

Illinois Health Benefits Exchange Advisory Committee Meeting

March 9, 2026



The state's official health insurance marketplace.

Meeting Agenda

- **Call to Order & Approval of Minutes**
- **Open Enrollment Update**
- **Special Enrollment**
- **Strategic Planning**
- **Budget Overview**
- **Federal Landscape**
- **Compliance Update**
- **Public Comment**
- **Adjourn**



Open Enrollment 2026

Open Enrollment Outcomes

- **Total enrollment slightly down from prior years.** Enrollment during the 2026 Open Enrollment Period decreased by 3% compared to 2025 record level enrollment.
- **New enrollees joined the marketplace.** Nearly 75,000 residents newly enrolled in marketplace coverage in 2026.
- **Customers opted into less expensive, more generous Gold plans.** More than 78,000 customers moved from Bronze and Silver plans into Gold plans, saving thousands in annual out-of-pocket costs.
- **Average coverage costs were reduced.** Premium alignment and our 'Go for the Gold' public awareness campaign drove down the year-over-year average premium increase from 78% to 25%.
- **Auto-renewed customers get more time.** Customers who were auto-renewed into their 2025 plan and took no action during open enrollment are eligible for the Limited-Time Marketplace Transition Special Enrollment Period.

Enrollment

Enrollment during the annual Open Enrollment Period decreased slightly (3%) in comparison to last year's record-breaking coverage gains.

2025 Enrollees: 465,985

2026 Enrollees: 448,568

New Customers: 74,773 | Active Re-enrollees: 182,167 | Automatic Re-enrollees: 191,628

Enrollment Effectuation Timeline

Customers who receive APTC have a 90-day grace period to pay for coverage. More than 85% of Get Covered Illinois customers receive APTC. Customers that cannot afford coverage may be terminated after their grace period expires (in April or May depending on coverage start date). **This means we won't have a clear indication of effectuations until spring.**

Better Options for Illinoisans

For the first time, Illinois implemented premium alignment for plan year **2026** allowing Illinoisans to use higher premium tax credits to enroll in more affordable Gold and Bronze plans.

More than 78,000 enrollees switched to Gold plans.

Silver to Gold: 62,976

Bronze to Gold: 15,329

Others switched to more affordable Bronze plans.

Silver to Bronze: 37,356

Median family deductible by metal level

Bronze	\$21,200
Silver	\$12,000
Gold	\$4,000

Increased Affordability

Movement out of more expensive Silver plans **reduced the statewide year-over-year average net premium increase from 78% to 25%.**

In October, Get Covered Illinois reported that residents, on average, would see a 78% increase in their monthly net premium if they stayed in their renewal plan.

2025 Statewide Household Average: \$260

2026 Statewide Household Average (prior to active plan selections): \$464

Through premium alignment and active plan selections during the Open Enrollment Period, the initial average net premium increase was reduced.

2026 Statewide Household Average (prior to active plan selections): \$464

2026 Statewide Household Average (after active plan selections): \$328

Get Covered Illinois Dashboard – Open Enrollment 2026

November 1, 2025 – January 31, 2026

Account Activity	Households
Claimed Accounts (Migrated)	141,796
Plan Selections*	
Qualified Health Plan (QHP)	448,568
QHP New Customers	74,773
QHP Automatic Re-enrollees	191,628
QHP Active Re-enrollees	182,167
Qualified Dental Plan	95,520**

*Includes both effectuated and non-effectuated plan selections

**Many enrollees in QDPs are also enrolled in QHPs.

Financial Assistance	Individuals
Enrollees receiving financial assistance	382,499 (85%)
Enrollees receiving APTC only	253,263 (56%)
Enrollees receiving APTC and Cost-Sharing Reductions	128,851 (29%)
Enrollees receiving CSR only	385 (<1%)
Enrollees receiving no financial assistance	66,069 (15%)

Financially Assisted Premiums	Ind. Average
Average Gross Premium	\$830.27
Average APTC	\$688.23
Average Net Premium	\$142.04

Get Covered Illinois Dashboard – Open Enrollment 2026

November 1, 2025 – January 31, 2026

Insurers* (2026 Medical)	Individuals	Percent of Total
Ambetter of Illinois	70,459	15.7%
Blue Cross Blue Shield of Illinois	258,047	57.5%
Cigna HealthCare of IL, Inc.	3,131	0.7%
MercyCare HMO, Inc.	2,262	0.5%
Molina Healthcare of Illinois, Inc.	17,925	4.0%
Oscar Health Plan, Inc.	29,564	6.6%
UnitedHealthcare of Illinois, Inc.	67,180	15.0%
TOTAL	448,568	

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

Age	Individuals	Percent of Total
<18	37,532	8%
18-25	42,692	10%
26-34	79,958	18%
35-44	82,443	18%
45-54	79,170	18%
55+	126,773	28%

Sex	Individuals	Percent of Total
Male	212,230	47%
Female	236,338	53%

Metal Level	Individuals	Percent of Total
Gold	139,042	31%
Silver	141,789	32%
Bronze	167,455	37%
Catastrophic	282	<1%

Get Covered Illinois Customer Assistance Center Dashboard

November 1, 2025 – January 31, 2026

Customer Assistance Center Customer Line	Total
Total Calls Offered	333,602*
Connected to Representative	188,032
Handled in IVR	142,599
Average Speed of Answer (seconds)	15.77

*Does not include abandoned calls.

Top Call Reasons
Consumer Portal
Enrollment Status
Plan Selection
Plan Change

Customer Assistance Center Chat	Total
Total Chats Offered	15,023

Get Covered Illinois Partner Dashboard

November 1, 2025 – January 31, 2026

Customer Assistance Center Partner Line	Total
Total Calls	29,679
Average Speed of Answer (seconds)	17.7

Broker Activity	Total
Certified Brokers	9,648
Brokers with Claimed Accounts	8,683
Individual Enrollees with a Broker (Health)*	231,546

** Includes broker designations migrated from HealthCare.gov*

Assister Activity	Total
Certified Assisters	290
Assisters with Created Accounts	269
Individual Enrollees with an Assisters (Health)	1,462

Broker Communication	Total
Broker Webinars/Office Hours	6
Broker Email Campaigns	16

Assister Communication	Total
Navigator Webinars	7

Website Awards

GetCoveredIllinois.gov won three AVA Digital Awards.

AVA awards are an international competition that recognizes excellence in digital communication.

Awards Received

Websites & Digital Experiences, Accessibility

Websites & Digital Experiences, Government

Websites & Digital Experiences, Redesign





Special Enrollment Period

Special Enrollment Public Awareness Campaign

When life changes, Get Covered Illinois is here to help.

A multilingual campaign to raise awareness for those who experience a qualifying life event and reinforce that Medicaid enrollment is available year-round.

Campaign Tactics

- Evergreen special enrollment resources
 - One-pagers, organic social, SEP webpage, email
- Partner and community-based organizations resources
 - Special enrollment toolkit with social media copy and graphics and one-pagers
- Paid advertising targeting residents experiencing a qualifying life event
 - Build awareness using narrow targeting and Search Engine Marketing
- Earned media

Marketplace Transition Special Enrollment Period

A limited-duration Special Enrollment Period for customers previously enrolled in a 2025 plan through HealthCare.gov.

Time Frame

Available to qualified customers February 1, 2026 through March 31, 2026

Qualifications

- were automatically renewed in a 2026 health plan through Get Covered Illinois, and
- did not make an active plan selection or voluntarily disenroll from coverage during open enrollment, and
- had not claimed their Get Covered Illinois account by February 1, 2026.

To Qualify

Customers must call the Customer Assistance Center to apply.

Tax Time Easy Enrollment Program

Residents can check a box on their IL-1040 form to open a Special Enrollment Period and get an estimate of eligibility for coverage.

Qualifications

Uninsured Illinois residents can check a box on their state tax forms (IL-1040) authorizing the Illinois Department of Revenue to share tax information, such as household size and income, with Get Covered Illinois.

To apply for coverage:

Residents who check the box receive a notice from Get Covered Illinois with estimated eligibility information based on their tax return data and instructions on how to apply and enroll with their 60-day SEP. GCI coordinates coverage with HFS for any potentially Medicaid-eligible Easy Enrollment applicants.

Get Covered Illinois Dashboard – Special Enrollment Period 2026

February 1, 2026 – February 28, 2026

SEP Health Plan Sign-ups

5,858

SEP Dental Plan Sign-ups

1,240

Qualifying Life Event	Health Enrollees
Loss of Minimum Essential Coverage – Medicaid / All Kids	515
Loss of Minimum Essential Coverage – Employer & Other	1907
Birth or Adoption	51
Gained Citizenship / Lawful Presence	150
APTC / CSR Change	1560
Address Change	345
Pregnancy	79
Easy Enrollment	49
Marketplace Transition / Exceptional Circumstances	288
Other	914



Strategic Planning

Strategic Plan

Get Covered Illinois' 2026-2027 strategic plan will define priorities, goals, and measurable outcomes that will guide our day-to-day work over the next two years.

The plan will outline key initiatives designed to strengthen our marketplace and increase access to affordable coverage for Illinoisans. In addition, it will offer a roadmap for long-term sustainability, growth and innovation.

Three Key Initiatives for 2026-2027

1. Continuous Program Improvement
2. Improved Customer Experience
3. New Policy Initiative

Strategic Planning Session

From Launch to Sustainability:

Where We've Been and Where We Are Going

Our first step in the strategic planning process was a planning session intended to give staff and vendors an opportunity to reflect, learn and align on priorities.

Session Topics

Lessons Learned from Year One

PDM, UAT, and Account Transfer Info Sessions

Goal Planning

National Marketplace Outlook

Customer Assistance Center Operations





Budget Overview

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	\$9,150,000	Total Personnel	\$8,882,534
Program Management	\$2,619,024		
Buffer	\$4,897,366		
Total Operations	\$63,611,331		
Total Expenses		\$72,493,865	

Annual Carryover	
Total	\$12,881,253



Federal Landscape

H.R.1

This legislation was signed into law in July 2025. It contains major overhauls to various public health programs, including the ACA and Medicaid. Our assessment of Marketplace impacts and implementation timeline include:

Effective 2026

- Eliminate caps on recapture of APTC.
- End PTC eligibility for immigrants with incomes up to 100% FPL subject to Medicaid waiting periods (5-year bar).
- Disallow PTC for income-based SEPs.

Effective 2027

- Narrow the categories of noncitizens eligible for PTC.
- Medicaid work requirements.

Effective 2028

- End automatic renewal of financial assistance.
- End eligibility for APTC pending verification.
- Codify 1-year FTR rule

Notice of Benefit and Payment Parameters

The Notice of Benefit and Payment Parameters (NBPP) is the annual rule issued by the Centers for Medicare & Medicaid Services (CMS) that contains new and updated regulations for ACA marketplaces.

- Centers for Medicare & Medicaid Services issued their proposed rule for the 2027 plan year on February 9, 2026.
- Deadline for submitting public comments: March 13
- Final rule expected late Spring.
- The Get Covered Illinois policy team is reviewing the proposed rule for impact.



Compliance Update

SMART Audit

Illinois continues to meet all applicable ACA compliance and program integrity requirements, albeit with transition-related exemptions for programmatic audit portions. Transparency deadlines remain on track.

2024 Audit

Results

- Get Covered Illinois's annual SMART submission was completed on May 30, 2025. Full compliance was attested to across all eligibility, financial, and program integrity requirements.

Financial Highlights

- Reconciliation between accounting system and federal reports, internal control testing, audit trail documentation, & financial system access review were among the areas of financial review.
- The independent external financial audit found no material weaknesses or significant deficiencies.

Program Integrity Highlights

- Documented oversight and monitoring framework, including fraud, waste, and abuse controls
- Compliance with federal record retention, reporting, and budget submission requirements
- Enforced non-discrimination protections and consumer grievance procedures to safeguard against discrimination in health insurance determinations and practices
- Consumer assistance infrastructure maintained, including informational website, toll-free hotline, and Navigator program oversight
- Financial transparency requirements met
- Qualified Health Plan (QHP) certification processes maintained in alignment with federal standards

SMART Audit cont.

2025 Audit

Get Covered Illinois recently procured **BerryDunn** to perform the annual independent programmatic and financial audit of the Get Covered Illinois marketplace.

- The programmatic audit for the upcoming audit period will focus on the assessment of Get Covered Illinois' compliance with the requirements set forth in 45 CFR §155, Subparts D, E, and K.
- BerryDunn is working with GCI staff for documentation needed for completion in anticipation of official submission to CMS in June 2026.

Public Comment



The state's official health insurance marketplace.

Adjourn



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