

# Illinois Health Benefits Exchange Advisory Committee Meeting

March 10<sup>th</sup>, 2025



# Agenda

1. Roll Call
2. Welcome by IL HBEAC Co-Chairs
  - Housekeeping
  - Approval of December 9<sup>th</sup>, 2024, Meeting Minutes
3. Director's Report
  - SBM Implementation Updates
  - 2025 Open Enrollment
  - Policy Updates
  - Stakeholder Engagement Planning
4. Public Comment Period
5. Other Matters
6. Adjourn

# Approval of Minutes

# Director's Report



## Marketplace Implementation Updates



# Project Status

| Overall Project Health                                                            |        | Rationale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |        | <ul style="list-style-type: none"> <li>• Key activities and milestones are on track across workstreams.</li> <li>• GetInsured Production Orientation sessions, Account Transfer planning, and other implementation work is in progress. Integrated schedule analysis in progress. Began deliverable reviews.</li> <li>• Procurements: UAT contract awarded, MarCom contract awarded, LMS contract awarded, Web Services responses under evaluation.</li> <li>• Finalized External Stakeholder Engagement Plan</li> </ul> |
| Workstream                                                                        | Status | Notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Project Management                                                                |        | <ul style="list-style-type: none"> <li>• Analyzed GetInsured project schedule to align with GCI Integrated Master Schedule and identify additional corresponding GCI tasks.</li> </ul>                                                                                                                                                                                                                                                                                                                                   |
| Customer Service and Operations                                                   |        | <ul style="list-style-type: none"> <li>• Made UAT vendor award to KPMG. Currently in contract negotiations with vendor.</li> <li>• Hosted an in-person Customer Assistance Center kickoff meeting with GetInsured CAC leadership last month to begin work launching the GCI call center.</li> </ul>                                                                                                                                                                                                                      |
| Compliance                                                                        |        | <ul style="list-style-type: none"> <li>• Submitted the GCI notional SBM transition schedule to federal CMS.</li> <li>• Federal CMS released a new version of the SBM Blueprint Application with several new requirements. GCI is analyzing and preparing plan to meet additional requirements.</li> <li>• Onboarded the Deputy Director of Compliance on 1/16/25.</li> </ul>                                                                                                                                             |
| Marketing & External Affairs                                                      |        | <ul style="list-style-type: none"> <li>• MarCom RFP awarded to Marketing For Change.</li> <li>• Web Svcs RFP proposals currently under evaluation.</li> </ul>                                                                                                                                                                                                                                                                                                                                                            |
| Strategic Initiatives & Operational Policies for E&E                              |        | <ul style="list-style-type: none"> <li>• Discussed Medicaid eligibility programs, Navigator/Assister/CAC certification policies, non-ESI MEC DMI adverse action, and APTC rebalancing.</li> </ul>                                                                                                                                                                                                                                                                                                                        |
| Enrollment Assistance & Outreach                                                  |        | <ul style="list-style-type: none"> <li>• Made award for GCI's Learning Management System (LMS) to Pivto Better Learning</li> <li>• Developed the Enrollment Assistance Stakeholder Engagement Plan</li> </ul>                                                                                                                                                                                                                                                                                                            |
| Finance & Administration                                                          |        | <ul style="list-style-type: none"> <li>• Onboarded the Deputy Director of Finance on 1/16/25</li> <li>• Processed the first month of issuer invoices for the SBM-FP user fee.</li> <li>• Continued joint work with HFS on the FFY2025 Q1 APD federal drawdown request.</li> </ul>                                                                                                                                                                                                                                        |

2024

Jul

Aug

Sep

Oct

Nov

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Jan

2026



Today

Project Management

SBM-FP Launch Nov 1

SBM Launch Nov 1

Customer Service &amp; Ops

Execute IT/CAC Contract Oct 24

Execute UAT Contract Feb 15

Live Calls Begin Sep 1

Compliance

Submit SBM-FP/SBM Blueprint Applications Jul 31

QHP Filing Deadline (PY 2026) May 30

CMS GoLive Approval Aug 1

Renewals Begin Oct 1

Marketing &amp; External Affairs

Execute Marketing &amp; Comms Contract Mar 14

Execute Web Services Contract Apr 4

Strategic Initiatives, Policy, and Eligibility

2026 NBPP Released Jan 25

Expiration of Enhanced Subsidies Dec 1

Enrollment Assistance

Launch Navigator Program Aug 27

Initiate Broker Engagement Feb 1

Production Data Migration - Brokers Sep 2

PY 2026 OEP Begins Nov 1

Finance &amp; Administration

APD Approval Sep 18

State Budget Deadline Jul 1

User Fee Invoicing Begins (SBM-FP) Jan 15

User Fee Invoicing Begins (SBM) Jan 1



# SBM Open Enrollment



# SBM Enrollment

**Nearly 466,000 Illinoisans enrolled** in Get Covered Illinois Marketplace plans during our first Open Enrollment as an SBM on the Federal Platform.

That represents a record-high **17% jump in enrollment** for the 2025 Open Enrollment period.

# SBM Enrollment

## Gov. Pritzker Announces Record High Enrollment Rate on State's Health Insurance Marketplace

*Illinois residents saved on average \$540 a month on health insurance costs through Get Covered Illinois*

JANUARY 30, 2025

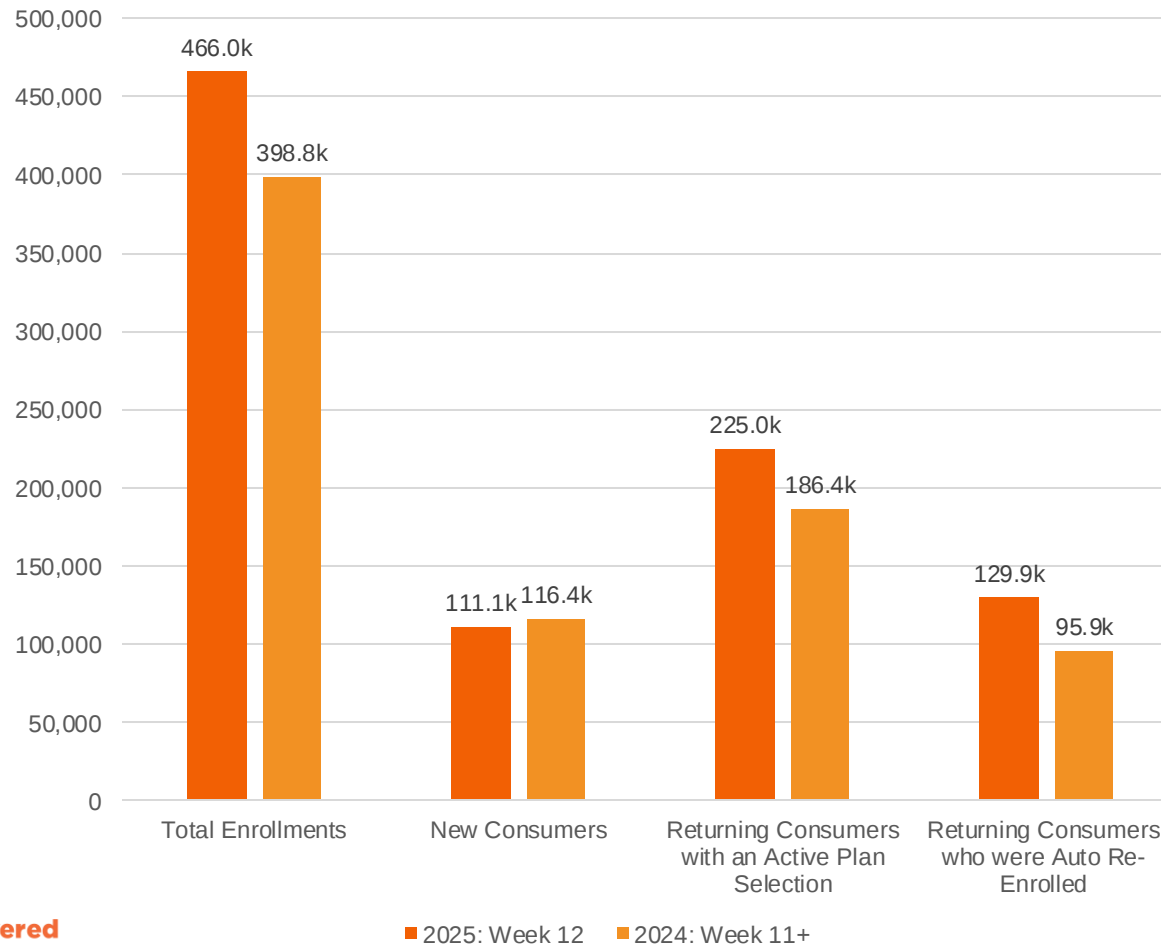
“For the second year in a row, we are seeing more working families accessing affordable, high-quality health insurance plans made available through the Get Covered Illinois Marketplace,” **said Governor JB Pritzker**. “On average, Illinois residents saved \$540 a month on health insurance costs through enhanced subsidies offered on the marketplace, underscoring both my administration’s commitment to lowering the cost of health care and the incredible value the Affordable Care Act brings to our residents.”

Read the full release: [The State of Illinois Newsroom](#)

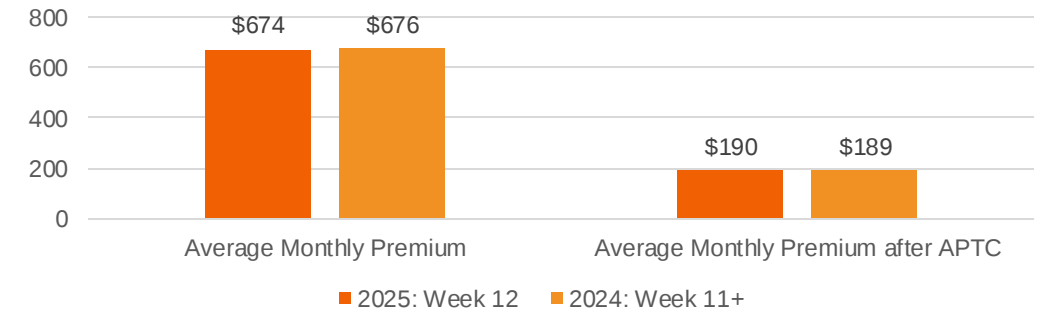
# SBM Enrollment

Enrollment of new consumers was slightly behind 2024; retention of existing consumers was incredibly high. Average monthly premiums and APTC metrics are virtually the same as 2024.

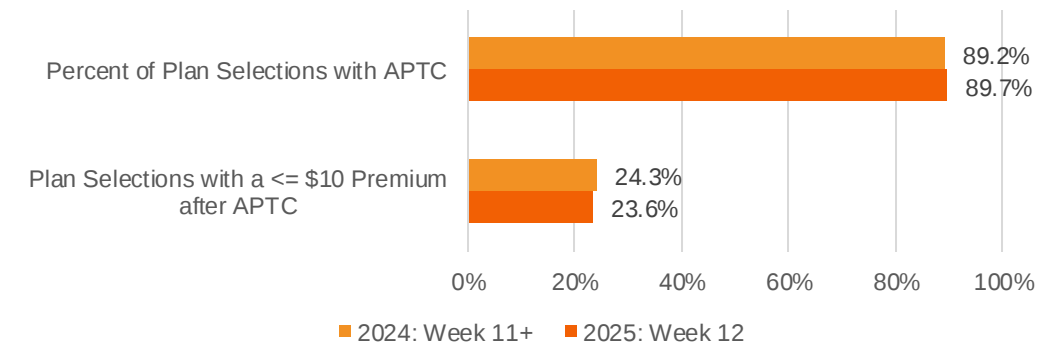
Consumer Counts



Monthly Premiums



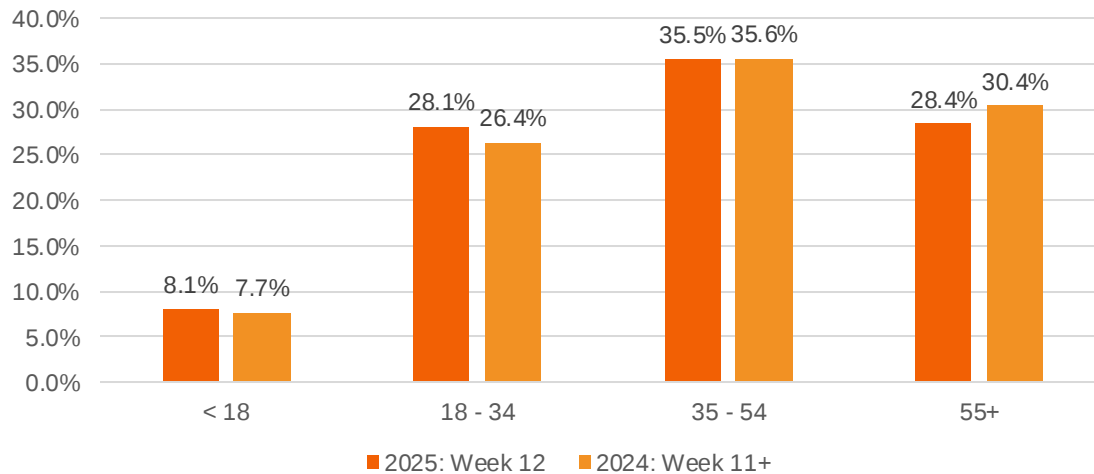
APTC Impact



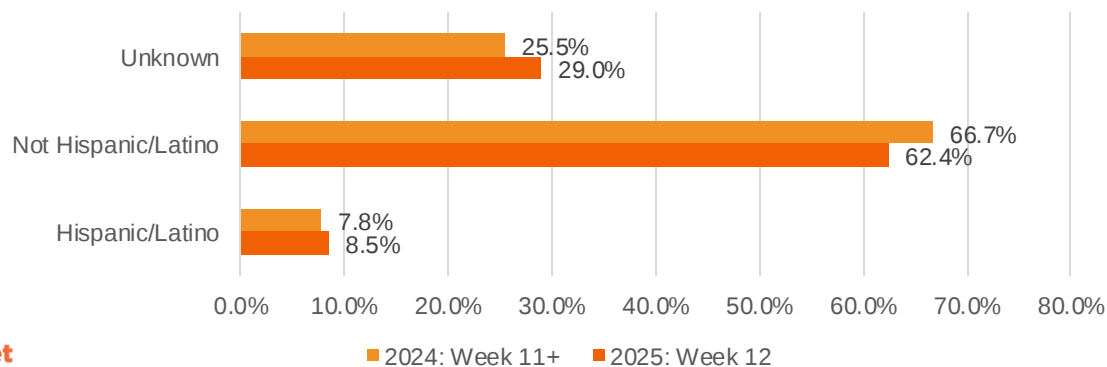
# SBM Enrollment

Age, race, and ethnicity distribution is similar to the previous year, but progress was made enrolling more Latino, Black and Asian consumers.

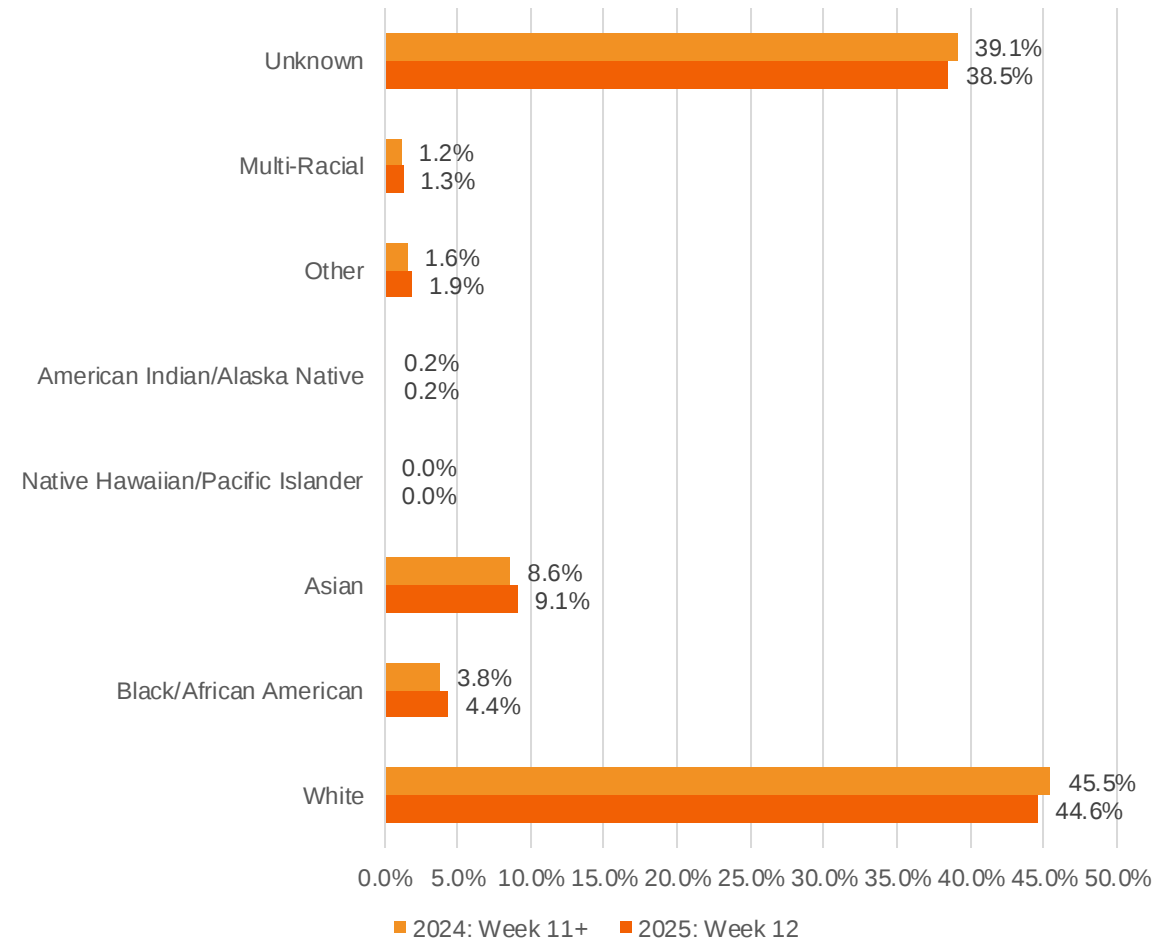
## Age Distribution



## Ethnicity Distribution



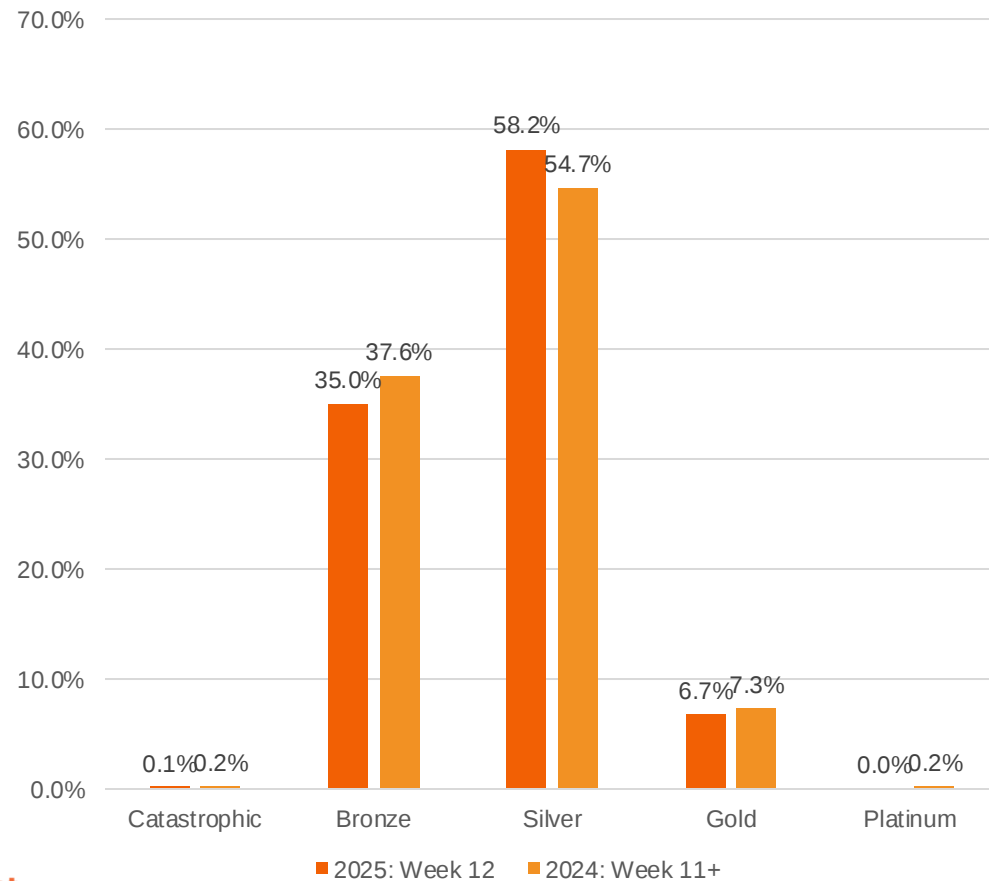
## Race Distribution



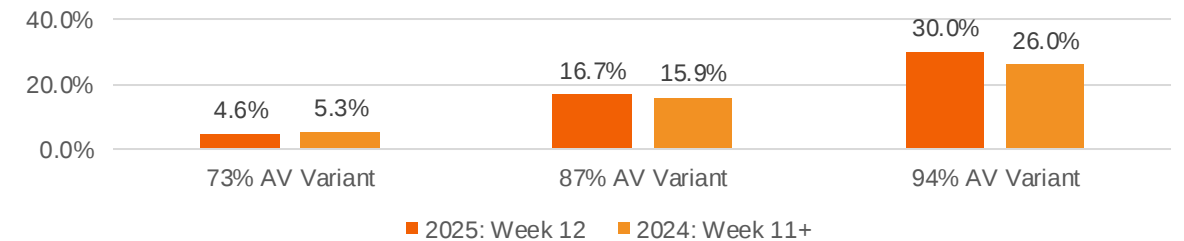
# SBM Enrollment

The metal level distribution remains largely unchanged from the previous year, with a slight uptick in Silver enrollment. Income as a percentage of FPL also remains largely stable.

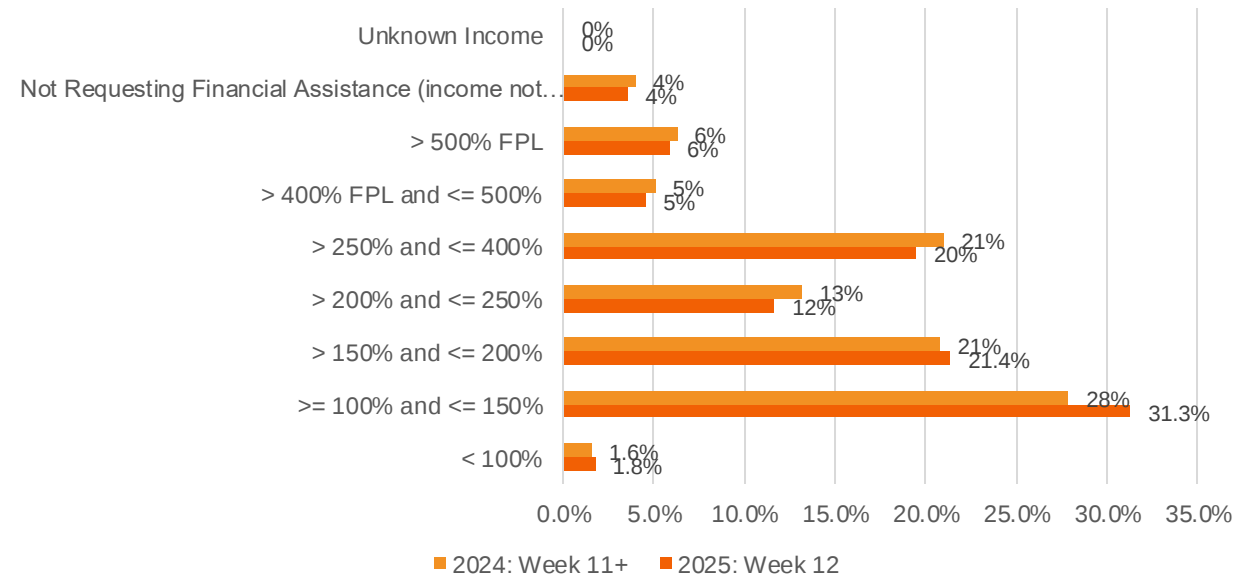
## Metal Distribution

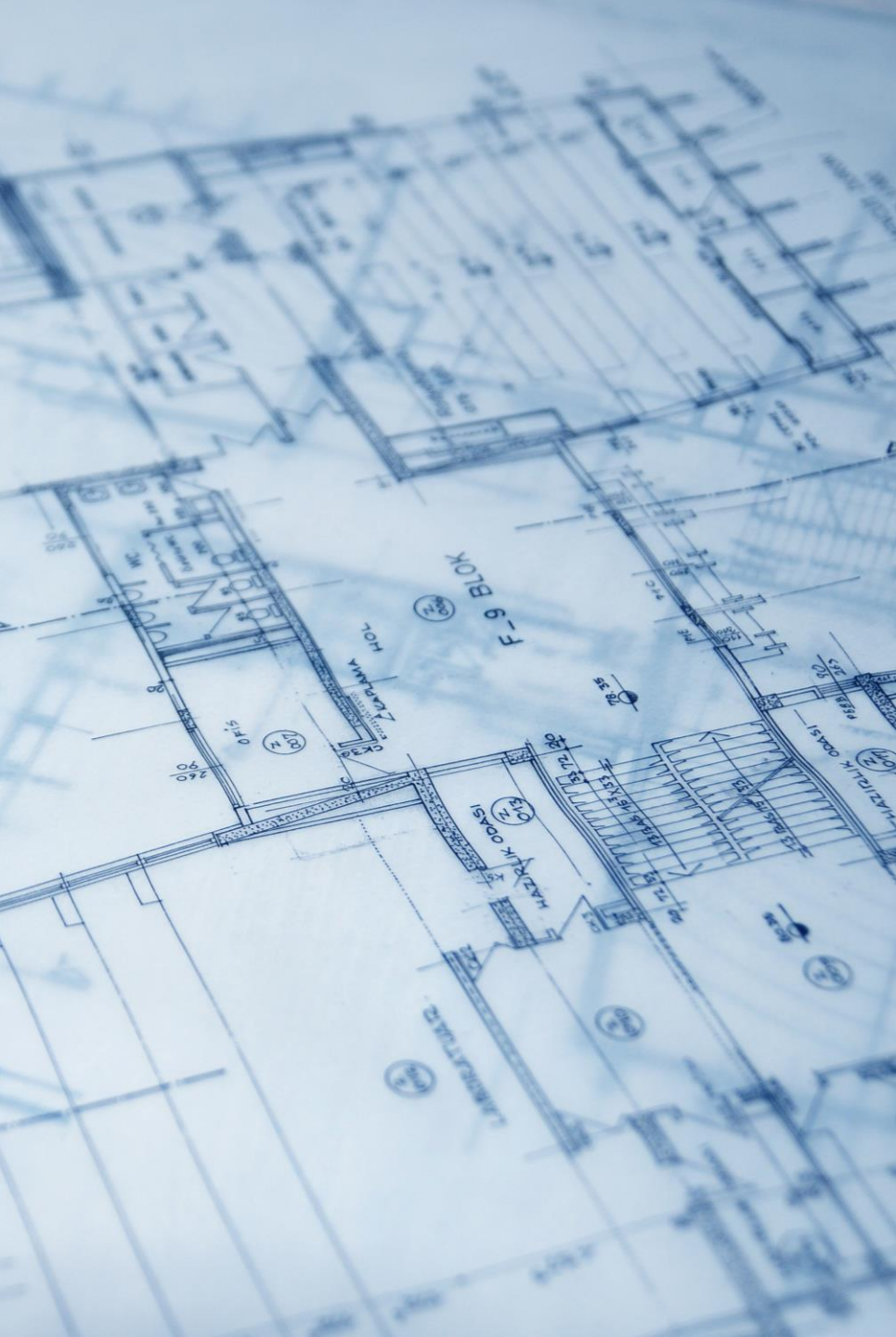


## Silver Distribution



## Income as a Percent of FPL



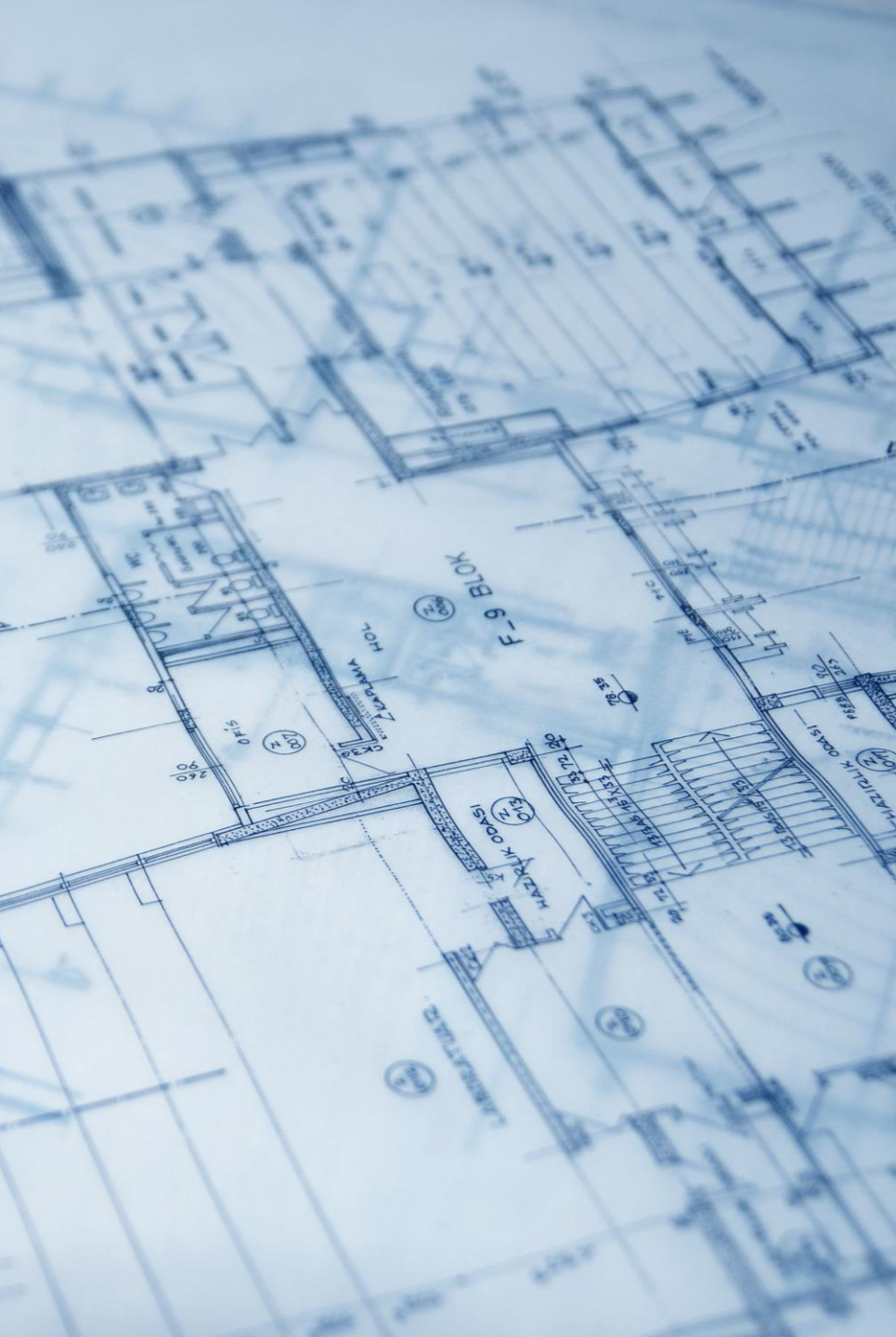


# Policy Updates



# Policy Updates

- Federal:
  - ARPA/IRA enhanced subsidy expiration
  - Preparing to work with new CMS/CCIIO leadership
- State:
  - Easy enrollment program (Spring 2026)
  - Pregnancy SEP



# Stakeholder Engagement Planning



# Marketplace Transition Engagement Plan

Get Covered Illinois' (GCI) ability to achieve Governor Pritzker's vision to transition Illinois to a State-based Marketplace will be highly dependent on the success of the initial implementation and roll-out of Get Covered Illinois.

The transition from Healthcare.gov to GCI will **require a comprehensive and coordinated stakeholder engagement and communications effort** throughout the year to maximize awareness and enable a successful November 2025 launch.

# Approach

- Define GCI Roles & Responsibilities
- Stakeholder Identification
- Identify and Construct Global and Stakeholder-Specific Communication Strategies
- Communication tools
- Key Messages
- Timeline



# Stakeholders

The GCI team will assess each stakeholder for its appropriate level of engagement, areas of interest, and communications approach.



## Groups directly impacted by the transition:

- More than 450k customers
- 11 health insurers offering more than 350 plans
- 48,000 licensed and certified insurance brokers
- 384 certified navigators/enrollment assisters

# Stakeholder Tiers

Stakeholder groups will be bucketed into three tiers. **These tiers define anticipated levels of engagement and strategies that we will use to connect with each stakeholder.** Tiers can shift as levels of interest and project needs dictate.

## Tier 1: Informed

*Receive information from GCI*

- Consumers
- Healthcare Providers
- Small Businesses

## Tier 2: Consulted

*Participate in dialogue with GCI; groups of stakeholders are assigned a relationship manager*

- Community Based Organizations
- Advocacy Groups
- State Agencies
- Legislative and congressional offices
- Larger municipal government offices

## Tier 3: Collaborators

*Key program stakeholders, engage in complex and sensitive communications with GCI. A GCI program lead develops a communication plan for each Tier 3 stakeholder.*

- Issuers
- Brokers
- Navigators
- Enrollment CACs
- HFS/Medicaid
- Governor's Office
- HBEAC

# Key Messages

A critical first step in our engagement plan will be developing key messages. We have begun identifying topics and their coordinating audiences. Once onboarded, our Marketing and Communications vendor will validate and sharpen topics.

## Sample Message Matrix\*

| Topics                                                | CBOs | Healthcare providers | Small Business | State Agencies | Municipal, Legislative<br>Congressional<br>Offices |
|-------------------------------------------------------|------|----------------------|----------------|----------------|----------------------------------------------------|
| What's changing?                                      | X    | X                    | X              | X              | X                                                  |
| Why it matters?                                       | X    | X                    | X              | X              | X                                                  |
| Impact on low income and<br>hard to reach populations | X    |                      |                | X              |                                                    |
| Partnership opportunities                             | X    |                      |                | X              |                                                    |
| Plan participation and<br>networks                    |      | X                    |                |                |                                                    |
| Patient support and<br>resources                      |      | X                    |                |                |                                                    |

\*This is an incomplete message matrix meant to illustrate message strategy. It will be validated and finalized with our Marketing and Communications vendor.

# Advertising and Public Relations

Our key messages and stakeholder lists will inform our advertising and public relations strategy. Our Marketing and Communications vendor will assist in developing and implementing effective advertising and PR strategies. **A vendor has been chosen, and the contract is in development**

## **Planned communication initiatives will include:**

- Public awareness and paid media advertising campaigns
- Information-sharing with advocacy groups, community-based organizations and other entities
- Information-sharing with government partners, including state, local, and federal offices
- Operational planning and training for Navigators, Brokers, Enrollment CACs
- Operational planning and training for insurers
- FAQs, talking points, and other information collateral
- GetCoveredIllinois.gov content refresh and enhancement

# Approach: Governance

Developing clear guidelines for engagement governance will be key to implementing critical messages as effectively and efficiently as possible.

## Key Initiatives

- Finalize and socialize external stakeholder engagement plan by March 2025.
- Develop a strong relationship with Governor's Office Communications staff; carry forward their policies and procedures for media engagement and marketing creative review.
- Develop a process to provide elected officials with information about GCI's implementation work and resources to support their constituents' enrollment needs.
- Work across DOI leadership and Governor's Office to develop processes for strategic planning and prioritization of future initiatives.

# Timeline

# Timeline of Key Communications

| January 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | February 2025                                                                                                                                                                                                                                                                                                                                                                              | March 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Initiated monthly all-Issuer meeting</li> <li>• Initiated biweekly Issuer implementation meetings (IT / EDI planning)</li> <li>• Initiated bi-weekly Issuer policy feedback meeting</li> </ul>                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Monthly all-Issuer meeting</li> <li>• Bi-weekly Issuer implementation meetings (IT / EDI planning)</li> <li>• Bi-weekly Issuer policy feedback meeting</li> </ul>                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>• Monthly all-Issuer meeting</li> <li>• Bi-weekly Issuer implementation meetings (IT / EDI testing)</li> <li>• Bi-weekly Issuer policy feedback meeting</li> <li>• Initiate Issuer monthly certification meetings</li> <li>• Initiate stakeholder education roadshow (in-person/virtual briefings)</li> <li>• Marketing and communications vendor onboarding</li> <li>• Website Services vendor onboarding</li> <li>• Initiate monthly Navigator meetings</li> <li>• Initiate Broker outreach and engagement activity and meetings</li> </ul> |
| April 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | May 2025                                                                                                                                                                                                                                                                                                                                                                                   | June 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <ul style="list-style-type: none"> <li>• Monthly all-Issuer meeting</li> <li>• Bi-weekly Issuer implementation meetings (IT / EDI testing)</li> <li>• Bi-weekly Issuer policy feedback meeting</li> <li>• Monthly Issuer plan certification meeting</li> <li>• Monthly Broker &amp; Navigator meetings</li> <li>• Change to weekly meetings with Issuers to include testing prep activities</li> <li>• Continue stakeholder education roadshow (1 to 2 sessions per week)</li> </ul> | <ul style="list-style-type: none"> <li>• Monthly all-Issuer meeting</li> <li>• Weekly Issuer implementation meetings (IT / EDI testing)</li> <li>• Monthly Issuer policy feedback meeting</li> <li>• Monthly Issuer plan certification meeting</li> <li>• Monthly Broker &amp; Navigator meetings</li> <li>• Continue stakeholder education roadshow (1 to 2 sessions per week)</li> </ul> | <ul style="list-style-type: none"> <li>• Monthly all-Issuer meeting</li> <li>• Weekly Issuer implementation meetings (IT / EDI testing)</li> <li>• Monthly Issuer policy feedback meeting</li> <li>• Monthly Issuer plan certification meeting</li> <li>• Broker &amp; Navigator Engagement</li> <li>• Broker Data Collection</li> <li>• Continue stakeholder education roadshow (1 to 2 sessions per week)</li> </ul>                                                                                                                                                               |

# Timeline of Key Communications

| July 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | August 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | September 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Monthly all-Issuer meeting</li> <li>Weekly Issuer implementation meetings (IT / EDI testing)</li> <li>Monthly Issuer policy feedback meeting</li> <li>Bi-weekly Issuer plan certification meeting</li> <li>Initiate Issuer enrollment operations meetings</li> <li>Broker &amp; Navigator Engagement</li> <li>Broker Data Collection</li> <li>Broker Certification &amp; Timeline Info</li> <li>Continue stakeholder education roadshow (1 to 2 sessions per week)</li> </ul> | <ul style="list-style-type: none"> <li>Monthly all-Issuer meeting</li> <li>Weekly Issuer implementation meetings (IT / EDI testing)</li> <li>Bi-weekly Issuer plan certification meeting</li> <li>Issuer enrollment operations meetings</li> <li>Initiate Issuer reconciliation meetings</li> <li>Broker &amp; Navigator Engagement</li> <li>Initiate Constituent Services Transition Awareness Campaign</li> <li>Website Updates: Broker/Navigator Certification, Instructions &amp; FAQ</li> </ul> | <ul style="list-style-type: none"> <li>Monthly all-Issuer meeting</li> <li>Bi-weekly Issuer plan certification meeting</li> <li>Issuer enrollment operations meetings</li> <li>Issuer finance and reconciliation meetings</li> <li>Broker &amp; Navigator Engagement</li> <li>GCI Notice to Current Illinois Consumers to Clarify FFM Notice from federal CMS</li> <li>Broker/Navigator transition talking points for Consumers</li> <li>Initial Consumer-facing FAQs</li> </ul>              |
| October 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | November 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | December 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <ul style="list-style-type: none"> <li>Monthly all-Issuer meeting</li> <li>Issuer enrollment operations meetings</li> <li>Issuer reconciliation meetings</li> <li>Issuer Renewal Notices to Consumers</li> <li>Broker/Navigator Certification Reminder and Day 1 Readiness</li> <li>Comms to Constituent Services about Open Enrollment and Escalation Processes</li> <li>Website Updates: Full FAQ</li> </ul>                                                                                                       | <ul style="list-style-type: none"> <li><b>GCI Public Launch</b></li> <li>Monthly all-Issuer meeting</li> <li>Issuer enrollment operations meetings</li> <li>Issuer reconciliation meetings</li> <li>Consumers: Supplemental Communications for those Unable to be Renewed, Catch-up FFM Migration Consumers, etc.</li> </ul>                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Monthly all-Issuer meeting</li> <li>Issuer enrollment operations meetings</li> <li>Issuer reconciliation meetings</li> <li>Initiate monthly Issuer call center / customer service meeting</li> <li>Notification of Deadline for January 1 Coverage</li> <li>Effectuation Reminders for Active Shopping Consumers</li> <li>Brokers/Navigators: Reminder that Brokers/Navigators not yet Certified will be removed from associations by 12/31</li> </ul> |

# Timeline of Key Communications

| January 2026                                                                                                                                                                                                                                                                                                                                                                                                                                 | February 2026                                                                                                                                                                         | March 2026                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Monthly all-Issuer meeting</li><li>• Monthly Issuer call center / customer service meeting</li><li>• Issuer reconciliation meetings</li><li>• Effectuation Reminders for Active Shopping Consumers</li><li>• End of OE Reminders</li><li>• Training for Post-OE topics (i.e., SEPs)</li><li>• Website Updates: SEP FAQs</li><li>• 1095-A Reminder that 2025 tax forms are via FFM, not GCI</li></ul> | <ul style="list-style-type: none"><li>• Monthly all-Issuer meeting</li><li>• Monthly Issuer call center / customer service meeting</li><li>• Issuer reconciliation meetings</li></ul> | <ul style="list-style-type: none"><li>• Monthly all-Issuer meeting</li><li>• Monthly Issuer call center / customer service meeting</li><li>• Issuer reconciliation meetings</li></ul> |

## How You Can Help

- Help us identify any organizations or meetings you are in that GCI can join.
- Make warm introductions within your networks.
- Use our talking points to discuss Get Covered Illinois and the SBM transition in Illinois.

# Marketplace Transition Priorities

In June 2023, Governor Pritzker signed legislation authorizing the State-Based Marketplace for Illinois for Plan Year 2026.

*“Operating our own healthcare marketplace gives us the dexterity to offer more enrollment windows, coordinate with nonprofit partners who help families navigate insurance choices, and protect Illinoisans from any future changes in federal policy that seek to undermine access to affordable healthcare – including access to reproductive healthcare”*

## **To successfully implement Governor Pritzker’s vision GCI has identified the following priorities:**

- Increase access, enrollment, affordability, and choice for individuals and families purchasing health insurance in Illinois.
- Deliver a customer-centric eligibility and enrollment experience that is streamlined, real-time, and easy to navigate.
- Provide a high-quality customer assistance experience.
- Provide an eligibility and enrollment system that helps guide customers to the appropriate program—whether that is a Marketplace plan, Medicaid, or another state program (“no wrong door” policy).
- Give Illinoisans more control, quality choices, and better protections when selecting health insurance coverage.
- Provide easy to understand information about health plans.

# Facts about Get Covered Illinois

1. **Get Covered Illinois is the state's official Health Insurance Marketplace**
2. **In 2025, it will seek approval to become fully state-run.**
3. **Next Open Enrollment, customers will enroll at [GetCoveredIllinois.gov](https://GetCoveredIllinois.gov).**
4. **The Marketplace team would like to share information with you about this transition.**
5. **You can contact them at [GCI.Outreach@Illinois.gov](mailto:GCI.Outreach@Illinois.gov)**

# Public Comment Period

# Other Matters

# THANK YOU

