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Get Covered Illinois Scales Up Support as Open Enrollment for 2026 Health Insurance Begins

Amid federal health care changes negatively impacting Americans, Get Covered Illinois is here to help.

CHICAGO – Get Covered Illinois kicked off 2026 open enrollment and launched its "Here to Help" campaign across the state.

Open enrollment, which began on **November 1** and runs through **January 15**, is the annual opportunity for Illinoisans to enroll in, renew, or change their health insurance plans. Nearly 466,000 Illinoisans purchased health coverage through Get Covered Illinois during open enrollment last year, a 17% increase from the previous year.

This year, Illinoisans will experience a new marketplace. Enrollees will apply for and enroll directly on GetCoveredIllinois.gov now that Illinois has officially transitioned to a state-based marketplace. They will also have access to increased support that is more tailored to their needs.

There are other, less welcome changes happening this year. Marketplace enrollees across the country will face substantial premium increases. On average, Illinois enrollees will see a 78% increase in their monthly premiums for 2026, and some, particularly those living in Southern Illinois, will see significantly higher increases.

"While Illinois' transition to a state-based marketplace is a milestone we are immensely proud of, it comes at a time when Illinoisans are facing rising costs," said Ann Gillespie, Director of the Illinois Department of Insurance. "Policies implemented by the Trump Administration and Congressional Republicans are forcing premiums up. Illinoisans shouldn't have to choose between health care and keeping food on the table."

Since 2021, the federal government has offered enhanced tax credits to make health insurance more affordable for millions of Americans. Those enhanced tax credits are expiring at the end of this year unless Congress acts to extend them. There will still be tax credits available, but the amount will be less generous, and fewer people will qualify.

Despite rising premiums, Illinoisans still have options. "We've built a strong marketplace with hundreds of plan options offered across the state," said Morgan Winters, Director of Get Covered Illinois. "Every plan includes essential health benefits like no-cost preventive care, emergency coverage, and mental health services."

There are also lower-cost plans available for most enrollees. Bronze plans offer lower monthly premiums than Silver or Gold plans, though deductibles and other out-of-pocket costs are typically higher than at other metal tiers.

Get Covered Illinois can help customers review and understand their options. “Operating our own marketplace means we can offer better support to Illinoisans,” said Director Winters. “This includes access to free, local help through our navigator and broker network. We also have a customer assistance center that can provide enrollment assistance tailored to our residents’ needs. Support is available in more than 250 languages.”

Get Covered Illinois launched the “Here to Help” campaign to bring awareness to new and improved support services available to customers this year. In a year when accessing health insurance may be more confusing and more expensive, Get Covered Illinois wants residents to know that help is available.

While premium increases impact the largest number of enrollees across the country, federal policies like the recent federal budget bill and the 2025 Marketplace Integrity and Affordability Final Rule create even more barriers to coverage for vulnerable populations like immigrants. Due to new federal rules, Deferred Action for Childhood Arrivals (DACA) recipients are no longer eligible to enroll in marketplace coverage, and certain lawfully present non-citizens are no longer eligible for premium tax credits, making health coverage almost impossible for them to afford.

“The most vulnerable populations are at risk of going without health coverage,” said Illinois Department of Healthcare and Family Services Director Elizabeth M. Whitehorn. “Increased premiums combined with devastating federal Medicaid cuts will ultimately increase the number of uninsured Illinoisans. However, having our own state-based marketplace will allow Illinois to help as many people as possible gain access to quality healthcare coverage.”

Get Covered Illinois is urging residents who are concerned about losing health coverage to reach out to a navigator who can help them understand coverage options available to them. Brokers can assist customers in choosing marketplace coverage that meets their needs and budget.

“This year it’s critical people know that most of our customers still qualify for financial help,” said Winters. “We encourage customers not to leave money on the table.”

For coverage starting January 1, customers must enroll by December 15. Open enrollment ends January 15. Visit **GetCoveredIllinois.gov** or call 1-**866-311-1119 (TTY: 711)** for more information.

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Get Covered Illinois is the state of Illinois' official health insurance marketplace and a division of the Illinois Department of Insurance. We help residents shop, compare, and enroll in quality, affordable health coverage under the Affordable Care Act. Free, one-on-one enrollment help is available statewide from trained navigators and licensed brokers—in person, by phone, and online—with support in multiple languages. For more information or free assistance, visit GetCoveredIllinois.gov or call 1-866-311-1119 (TTY: 711).

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