

**HFS**

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Illinois Launches Get Covered Illinois, the State's Official Health Insurance Marketplace, Beginning November 1, 2025

Effective 11/01/2025, Illinois will utilize Get Covered Illinois, the state's official health insurance marketplace, instead of the Federal Facilitated Marketplace (FFM) to process applications for Affordable Care Act Marketplace (ACA) plans.¹ Open Enrollment for Plan Year 2026 is November 1, 2025 – January 15, 2026. This may change in future years.

The website [GetCoveredIllinois.gov](https://getcoveredillinois.gov) is where customers who do not get coverage through a job or public programs can shop for a health plan that fits their needs and get financial help (i.e., premium tax credits and cost sharing reductions) to cover the costs of coverage.

If someone applies at Get Covered Illinois and is assessed as eligible for Medicaid instead of Marketplace, their account information will automatically transfer to the Illinois Department of Healthcare and Family Services for a full Medicaid determination.

Similarly, if someone applies for Medicaid on the Illinois Application for Benefits Eligibility (ABE) <https://abe.illinois.gov/access/> (by phone or paper application; or at a DHS Family Community Resource Center) and found not eligible for Medicaid, their account information will be transferred to Get Covered Illinois to determine Marketplace coverage. Customers will receive a notice from Get Covered Illinois about how to access their Get Covered Illinois account.

For questions about Get Covered Illinois, or anything related to Affordable Care Act (ACA) Marketplace plans, including 1095-A tax forms or premium tax credits, customers should be referred to the Get Covered Illinois Customer Assistance Center ((866) 311-1119 / TTY – 711).

If someone needs assistance understanding their health coverage options through the Get Covered Illinois marketplace, they can also contact a navigator or broker. They provide free, unbiased services year-round. The Get Covered Illinois navigator and broker directory, where customers can search for a navigator and broker near them, will be available on November 1 here: [GetCoveredIllinois.gov/localhelp](https://getcoveredillinois.gov/localhelp)

¹ For the month of November 2025 *only*, any applications for **2025** coverage will still be processed by the FFM.