

# Illinois Health Benefits Exchange Advisory Committee Meeting

September 8<sup>th</sup>, 2025



The state's official health insurance marketplace.

# September 8<sup>th</sup> ILHBEAC Meeting Agenda

- **Call to Order & Approval of Minutes**
- **Implementation Updates**
- **Open Enrollment Readiness**
- **System Walkthrough: The Transitioning Customer**



# **Call to Order & Approval of Minutes**



# Implementation Updates

# Update

**Centers for Medicare and Medicaid Services has granted Illinois' conditional approval to operate a state-based marketplace.**

***“Today marks a pivotal step towards bringing quality, affordable healthcare to all Illinoisans. Operating a state-based marketplace will allow our state more flexibility to provide health insurance coverage that is tailored to the needs of our residents.”***

***Governor JB Pritzker***

Read the full release here:


[Get Covered Illinois Transitions to a State-Based Marketplace this November](#)

Conditional Approval Letter is available here:

<https://idoi.illinois.gov/content/dam/soi/en/web/insurance/about-us/documents/illinois-conditional-approval-letter-08042025-1.pdf>



# Project Status

Overall Project Health		Rationale
		<ul style="list-style-type: none"><li>Core tasks are on schedule</li></ul>
Workstream	Status	Notes
Project Management		The team offered introductory guidance on contract management and Service Level Agreement (SLA) management. They also coordinated responses to the July 4 Carrier Notices, the Final Rule, and the Reconciliation Bill, finalized scenarios for the August 6 Tabletop Exercise, and started developing the GoLive checklist.
Customer Service and Operations		The team reviewed the IVA/IVR systems and participated in the IT workgroup. They created escalation procedures and evaluated GetInsured deliverables, including training and testing plans. KPMG onboarding for User Acceptance Testing (UAT) was completed, followed by the 25.6 UAT and Exit Meeting. Preparations are in progress for the 25.9 UAT scheduled from August 26 to September 12.
Compliance		Interviews were conducted with the MARSe Security third-party audit vendor. The team updated the System Security Report (SSR) based on IRS feedback and submitted it. They completed drafts of the Oversight & Monitoring Plan, the Fraud, Waste, and Abuse (FWA) Reporting Process, and the Non-Discrimination Policy. The SMART Audit report for 2024 was finalized, and weekly reports to CMS continue.
Marketing & External Affairs		The team finished reviewing and translating the GetInsured UI Platform Content Bundle. The MarCom vendor provided the first draft of the marketing and communications strategy. The website vendor completed the discovery phase and moved into the design stage. High-fidelity wireframes were approved, and creative assets for the Open Enrollment campaign were created.

# Project Status Cont.

Workstream	Status	Notes
Strategic Initiatives & Operational Policies for E&E		The team finalized four open policy decisions and started discussions on several future topics. They kept working on the Policy Manual and gave guidance to GetInsured. They also examined the impacts of the 2025 Marketplace Integrity and Affordability Final Rule and began the rescission process.
Enrollment Assistance & Outreach		The May broker webinar took place on May 1, followed by the webinars in June and July. The team started collecting broker data for migration from carriers and DOI licensure, submitted a test file to GetInsured, and began LMS module development. LMS trainings were finalized and launched on August 1.
Finance & Admin		The team completed the Q2 FFY2025 APD drawdown request and executed the Data and Governance IGA. They finalized APD narrative revisions for submission to HFS, issued July insurer invoices, and started budget planning for SFY2027. Work also continued on developing extended staff hours processes with CMS Labor.

2024

Jul

Aug

Sep

Oct

Nov

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

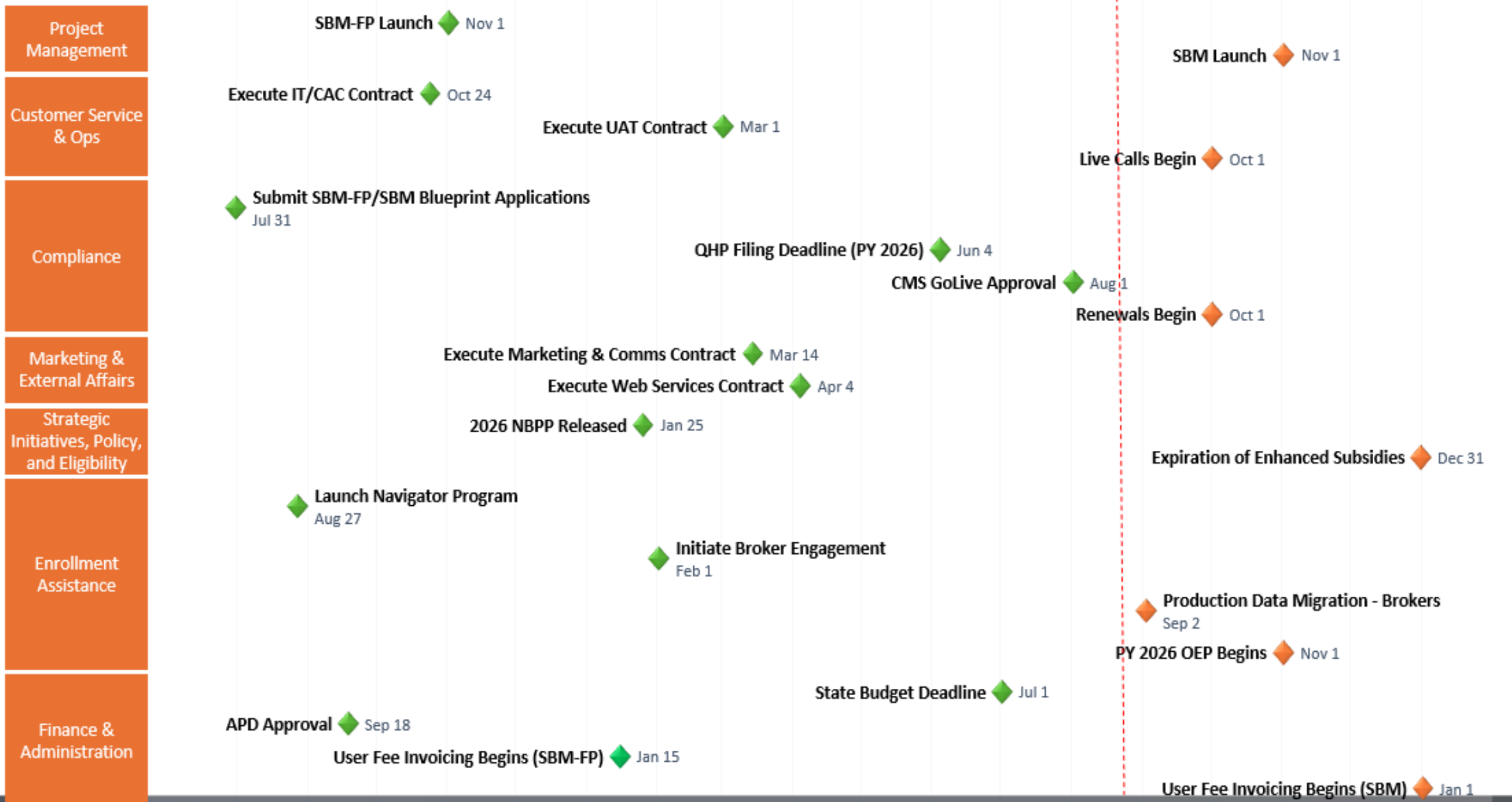
Oct

Nov

Dec

Jan

2026

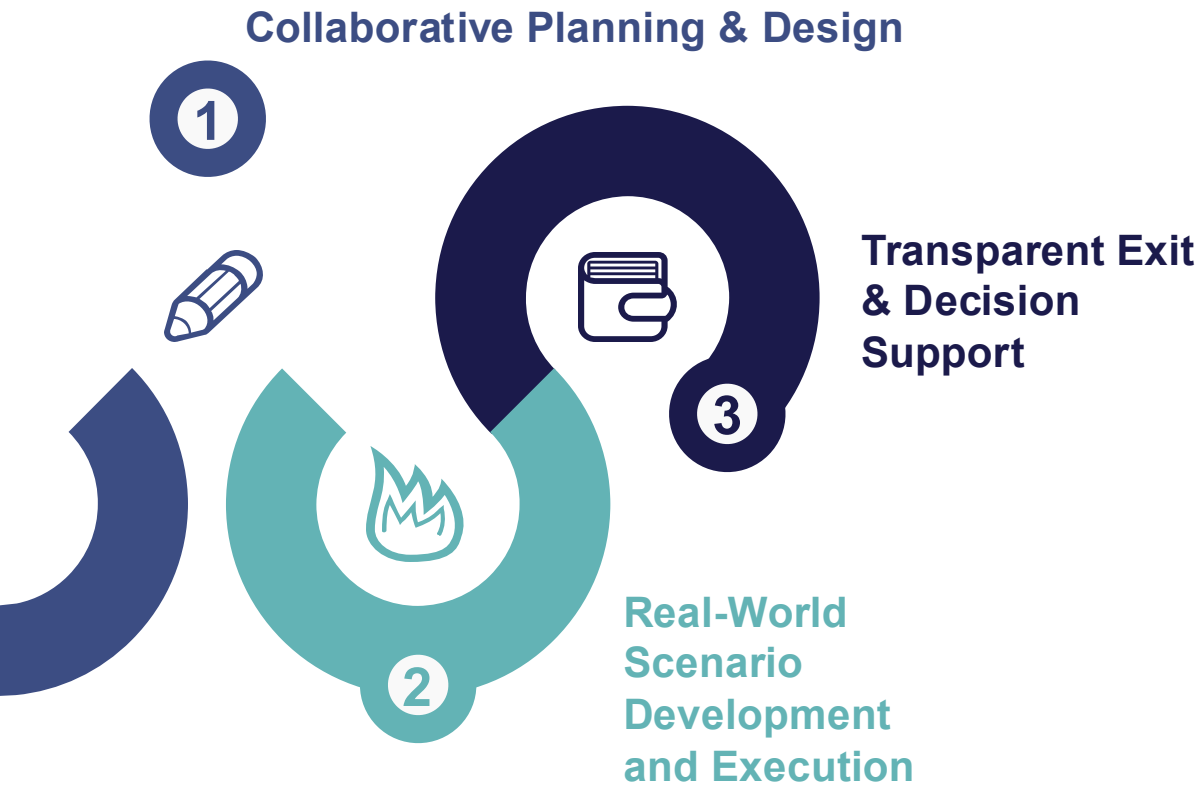




# Federal Compliance Activities

- Passed all security and privacy controls outlined in the **Minimum Acceptable Risk Standards for Exchanges (MARS-E)** for pre-production.
  - One remaining control to be audited once the system is in production this fall.
- Successfully completed testing for 6 of 8 services with the **Federal Data Services Hub** to ensure real-time, secure verification of applicant data.
  - Testing of remaining services to be complete early October.
- Completed 12 **Operational Readiness Review (ORR)** demonstrations.
- Received Authority to Connect (ATC) from the **Centers for Medicare & Medicaid Services (CMS)** on all required technical and security gates on July 22, 2025.
- Received **conditional approval letter** from CMS on August 4, 2025, authorizing GCI to operate as a SBE.

# User Acceptance Testing (UAT)



## What is UAT?

User Acceptance Testing (UAT) is a critical phase in system implementation where real-world scenarios are tested to ensure the platform functions as intended and meets the needs of Illinois residents.



## Why It Matters for Illinois

- ✓ Validates eligibility, enrollment, and customer support workflows
- ✓ Confirms compliance with ACA and state-specific policies
- ✓ Ensures a seamless experience for consumers, brokers, and administrators



## Our Approach

- GCI and KPMG work closely together with GetInsured to review design documents, policies, and workflows, ensuring test scenarios reflect Illinois' business and regulatory needs.
- KPMG designs and executes test cases that simulate actual user experiences, validating eligibility, enrollment, notices, and account transfers to Medicaid using accurate test data.
- Using Jira, we manage test cycles, log defects, and support triage discussions. GCI leads all go/no-go decisions, with KPMG providing detailed insights and documentation to assess production readiness.

# UAT Results from June 2025 Release

Test Case Summary		
Category	# of Requirements	# of TCs
Roadmap	26	109
RTM	13	18
IL-Specific Configurations	1	185
CMS	1	21
Notices	1	60
Special Enrollment Period (SEP)	1	104
Artificial Intelligence and Automation (AIA)	4	71
<b>Grand Total</b>	<b>46</b>	<b>569</b>

Defect Summary	
Component	Grand Total
Notices	35
IVA	34
Eligibility	16
CAP	13
SSAP	10
Enrollment	4
Platform	4
UI	4
Account Management	3
Broker/Agency Portal	2
Other	8
<b>Grand Total</b>	<b>133</b>

# Hiring & Administrative Readiness

## GCI Staffing Efforts:

- Nine (9) senior positions have been filled with the plan to add one remaining spot in FY26.
- Thirteen (13) current subordinate positions have been filled with the final 4 positions in the final stages of the hiring process.
- One (1) dedicated IT Officer from DoIT filled.
- One (1) vacant headcount for PY26, TBD.
- Additional headcount for FY27 currently in discussions.

## OE Readiness:

- Prod Readiness Dashboard
- Reporting
  - Required CMS reports
  - Operational reports that are needed for day-to-day monitoring activities
  - Reports on policy-related changes
- OE Playbook
  - Includes daily standup agenda and participants, process for resolving escalated cases, after-hours staffing plan, plan for communications with CAC, and more.



# Insurer Onboarding

- **Qualified Health Plan (QHP) Insurer Agreements** – these agreements outline the expectations and responsibilities of the insurers participating in the Marketplace. They have been fully executed as of August 20th.
- **Insurer Testing** – each insurer participated in extensive technical testing to ensure their company systems are equipped to integrate with the Marketplace IT platform to receive enrollments. This testing is currently wrapping up, with every insurer completing twenty test cases that tested key functionality.
- **Plan Preview** – currently, the insurers are working to validate the PY 2026 plans to make sure they are displaying to customers correctly. We anticipate finishing the plan preview process by mid-September.

# Partner Certification (Broker, Navigator & CAC)

- Get Covered Illinois Learning Management System is open for brokers and navigators to begin the certification process as of 8/1
- Through 9/1 3,253 brokers have registered for the training and 1,524 have completed all available modules and completed knowledge checks
- Get Covered Illinois announced our PY26 Navigator grantees. 5 lead organizations and over 50 subgrantee organizations were awarded \$7 million
  - Illinois Primary Healthcare Association
  - Sinai Community Institute
  - Rincon Family Services
  - Springfield Urban League Inc.
  - Federacion de Clubes Michoacanos en Illinois



## Choose Your Learning Path



# Open Enrollment Public Awareness Campaign

**Here to Help.**



**The Challenge:** It will be a tough year for our customers.



**65%**

premium increases  
for parts of central  
and rural Illinois



Stricter income verification and documentation requirements



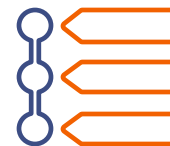
Adjusted policies for past-due premium payments



Shortened grace period for failing to reconcile premium tax credits



Eliminated monthly special enrollment for households  $\leq 150\%$  FPL



Shortened Open Enrollment period for 2027 and beyond

## Approach

The multi-lingual\* campaign will feature real Illinoisans talking about their roles in getting others insured.

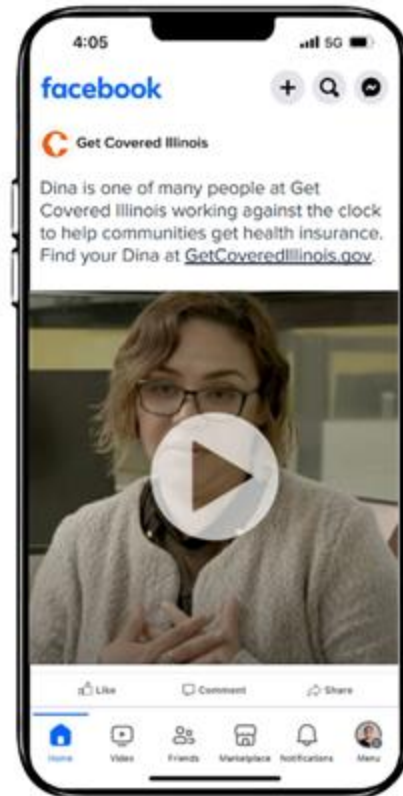
From navigators and brokers working to provide enrollment assistance during the critical Open Enrollment Period to customers who have successfully enrolled in coverage, **the campaign will be rooted in the authentic, encouraging voices of real Illinoisans.**



\*Multi-lingual ads developed by native speakers in Spanish, Polish and Chinese (Mandarin).

## Media Plan

To maximize customer reach and impact, the campaign will run statewide across a variety of mediums including **broadcast and streaming video, paid and organic social media, out-of-home, and digital display and search.**



# Campaign Creative Strategy

## **Primary Message: Here to Help.**

Ads position Get Covered Illinois as the most helpful, supportive place to shop for health insurance. Achieved through highlighting the navigators, brokers and Get Covered Illinois team.

## **Supporting Messages**

Showcase other ways Get Covered Illinois can help

- **Compare multiple plans, from multiple insurers, all on one site.**
- **Get total annual out-of-pocket estimates.**
- **Easily check for premium savings.**
- **Easily check whether providers and clinics are in-network.**
- **Get deadline reminders so Illinoisans do not miss the enrollment window.**



# Video Ads



# Out of Home Ads






# Out of Home Ads




# Out of Home Ads

The window to save on  
health premiums is closing.  
We're here to help.

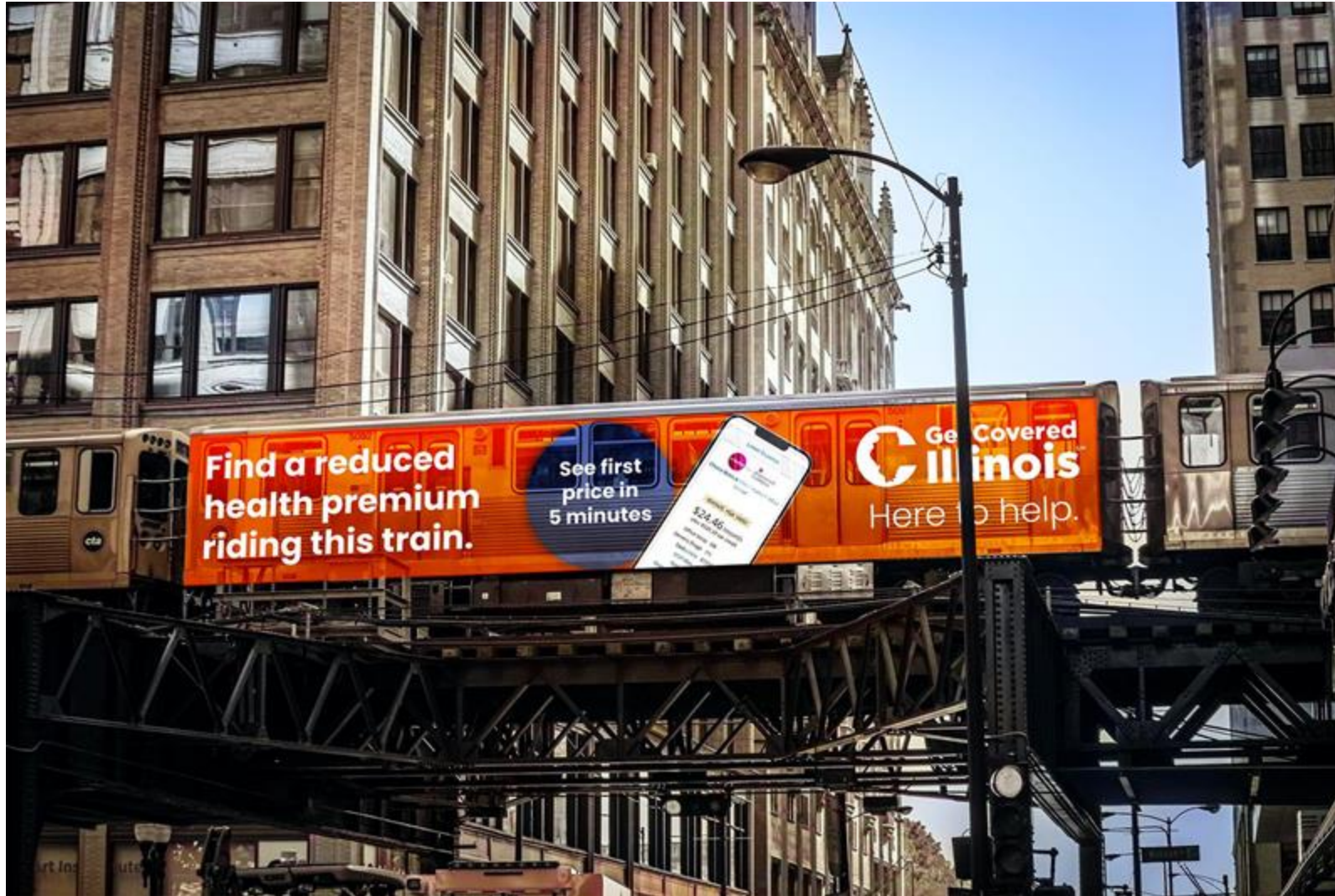


GetCoveredIllinois.gov  
Open enrollment ends Jan. 15.





# Train Wrap



### Campaign Performance

Success metrics will be set in advanced and used not only to measure final outcomes but to monitor and modify the campaign along the way **to ensure optimal performance**. We will track performance metrics including impressions, engagement rate, clicks, video completion rates, and visits to website.

# Customer Assistance Center (CAC)

- **Staffing levels** are on target to meet projected demand during peak periods. As of August 28th, we've hired 93% of our projected target CSRs for the CAC.
  - Includes 86 Illinois residents
- Interactive Voice Response (IVR) **testing completed**; Interactive Virtual Agent (IVA) test execution 8/26/25 - 9/12/25.
- GCI-developed **escalation processes** to support the CAC are in place.
- **Coordination with partner agency call centers** to ensure accurate, consistent messaging and proper transfer and triage protocols for respective plan years.

# New Website



Welcome to Illinois' official health insurance marketplace

## Your health coverage starts here.

Get Covered Illinois is the only place to compare health plans, enroll in a plan and get financial help to lower your monthly cost of coverage.

Estimate your costs and savings



Got a letter? Claim your account.



How to enroll online, step by step.



## Illinois has its own marketplace

Illinois is moving from HealthCare.gov to a state-based marketplace, where you can apply for financial help and enroll in 2026 health coverage when Open Enrollment starts on November 1.

About the marketplace



### New to getting marketplace coverage?

Learn about the types of plans you can get for your needs and budget.

[Understand your plan choices >](#)



### Lost Medicaid? You still have options.

Losing Medicaid is a life event that qualifies you for special enrollment.

[Learn about special enrollment >](#)



### You could get help with some of the costs.

Tax credits may lower your cost of coverage.

[Learn about financial help >](#)



# Pre-Open Enrollment Customer Journey

Transitioning customer data from HealthCare.gov to Get Covered Illinois

- For 2026 Open Enrollment, our goal is to create maximum continuity for current HealthCare.gov customers :
  - Take no action to stay in the same or comparable version of their current plan for 2026, or
  - Shop and compare other plan options.
  - Continue to work with their current agent/broker.

Data Migration Activities (September – October):

1. Load current HealthCare.gov customer applications and enrollments into the new Get Covered Illinois system.
2. Run 2026 eligibility redeterminations for migrated HealthCare.gov customer applications.
3. Auto-renew migrated HealthCare.gov enrollees into 2026 health plan for insurers to process.
4. 2026 Open Enrollment shopping begins on November 1, 2025.

# Pre-Open Enrollment Customer Journey

Migrated HealthCare.gov customer experience

<b>September 30</b>	HealthCare.gov notice to current Illinois resident customers about the transition to Get Covered Illinois for 2026 Open Enrollment
<b>October 1</b>	Get Covered Illinois Customer Assistance Center goes live for customer calls
<b>Week of October 6</b>	Get Covered Illinois welcome notice to current HealthCare.gov customers.
<b>Week of October 6 – October 31</b>	Customers can log into their Get Covered Illinois account before Open Enrollment begins on November 1
<b>Week of October 27</b>	Customers receive their 2026 autorenewal notices from Get Covered Illinois and their health insurance company
<b>October 27</b>	Browse for 2026 Plans available to preview plan shopping
<b>November 1</b>	<p>2026 Open Enrollment begins. Customers can update their application, shop and compare plan options, and select a new plan or keep their autorenewal plan. New customers can start their application and enrollment for coverage beginning January 1, 2026.</p> <ul style="list-style-type: none"><li>• Enroll by 12/15/2025 for coverage starting 1/1/2026</li><li>• Enroll by 1/15/2025 for coverage starting 2/1/2026</li></ul>



# System Walkthrough: Key User Scenarios

# Meet Susan.

**The  
Transitioning  
Customer**

## Background

- Age 43
- Chicago, IL
- Married with 3 kids
- Part-time job at grocery store

## Goals

- Making ends meet
- A better life
- Staying Healthy

## Frustrations

- Environment & lifestyle
- Health conditions
- Technology



# Susan's GCI Experience: Data Migration & Autorenewal

The  
Transitioning  
Customer

- Susan's 2025 HealthCare.gov application and enrollment records are sent to Get Covered Illinois by HealthCare.gov.
- Get Covered Illinois creates records for Susan's family. This will allow Susan to skip filling out a brand new application from scratch on Get Covered Illinois.
- Get Covered Illinois determines 2026 eligibility for Susan's family based on her HealthCare.gov information. Susan can update her family's application during Open Enrollment if her family's situation has changed (e.g. new income, new address, etc.).
- Get Covered Illinois creates a 2026 autorenewal enrollment for Susan's family, in the same or most comparable health plan to their current 2025 plan.

The renewal process reviews the 2025 PY records to determine eligibility for renewal. This process occurs in stages, with validations at each step. First, the 2025 PY records are transferred to the 2026 PY. These records then have their eligibility re-evaluated and plan choices applied. Records that are renewed have notices generated (welcome and eligibility) at the correct times.

# Susan's GCI Experience: HealthCare.gov notice of Transition (Delivered: 9/30)

The  
Transitioning  
Customer

## Key Information to Expect in the Transition Notice:

- **Announcement of Transition:** Illinois will establish its own health insurance marketplace starting in 2026, no longer using Healthcare.gov.
- **Introduction to Get Covered Illinois:** This will be the new official marketplace, with the website [getcovered.illinois.gov](https://getcovered.illinois.gov).
- **Effective Date:** The transition begins with the November 1, 2025, open enrollment, for coverage starting on January 1, 2026.
- **Action Required:** Customers must claim their new account on Get Covered Illinois and review their autorenewal. Existing info will be transferred and plans will be autorenewed, but active participation is important.
- **Important Deadlines:** Open enrollment starts November 1, 2025. The deadline to enroll in coverage starting January 1, 2026, is December 15, 2025. Coverage for signups between December 16 and January 15 starts February 1, 2026.
- **Financial Assistance:** Support like advanced premium tax credits (APTC) and cost-sharing reductions (CSR) will still be available for those who qualify.
- **Resources for Assistance:** Help is available via Get Covered Illinois customer support, navigators, and brokers at no cost.
- **Continuity of 2025 Coverage:** Current plans remain valid through December 31, 2025.

# Susan's GCI Experience: Welcome to Get Covered Illinois (Delivered: 10/6)

The  
Transitioning  
Customer

Dear Susan Jones

Welcome to Get Covered Illinois, the state's official Health Insurance Marketplace. You are receiving this notice because you've previously purchased health coverage through Healthcare.gov. Illinois is moving from HealthCare.gov to a state-based marketplace, where you can apply for financial help and enroll in 2026 health coverage when Open Enrollment starts on November 1st.

If you are currently enrolled in a plan through Healthcare.gov, your plan may be automatically renewed for 2026 through Get Covered Illinois. We will send your renewal notice before the start of Open Enrollment, and you'll be able to make changes once Open Enrollment begins on November 1.

## What Should You Do Next?

1. Claim your Get Covered Illinois account.
2. Review and update your application on or after November 1.
3. Review your plan and comparison shop on or after November 1.
4. **Enroll by December 15 to begin coverage on January 1.**

# Susan's GCI Experience: Your 2026 Health Coverage (Delivered: Week of 10/27)

The  
Transitioning  
Customer

You are receiving this notice because your health coverage through HealthCare.gov is transitioning to Get Covered Illinois, the state's official Health Insurance Marketplace.

We have used your current information from HealthCare.gov to automatically renew each household member into your current health insurance plan, if they are eligible. If your current plan is not offered, we have enrolled each household member into a similar plan.

**Your updated plan information is below.** You will receive another letter that provides information about your updated eligibility and financial assistance. Please review that notice carefully as your financial assistance may have changed.

<#bronzeToSilverRenewal >

Because you are eligible for Cost Sharing Reductions (CSR), Get Covered Illinois will automatically enroll you in a Silver plan at no additional cost to you. The Silver plan has the same or lower monthly payment as the Bronze plan, but covers more of your copayments, coinsurance and deductibles. You also may save thousands of dollars in the Silver plan.

You may change your plan during the Open Enrollment Period that runs from through \$oep\_end\_date, however, only Silver plans allow you to take advantage of this option.

<#if healthStatus == 'RENEWED'>  
<#if dentalStatus == 'RENEWED'>  
Your health and dental plan enrollments are both renewed for plan year renewal\_year.

Health Plan Renewal Information <Health Plan and Table below to be repeated in case of multiple health plans in an A/C>  
Your Plan Name: {Plan Name}  
Your Monthly Advance Premium Tax Credits: {Monthly APTC amount}  
Your Monthly Premium: {Monthly Premium}

Member Name	Renewal Status	Reason
<u>applicant_firstName</u> <u>applicant_lastName</u>	<#if renewalStatus=="RENEWED" > Renewed <#else> Not Renewed	<u>memberFalloutReasonText</u>

# Susan's GCI Experience: Information Migrated to GCI

The  
Transitioning  
Customer

## **HealthCare.gov Data Loaded to Get Covered Illinois:**

- Most recent 2025 submitted eligibility application
- Most recent 2025 active submitted plan selection (both effectuated and not yet effectuated)
- Agent/broker assignments from the most recent 2025 plan selection

## **HealthCare.gov Data NOT Loaded to Get Covered Illinois:**

- Any information prior to 2025 plan year
- 2025 eligibility applications that are not the most recent submission
- 2025 eligibility applications that were not submitted
- 2025 plan selections that are not the most recent or were previously terminated or cancelled
- Any HealthCare.gov notices, customer service history, etc.
- Agent/broker assignment for a customer without an active 2025 plan selection
- Navigator assignments
- 2025 Form 1095-A (to be issued in January 2026), and any prior year tax forms

# Susan's GCI Experience: Service Options

The  
Transitioning  
Customer

## Service Options:

- GCI Customer Assistance Center – by phone, by live chat.
- GCI-Certified Assister & Brokers – “Get Free Help” available on website and customer portal

**GCI-Certified Brokers:** Agents and brokers are licensed by Illinois' Department of Insurance and have completed additional training to become certified with GCI. Only a broker can make specific recommendations about which plan a customer should buy.

**GCI-Certified Assistors:** GCI Assistors belong to Enrollment Entities, which include hospitals and not-for-profit organizations trained by GCI to help customers fill out the application and understand what options are available. They cannot make specific recommendations about which plan customers should buy.

# Public Comment Period



The state's official health insurance marketplace.

# Other Matters



The state's official health insurance marketplace.



# Adjourn Thank You!



The state's official health insurance marketplace.