Get Covered Illinois SM

The state's official health insurance marketplace

HBEAC Dec 2025 Meeting Minutes

Roll call

- Ann Gillespie
- Stephani Becker, HFS
- Dana Kelly, Designee, HFS

Members

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

All members were present

Housekeeping:

- Members were reminded that the Governor's Office of the Secretary of State will be reaching out with instructions regarding appointment renewals.
- Members were also reminded of the annual training requirements and asked to complete all required trainings before the end of the year.

Approval of Previous Meeting Minutes

- There were no changes to the previous meeting minutes.
- Motion to approve: Lance

- Second: Stephanie Altman
- Meeting Minutes were passes unanimously

Director's Report

- This is the first Advisory Committee meeting since the launch of Open Enrollment.
- Open Enrollment Report
    - Data migration from federal platform:
        - Total accounts migrated: 326,100
        - Total brokers migrated: 14,864
    - Each broker was required to meet all requirements, complete training, and obtain certification before being authorized to sell insurance on the GCI platform. Brokers without certification were unable to operate on GCI.
    - Three migration batches were received:
        - September 9, 2025
        - October 15, 2025
        - December 2, 2025
    - The migration was used to populate the GCI platform for auto-renewals. Auto-renewals use consumers' current information and apply updated federal poverty levels to determine eligibility.
    - Enhanced tax credits were not factored into auto-renewals this year.
    - Carriers that exited the marketplace were removed from the auto-renewal process.
- Open Enrollment
    - Open Enrollment began on November 1, 2025, at 8 am.
    - The first day was successful, with only minor technical issues that were resolved quickly
    - 24 enrolment events were held.
    - The GCI platform experienced a smooth launch.
- Enrollment Metric as of December 4, 2025:
    - Accounts claimed: 87,334
    - Total plans selected: 430, 316
        - 20,847 new customers
        - 324,758 automatic re-enrollees
    - 83% of enrollees are receiving financial assistance
    - Average gross premium: $863.98
    - Average net premium: $178.88
- Two factors that contributed to reduced Advanced Premium Tax Credits (APTCs)
    - Expiration of enhanced federal subsidies
    - Provisions in HR 1 removing APTCs for certain immigrants who previously relied on credits for affordability.
    - Consumers eligible for coverage were automatically renewed without enhanced subsidies.

    - Many auto-renewed consumers who cannot afford coverage may fail to pay the first premium and will subsequently be terminated.
    - Active re-enrollees: Approximately 40% moved from one carrier to another
    - Auto-enrollment does not include autopay.
    - Approximately 35,000 fewer accounts compared to last year.
    - Catastrophic coverage is available this year; however, there has been no significant increase in enrollment. This option is typically used by individuals under 30.
    - Information is well protected with multiple questions and ID proofing.
- Special Enrollment Period
    - Pregnancy – available in Illinois and can be retroactive in some cases. This option is not available during Open Enrollment.
    - Easy Enrollment/ Tax Time Enrollment – Uninsured individuals can indicate their status on state tax returns and be directed to enrollment opportunities.
    - Exceptional Circumstances – Available during times of declared emergency or catastrophic events.
- There was no loss of coverage for consumers due to insurers leaving the market.
- 2026 Affordability Landscape
    - Illinois residents are projected to see a 78% increase in monthly net premiums for renewed plans.
    - Silver loading was implemented in Illinois this year, increasing APTCs for eligible consumers.
    - Enrollment trends
        - Approximately 50% of consumers are moving to Gold plans
        - About 20% are moving to Bronze plans
        - In prior years, roughly 50% enrolled in Silver plans
    - 42% of enrollees received Cost-Sharing Reductions (CSRs)

Public Comments

- No public comments were received

Adjournment

- Motion to adjourn: Lance
- Second: Stephanie Altman
- Meeting was adjourned.