OE tech deploy
Insurer plan preview

OCTOBER 2026

October 1: Some lawfully present noncitizens lose Medicaid coverage

October 19: Window shopping opens

NOVEMBER 2026

November 1: Open enrollment begins

DECEMBER 2026

December 15: Deadline for January 1 coverage

JANUARY 2027

January 1: Medicaid community engagement requirements in effect

Some lawfully present noncitizens no longer eligible for premium tax credits.

January 15: End of open enrollment

January 31: 1095 forms mailed

2027 Participating Health Insurers

Cigna and Molina will not offer plans on the Illinois marketplace in 2027.
Participating insurers include:

- Blue Cross Blue Shield of Illinois
- Ambetter
- MercyCare HMO
- Oscar Health Plan
- United Healthcare of Illinois

Get Covered Illinois will not crosswalk Cigna and Molina enrollees to a new insurer. We will send targeted communications encouraging those enrollees to actively shop for a new plan with a different insurer.

Coverage Expansion
Some insurers are offering expanded service areas for PY2027, reducing single-insurer counties in Illinois to 42, down from 63 in 2026.

- Ambetter is adding 21 counties to its service area, covering a total of 46 counties in 2027
- MercyCare HMO is expanding coverage to Stephenson County

2027 Open Enrollment:
Public Awareness Campaign

This year, Get Covered Illinois is celebrating our unique state and its residents.

Through local storytelling across Illinois communities, we'll meet the artist following their passion, the entrepreneur taking care of business and the early retiree building for the future.

Get Covered Illinois is here to help Illinoisans find coverage that fits their lives and to serve as a helping hand for those impacted by federal policy changes.

2027 Public Awareness Campaign

The campaign will run across a variety of mediums including:

- Broadcast and streaming video and radio
- Paid and organic social media
- Out-of-home (billboards and train wraps)
- Digital display and search
- Local and minority-owned media

Media buy budget: $7,349,000

Dates

- Window shopping: October 19 – October 31
- Open enrollment period: November 1 – January 15
- Enrollment deadline pushes: December 1 – 15 and January 1 – 15

Strategic Initiatives

Plan Year 2027 Strategic Initiatives: **Hiring**

- Fiscal year 2027 budget includes six new positions.
- Positions will support project management, customer service, data analysis, marketing and the navigator grant program.
- Recruitment is underway, with onboarding targeted prior to the end of the calendar year.

Plan Year 2027 Strategic Initiatives:
Program Integrity and Fraud Prevention

Our goal is to stop fraudulent activity at the front door to ensure responsible stewardship of program funding, protect the security of our customers' information and ensure consistent oversight of unexpected trends in user behavior.

Types of Fraud

- Acting without a customer's consent
- Fraudulent eligibility documents
- Unauthorized enrollments or plan switches
- Provider fraud

Prevention Strategies

- One-time passcode confirmation requirements and system notifications of all changes made by agents on behalf of clients.
- Inclusion of agent/broker information in standard notices sent to customers.
- Cross-collaboration with insurers to identify patterns signaling potential fraud.
- Qualifying event verification for special enrollment periods.
- Document authentication strategies.
- Partner, customer and stakeholder education.

Plan Year 2027 Strategic Initiatives: **Improving Customer Service**

We are committed to continuous improvement of our customer service and are implementing several measures this year to honor that commitment.

Customer Assistance Center Extended Hours Pilot Program
In partnership with our technology vendor, GetInsured, we've launched an extended hours pilot program to evaluate customer adoption, operational impact and overall effectiveness of offering extended hours.

Core hours: Monday – Friday, 8 a.m. – 6 p.m.
Extended hours: Monday – Friday, 6 – 10 p.m.

Quality Assurance
Prioritizing accuracy, issue resolution, policy adherence and the overall customer experience beyond simply measuring speed and productivity.

Updating QA scorecards and processes to improve consistency, identify performance trends and inform training needs and future process improvements.

Improving access to data and reporting to offer a clearer view of performance, emerging risks and areas requiring attention.

Plan Year 2027 Strategic Initiatives: **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.

Key Metrics

Get Covered Illinois Enrollment Dashboard

Data as of 9/1/2026

Enrollment	Individuals
Qualified Health Plan (QHP)	353,871
QHP New Customers	82,371
QHP Automatic Re-enrollees	118,817
QHP Active Re-enrollees	152,683
Qualified Dental Plan	83,105

Average Premiums	Individuals
Gross Premium (all Enrollees)	$829.30
Enrollees Receiving Financial Assistance	300,033
Gross Premium	$848.28
APTC	$704.02
Net Premium	$144.26
Enrollees receiving no financial assistance	53,838
Gross / Net Premium	$724.29

Financial Assistance	Individuals
Enrollees receiving financial assistance	300,033
Enrollees receiving APTC only	210,093
Enrollees receiving APTC and Cost-Sharing Reductions	89,622
Enrollees receiving CSR only	318
Enrollees receiving no financial assistance	53,838

Get Covered Illinois Enrollment Dashboard

Data as of 9/1/2026

Insurers* (2026 Medical)	Individuals	Percent of Total
Ambetter of Illinois	47,326	13%
Blue Cross Blue Shield of Illinois	220,357	62%
Cigna HealthCare of IL, Inc.	2,497	1%
MercyCare HMO, Inc.	1,827	1%
Molina Healthcare of Illinois, Inc.	11,840	3%
Oscar Health Plan, Inc.	17,943	5%
UnitedHealthcare of Illinois, Inc.	52,081	15%
TOTAL	**353,871**	**100%**

**Not all insurers offer plans in all counties of the state.*

Age	Individuals	Percent of Total
<18	29,208	8%
18-25	32,096	9%
26-34	60,119	17%
35-44	63,568	18%
45-54	64,526	18%
55+	104,354	30%

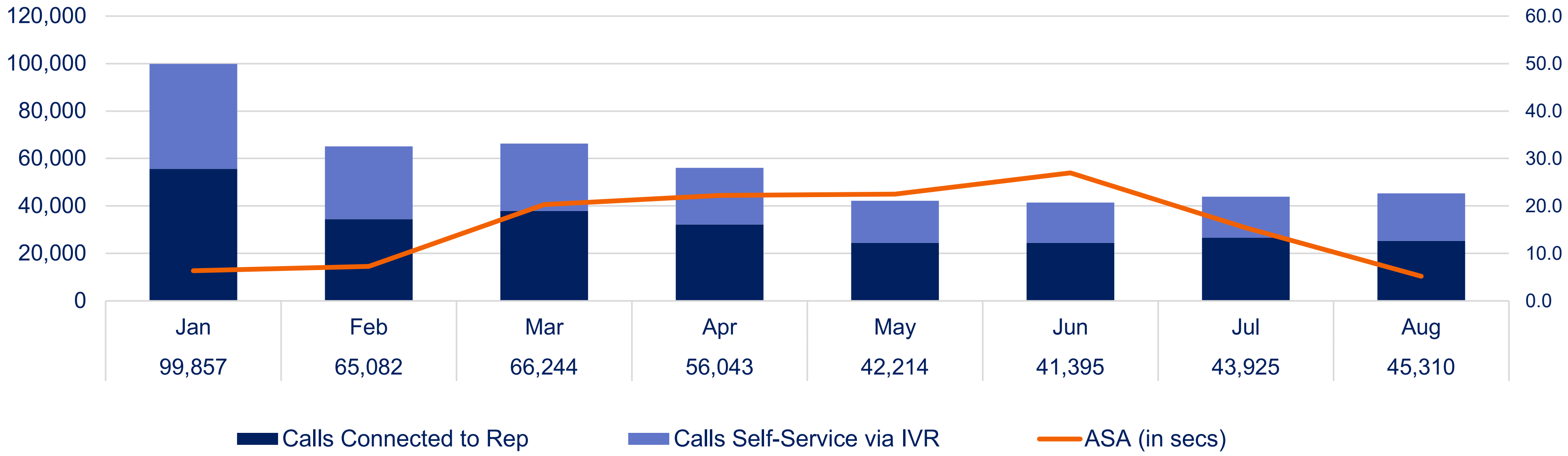
Sex	Individuals	Percent of Total
Female	188,156	53%
Male	165,715	47%

Metal Level	Individuals	Percent of Total
Gold	126,284	36%
Silver	96,898	27%
Bronze	130,499	37%
Catastrophic	190	<1%

Customer Assistance Center

Top reasons for calls

- **Documentation:** Customer had questions about what documents could be submitted for their pending verification
- **Ticket Status:** Customer had questions about the status of their ticket/s
- **Enrollment Status:** Customer asked to know the status of their current enrollment (confirm, pending, termed, cancelled)



The Partner Assistance Line handled 40,261 calls from January through August 2026, serving as a key support resource for brokers and partners. The majority of contacts were related to broker's checking on ticket/app status, broker designation and technical support.

Public Comment

Get Covered Illinois[SM]

The state's official health insurance marketplace.

Adjourn

Get Covered Illinois[SM]

The state's official health insurance marketplace.