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Illinois Department of Insurance Releases 2026 Plan Year Rates for the Get Covered Illinois Marketplace

Chicago – The Illinois Department of Insurance (IDOI) released today [2026 Plan Year rates for the Get Covered Illinois Marketplace](#). Similar to national trends impacting states across the country, Illinois' average rate increase is rising due to the devastating impacts of Trump's budget bill, which will result in the loss of the federal enhanced premium tax credits (ePTCs) as well as a much higher rate of uninsured Illinoisans, thereby increasing the cost of care. While health plan availability and rates vary based on where consumers live, the statewide weighted average rate increase for individual plans is 28.8 percent compared to last year.

These increases could be substantially reduced if Congress decides to extend the federal enhanced premium tax credits (ePTCs) which have played a pivotal role in lowering costs and driving enrollment increases nationally. Preliminary estimates would place the average rate increase in Illinois at approximately 10 percentage points lower (18.5 percent) if ePTCs were reinstated. The non-partisan Congressional Budget Office (CBO) anticipates that letting the ePTCs expire would result in [2.2 million additional uninsured Americans in 2026](#) and out of pocket costs for Americans would increase by 75% on average, [according to Peterson KFF](#).

According to federal CMS data, 550,000 Illinoisans enrolled in Get Covered Illinois Marketplace plans since November 1, 2024, and approximately 90 percent received enhanced premium tax credits to help lower the cost of monthly premiums.

According to a [Peterson KFF nationwide analysis](#), on average, ACA Marketplace insurers are raising premiums by approximately 20% in 2026, with states experiencing a median average of 18 percent increase. According to KFF analysis, 40 percent of marketplace insurers (125 of 312) across the nation are proposing increased rates of 20 percent or more, with 56 plans increasing by 30 percent or more.

IDOI cited several factors driving the nationwide increase in health insurance rates:

- President Trump's Budget Bill which removes people from Medicaid, which thereby raises the cost of care due to a rising number of uninsured people

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- Expiration of federal enhanced premium tax credits (ePTCs) at the end of 2025, which raises out-of-pocket costs for families and is anticipated to result in a significant number of uninsured Americans, thereby raising the cost of care
- Federal CMS “Marketplace Integrity and Affordability” rule, which implements new eligibility criteria that restricts access to coverage, raises costs for enrollees, and imposes administrative complexities
- Inflation and rising costs

“The Trump Administration’s harmful policies will leave more Americans uninsured which increases costs for everyone,” **said IDOI Director Ann Gillespie**. “Illinois is one of many states seeing significant increases in marketplace rates, and we’ve voiced our support for the extension of enhanced premium tax credits in a [signed letter to Congress from State Based Marketplaces](#) and in joining all states in approving the [NAIC letter to Congress](#). Ensuring that enhanced premium tax credits are extended for the 2026 plan year is a simple way to provide some relief for consumers desperately seeking health insurance coverage on the marketplace in Illinois and nationwide. We are hopeful that Congress will make the right decision to preserve the tax credits.”

As noted in the [ACA rate chart](#), some plan rates will decrease and some will increase. Rates posted online do not represent the actual price paid by the consumer and rates are posted as part of ACA marketplace requirements. The rates are used to calculate the price after the benefit options selected by the consumer are applied. Consumers will be able to review plans and pricing available to them before the open enrollment period begins.

During open enrollment, Get Covered Illinois is fully committed to educating and supporting consumers as they navigate available health insurance options during the open enrollment period. Additional information about Get Covered Illinois resources can be found below:

- Beginning November 1, Illinoisans who were previously enrolled through Healthcare.gov will transition to the Get Covered Illinois Marketplace for 2026 coverage.
- Get Covered Illinois has trained certified navigators in communities across the state to provide free help to Illinoisans enrolling in marketplace health coverage.
- Customers can also reach out to a vast network of Get Covered Illinois-certified brokers for free application and enrollment assistance.
- On October 1, the Get Covered Illinois Customer Assistance Center will go live with representatives available to answer questions and help customers enroll in coverage, and a newly designed website will provide additional information.
- Open enrollment runs November 1, 2025, through January 15, 2026.

For more information:

[Affordable Care Act \(ACA\) - Illinois Rate Filings](#)
[State-Based Marketplaces letter to Congress](#)
[NAIC letter to Congress](#).

*[Peterson-KFF](#) analysis