

# Illinois Health Benefits Exchange Advisory Committee Meeting

December 8, 2025



The state's official health insurance marketplace.

# Meeting Agenda

- **Call to Order & Approval of Minutes**
- **Data Migration & Renewals**
- **Open Enrollment Report**
- **2026 Affordability Landscape**
- **Adjourn**



# Data Migration & Renewals

# Data Migration

Total Migrated Households

326,100

Total Migrated Brokers

14,864

Data was migrated from HealthCare.gov in three batches: **September 9, 2025; October 15, 2025; December 2, 2025**



# Get Covered Illinois Launch Day





# Get Covered Illinois Dashboard – Plan Year 2026

Data as of 12/4/2025

Account Activity	Households
Claimed Accounts (Migrated)	87,334

QHP Activity	Individuals
Total Plan Selections	430,316
New Customers	20,847
Automatic Re-enrollees	324,758
Active Re-enrollees	84,711

Financial Assistance	Individuals
Enrollees receiving Financial Assistance	83%
Enrollees receiving APTC	41%
Enrollees receiving APTC and Cost-Sharing Reductions	42%
Enrollees receiving no Financial Assistance	17%

Costs and Savings	Individuals
Average Gross Premium	\$863.98
Average APTC	\$691.10
Average Net Premium	\$172.88

# Get Covered Illinois Dashboard – Plan Year 2026

Data as of 12/4/2025

Insurers* (2026 Medical)	Individuals	% of Enrollees
Ambetter of Illinois	99,486	23%
Blue Cross Blue Shield of Illinois	238,582	55%
Cigna HealthCare of IL, Inc.	1,871	<1%
MercyCare HMO, Inc.	2,053	<1%
Molina Healthcare of Illinois, Inc.	17,286	4%
Oscar Health Plan, Inc.	22,117	5%
UnitedHealthcare of Illinois, Inc.	48,921	11%
<b>TOTAL</b>	<b>430,316</b>	<b>100%</b>

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

Age	Individuals
<18	35,639
18-25	40,295
26-34	75,280
35-44	78,367
45-54	75,271
55+	125,464

Sex	Individuals
Male	47%
Female	53%

Metal Level	Individuals
Gold	18%
Silver	50%
Bronze	32%
Catastrophic	<1%



# Get Covered Illinois Customer Assistance Center Dashboard

Data as of 12/4/2025

Customer Assistance Center Customer Line	Since 11/1
Total Calls Offered	95,270
Connected to Representative	50,461
Handled in IVR	41,837
Average Speed of Answer (seconds)	17.68 sec

Customer Assistance Center Chat	Since 11/1
Total Chats Offered	25,600

Top 5 Call Reasons (Last 7 Days)
Enrollment Assistance
Misc.
Technical Support
Application
Updating Preferences

Top 5 Chat Reasons (Last 7 Days)
Enrollment Assistance
Accessing Account
Adding Life Event
Application
Document Verification

# Get Covered Illinois Partner Dashboard

Data as of 12/4/2025

Customer Assistance Center Partner Line	Since 11/1
Total Calls	13,062
Average Speed of Answer (seconds)	23.54 sec

Broker Activity	
Certified Brokers	8,865
Brokers with Claimed Accounts*	7,638
Individual Enrollees with a Broker (Health)**	249,801

*\*Reflects both certified and not-yet certified brokers.*

*\*\*Broker designation was migrated from HealthCare.gov.*

Assister Activity	
Certified Assisters	259
Assisters with Created Accounts	274
Individual Enrollees with an Assisters (Health)	1,542

Broker Communication	
Broker Webinars/Office Hours	11
Broker Email Campaigns	15

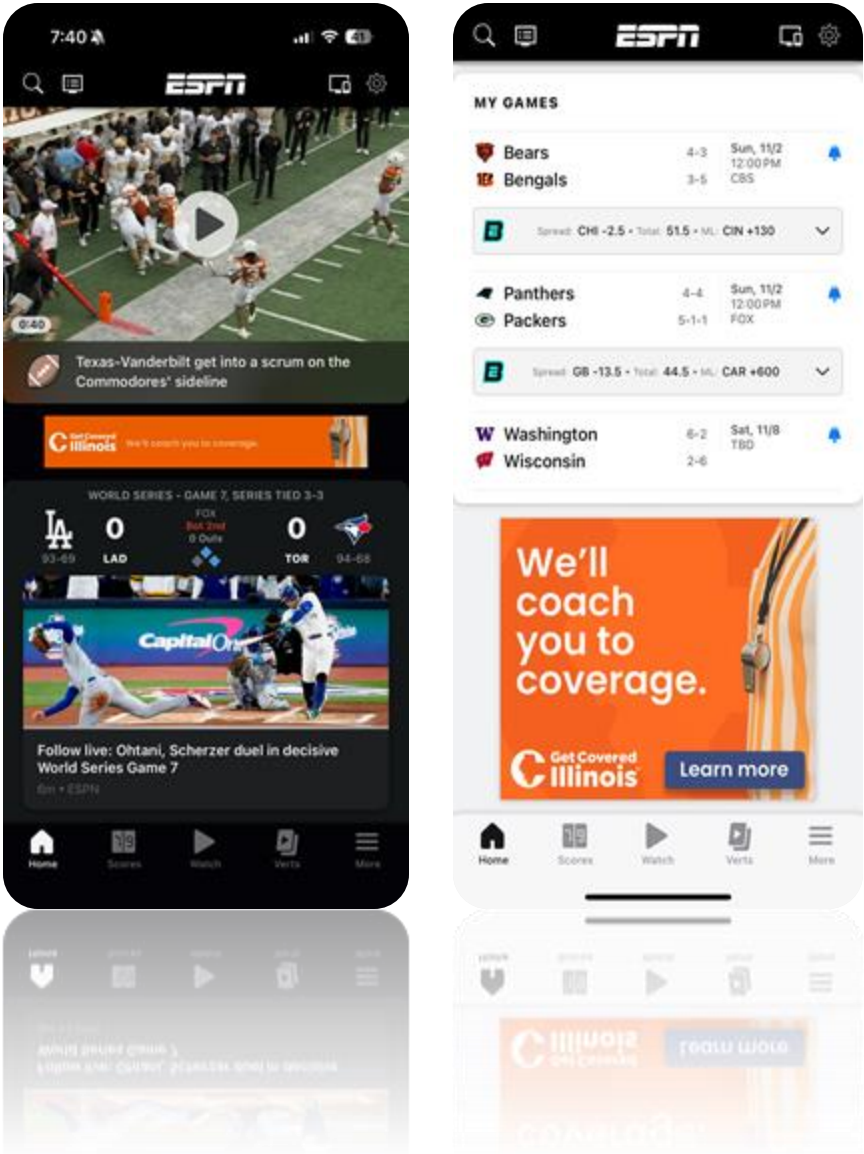
Assister Communication	
Navigator Webinars	12

# Open Enrollment Public Awareness

Our multi-platform open enrollment public awareness campaign has reached thousands of Illinoisans.

Total Impressions	268M+
Emails Sent	550K+
Website Pageviews	1M+

Read our open enrollment press release: [Get Covered Illinois Scales Up Support as Open Enrollment for 2026 Health Insurance Begins](#)



REMINDER

# Open Enrollment Deadlines

DECEMBER 2025

**December 15**  
**First OE deadline.** Last day to enroll in a plan starting January 1, 2026.

JANUARY 2026

**January 15**  
**Last OE deadline.** Last day to enroll in a plan starting February 1, 2026.



# 2026 Affordability Landscape

# Coverage Costs are Increasing

Illinoisans, on average, will see a 78% increase in the monthly net premium of the plan they were renewed into.

2025 Statewide Average	\$260
2026 Statewide Average	\$464

	2025 Average	2026 Average	Difference
Cook	\$ 226.46	\$ 440.97	95%
DuPage	\$ 317.48	\$ 544.43	71%
Lake	\$ 350.72	\$ 514.34	47%
Will	\$ 307.66	\$ 561.56	83%
Kane	\$ 296.07	\$ 490.21	66%
Sangamon	\$ 246.10	\$ 375.57	53%

# Silver Loading

Silver loading is a strategy newly implemented by Illinois this year that will increase advanced premium tax credits (APTC) for customers who qualify.

- Average net premiums for Silver plans increased by 142%.
- Average net premiums for Bronze plans increased by 34%
- Average net premiums for Gold plans **decreased** by 28%.

Since APTC is calculated based on the premium of the second-lowest cost Silver "benchmark" plan in a county, **when the Silver plan rate increases in a county, so does APTC.**

**APTC for qualified customers can be applied to enrollment in plans at any metal level.**

40-year-old single person in Cook county making \$40,000 a year

Lowest Bronze	Lowest Silver	Lowest Gold
\$157.09	\$280.82	\$ 227.86

50-year-old couple in Shelby county making \$60,000 a year

Lowest Bronze	Lowest Silver	Lowest Gold
\$3.61	\$476.70	\$106

45-year-old couple with two children in Champaign county making \$125,000 a year

Lowest Bronze	Lowest Silver	Lowest Gold
\$6.46	\$847.18	\$7.20



# Silver Loading

## Informational Campaign

An awareness campaign that encourages customers to shop for and compare plans to ensure they get the best plan and the best price for their health needs and budget.

### Customer Outreach

- Email blasts
- [Website](#)
- Social media campaign

### Partner Outreach Tactics

- Broker office hours
- Navigator webinar
- Updated marketing resources



The screenshot shows the Get Covered Illinois website header with the logo and tagline "The state's official health insurance marketplace". Below the header, the main heading is "Update Your Application for 2026 Coverage". The text reads: "We have automatically renewed you into the same or a similar health plan as last year. Now is the time to review your information and make changes to your health coverage, if necessary." A bolded statement follows: "Many customers are finding lower premiums by switching plans. If you are in a Silver plan, it's especially important for you to shop and compare. You may find a Gold plan for a better price than your Silver plan." Below this, it says: "Once you have updated your application, submit it and start shopping for coverage." There is an orange button labeled "Update Your Application". At the bottom, a note reads: "\*If you've already taken this step, great job! You're on your way to getting covered."

Illinoisans are  
switching health  
plans and finding  
**lower premiums.**



“I switched health  
plans and found a  
**lower premium.**”



# Other Matters



The state's official health insurance marketplace.

# Adjourn Thank You!



The state's official health insurance marketplace.