



Illinois Department of Insurance

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**Illinois Department of Insurance Releases 2027 Plan Year Rates
for the Get Covered Illinois Marketplace**

Chicago – The Illinois Department of Insurance (IDOI) released today 2027 Plan Year rates for the Get Covered Illinois Marketplace. There are five health insurance issuers for Illinoisans to choose health plans from, and the statewide weighted average rate increase for individual plans is 14.1, down from 28.8 percent last year.

[The ACA Illinois rates](#) posted online do not represent the actual premiums paid by the consumer. Health insurer rates are used to calculate the premium price after the benefit options selected by the consumer are applied.

“Due to the continuing economic fallout from the Trump Administration’s damaging decisions, including not renewing federal enhanced premium tax credits (ePTCs), more Americans are still struggling to pay for health insurance, and many are uninsured,” **said IDOI Director Ann Gillespie**. “Our Get Covered Illinois team stands ready to support Illinoisans during the upcoming open enrollment period to help find the best health plan to fit their budget and needs.”

On average, customers who received financial help in plan year 2026 paid \$140 a month, saving over \$700 on the monthly cost of their coverage. According to Get Covered Illinois, 466,371 Illinoisans enrolled in marketplace plans during plan year 2026 and approximately 85% percent received premium tax credits to help lower the cost of monthly premiums.

Additional information about Get Covered Illinois resources can be found below:

- **Open enrollment runs November 1, 2026, through January 15, 2027.**
- Window shopping starts October 19, 2026, when customers can preview 2027 plans and costs to prepare for open enrollment.
- Get Covered Illinois has many resources to help:

Springfield Office
320 W. Washington Street
Springfield, Illinois 62767
(217) 782-4515

Chicago Office
122 S. Michigan Ave., 19th Floor
Chicago, Illinois 60603
(312) 814-2420

- certified navigators and brokers in communities across the state to provide free help to Illinoisans enrolling in marketplace health coverage. Visit [GetCoveredIllinois.gov/LocalHelp](https://www.getcoveredillinois.gov/LocalHelp).
- a customer assistance center with representatives available by phone or online. Help is available in more than 250 languages. Call [866-311-1119](tel:866-311-1119) (TTY:711) or visit [GetCoveredIllinois.gov/Contact](https://www.getcoveredillinois.gov/Contact) and click on **Ask a question**.

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Find ACA Illinois rates here: [Affordable Care Act \(ACA\) - Illinois Rate Filings](#)