

Get Covered Illinois (GCI) Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

- 1. What do 'metal levels' represent in GCI health plans?**
 - A. Quality of customer service**
 - B. Types of insurance companies**
 - C. Categories that indicate the percentage of healthcare costs covered by the insurance plan**
 - D. Availability of specialists**
- 2. How does GCI help those with pre-existing conditions?**
 - A. By requiring higher premiums for those individuals**
 - B. By denying coverage based on health history**
 - C. By ensuring individuals cannot be denied coverage due to pre-existing conditions**
 - D. By providing limited health insurance options**
- 3. What factor can qualify an individual for a Special Enrollment Period?**
 - A. Change of address**
 - B. Marriage or the birth of a child**
 - C. Changing jobs**
 - D. Having a birthday**
- 4. Which type of assistance can customers access through the Get Covered Illinois program?**
 - A. Free legal advice**
 - B. Emergency health services**
 - C. Health insurance enrollment support**
 - D. Mortgage assistance**
- 5. When must insurers provide a Summary of Benefits and Coverage (SBC) to customers?**
 - A. When customers enroll for the first time.**
 - B. At the start of each new year.**
 - C. Only if requested by the customer.**
 - D. All of the above.**

- 6. What is the significance of the Marketplace for GCI?**
- A. It is the place where all health insurance policies are stored**
 - B. It is mandatory for all citizens to enroll in health plans**
 - C. It is the platform where consumers can shop for, compare, and enroll in health plans**
 - D. It provides free health care services to all individuals**
- 7. What is a breach?**
- A. A privacy incident that poses a risk of harm to applicable individuals.**
 - B. Utilizing the customers' information to search for plans.**
 - C. Obtaining written permission from a customer.**
- 8. You can apply certain controls to protect information within Get Covered Illinois. Which of the following is NOT a recommended control?**
- A. Changing your password often.**
 - B. Sharing your password with your supervisor.**
 - C. Taking security awareness training programs.**
 - D. Restricting access to systems that contain sensitive information.**
- 9. Please read the statement and select True or False: When customers apply for coverage through the Marketplace with financial assistance, their applications will be reviewed to determine if they are eligible for public health coverage through Medicaid/All Kids.**
- A. True**
 - B. False**
- 10. Which of the following is NOT typically required for GCI applications?**
- A. Proof of residency**
 - B. Social security number for each family member**
 - C. Proof of income**
 - D. Medical history records**

Answers

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1. C
2. C
3. B
4. C
5. D
6. C
7. A
8. B
9. A
10. D

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Explanations

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1. What do 'metal levels' represent in GCI health plans?

- A. Quality of customer service
- B. Types of insurance companies
- C. Categories that indicate the percentage of healthcare costs covered by the insurance plan**
- D. Availability of specialists

'Metal levels' in Get Covered Illinois health plans represent categories that indicate the percentage of healthcare costs covered by the insurance plan. Each metal level—bronze, silver, gold, and platinum—reflects the average amount of the healthcare costs that the insurance company will pay versus how much the consumer will pay in premiums, deductibles, and co-pays. For instance, a bronze plan typically covers about 60% of healthcare costs, meaning that the insured individual would be responsible for the remaining 40%. On the other hand, a platinum plan covers approximately 90% of costs, which leads to lower out-of-pocket expenses for the insured but generally comes with higher premium costs. This categorization helps consumers compare plans based on their financial situations and healthcare needs. The other options do not accurately define metal levels. Quality of customer service, types of insurance companies, and availability of specialists are all relevant aspects of a health insurance plan but do not pertain to the categorization of coverage—this is specifically what metal levels address. Understanding metal levels is crucial for consumers as it aids in making informed decisions about which health insurance plan aligns best with their financial and healthcare requirements.

2. How does GCI help those with pre-existing conditions?

- A. By requiring higher premiums for those individuals
- B. By denying coverage based on health history
- C. By ensuring individuals cannot be denied coverage due to pre-existing conditions**
- D. By providing limited health insurance options

Get Covered Illinois (GCI) plays a crucial role in promoting equity in health care access, particularly for individuals with pre-existing conditions. The program ensures that these individuals cannot be denied coverage due to their health history. This policy removes a significant barrier that previously existed in the insurance market, where individuals with pre-existing health issues often faced discrimination and were unable to obtain necessary health care coverage. The implementation of this aspect reflects a fundamental shift in how health insurance is provided, prioritizing inclusion and support for those who may have previously been marginalized in terms of health care access. This ensures that everyone, regardless of their medical history, has the opportunity to secure comprehensive health insurance that meets their needs, thereby promoting overall public health and well-being.

3. What factor can qualify an individual for a Special Enrollment Period?

- A. Change of address**
- B. Marriage or the birth of a child**
- C. Changing jobs**
- D. Having a birthday**

An individual can qualify for a Special Enrollment Period due to significant life events, which include marriage or the birth of a child. These events are considered to have a substantial impact on an individual's health care needs and circumstances, and thus trigger the opportunity to enroll in or make changes to a health insurance plan outside of the regular Open Enrollment Period. Marriage allows couples to combine their health insurance plans or add a spouse to an existing plan, thereby addressing coverage needs that arise from their new family structure. Similarly, the birth of a child necessitates additional coverage considerations, such as pediatric care and family planning services. These qualifying events reflect the intent of health care policies to accommodate changes in life circumstances that may alter one's insurance needs. The other options, while they may represent changes in personal circumstances, do not qualify for Special Enrollment Periods in the same direct manner. For example, changing address can affect network availability but does not inherently change policy eligibility or coverage needs, and having a birthday might not necessarily translate into new insurance needs unless it coincides with a specific qualifying event.

4. Which type of assistance can customers access through the Get Covered Illinois program?

- A. Free legal advice**
- B. Emergency health services**
- C. Health insurance enrollment support**
- D. Mortgage assistance**

The correct choice highlights a critical function of the Get Covered Illinois program, which is to provide health insurance enrollment support. This assistance specifically helps individuals and families navigate the health insurance marketplace, guiding them through the application process for Medicaid and affordable private health plans. Enrollment support includes helping customers understand their options, find suitable coverage, complete necessary paperwork, and ensure they meet enrollment deadlines. Other options, while valuable services in their own right, do not fall under the responsibilities or resources offered by Get Covered Illinois. Free legal advice, emergency health services, and mortgage assistance are not part of the program's focus. Get Covered Illinois is specifically dedicated to improving access to health coverage, making health insurance enrollment the focal point of its assistance.

5. When must insurers provide a Summary of Benefits and Coverage (SBC) to customers?

- A. When customers enroll for the first time.**
- B. At the start of each new year.**
- C. Only if requested by the customer.**
- D. All of the above.**

Insurers are required to provide a Summary of Benefits and Coverage (SBC) at specific intervals and circumstances as part of the Affordable Care Act (ACA) regulations. The SBC is designed to help consumers understand their health insurance options clearly and is a critical tool for transparency. When customers enroll for the first time, insurers must provide the SBC to ensure that individuals understand their coverage options, including what is covered, the cost-sharing responsibilities, and any limitations or exclusions. This initial provision is crucial for informed decision-making when selecting a health plan. Additionally, the SBC must be provided at the start of each new plan year. This requirement ensures that policyholders receive updated information about their benefits and coverage, reflecting any changes that may occur from one year to the next. This is important for consumers to remain aware of their entitlements and obligations under their health plans. Insurers must also provide the SBC upon request by a customer. This provision allows individuals who have questions or need clarification on their coverage to obtain information readily, thereby promoting transparency and informed health care choices. Considering these requirements, it is correct that insurers must provide the SBC at the beginning of enrollment, at the start of each new year, and upon customer request. Hence, the answer encompassing all these situations

6. What is the significance of the Marketplace for GCI?

- A. It is the place where all health insurance policies are stored**
- B. It is mandatory for all citizens to enroll in health plans**
- C. It is the platform where consumers can shop for, compare, and enroll in health plans**
- D. It provides free health care services to all individuals**

The significance of the Marketplace for Get Covered Illinois (GCI) lies in its role as a central hub where consumers can shop for, compare, and enroll in various health plans. This platform is designed to enhance accessibility to health insurance options by allowing individuals to view and evaluate different plans side by side, helping them make informed decisions based on their specific needs and financial situations. It simplifies the enrollment process and is essential in promoting health coverage among the population. Other options incorrectly describe the Marketplace's function. For instance, while it may seem that it stores information, the primary function is not as a storage repository, but rather as a user-friendly interface for consumers. The notion of mandatory enrollment does not reflect the choice and options provided within the Marketplace, as participation is encouraged but not enforced. Lastly, the Marketplace does not offer free health care services; instead, it provides access to various insurance plans that may involve premiums, deductibles, and copayments, facilitating coverage rather than free services.

7. What is a breach?

- A. A privacy incident that poses a risk of harm to applicable individuals.**
- B. Utilizing the customers' information to search for plans.**
- C. Obtaining written permission from a customer.**

A breach is identified as a privacy incident that poses a risk of harm to applicable individuals. This means that it involves an event where sensitive or personal information is accessed, disclosed, or used without authorization, potentially leading to adverse effects like identity theft, financial loss, or emotional distress for individuals whose information has been compromised. The significance of this definition highlights the critical nature of protecting personal information and the potential consequences of failing to do so, which can have legal and ethical ramifications. In contrast, the other choices involve actions that are not breaches. Using customers' information to search for plans is typically part of standard operations and doesn't inherently pose a risk to individual privacy if done responsibly and with consent. Additionally, obtaining written permission from a customer is a proactive and compliant behavior that ensures transparency and respect for customer privacy. These actions are intended to maintain good practices in handling customer information, whereas a breach directly refers to a failure in safeguarding that information.

8. You can apply certain controls to protect information within Get Covered Illinois. Which of the following is NOT a recommended control?

- A. Changing your password often.**
- B. Sharing your password with your supervisor.**
- C. Taking security awareness training programs.**
- D. Restricting access to systems that contain sensitive information.**

Sharing your password with your supervisor is not a recommended control because it compromises the security and confidentiality of sensitive information. Passwords are intended to be secret and are a fundamental element of an individual's security. When you share your password, you increase the risk of unauthorized access to your personal information and that of others. The principle of least privilege dictates that access to sensitive systems and data should be limited to only those who need it for their roles, and sharing passwords undermines this principle. On the other hand, changing your password often helps enhance security by reducing the window of opportunity for someone to misuse an old password. Participating in security awareness training programs equips individuals with the knowledge needed to identify and respond to security threats effectively. Restricting access to systems that contain sensitive information ensures that only authorized users can access that information, thereby protecting it from unauthorized access and potential breaches.

9. Please read the statement and select True or False: When customers apply for coverage through the Marketplace with financial assistance, their applications will be reviewed to determine if they are eligible for public health coverage through Medicaid/All Kids.

A. True

B. False

The statement is true because the application process for health coverage through the Marketplace includes an evaluation to determine eligibility for various health assistance programs, specifically Medicaid and All Kids. When individuals apply for financial assistance, the Marketplace assesses their income and household information to decide if they qualify for Medicaid, which provides coverage for low-income individuals and families. This ensures that applicants receive the most appropriate health coverage available to them based on their financial circumstances. This integration of pathways helps streamline access to healthcare and ensures that those who are eligible for public health coverage are informed of their potential benefits before considering other Marketplace options.

10. Which of the following is NOT typically required for GCI applications?

A. Proof of residency

B. Social security number for each family member

C. Proof of income

D. Medical history records

In the context of applying for coverage through Get Covered Illinois (GCI), medical history records are not typically required as part of the application process. The primary focus during application is to determine eligibility for health insurance coverage, which is assessed through proof of residency, a social security number for each family member, and proof of income. These documents help verify an individual's identity, residency status, and financial situation, which are crucial for determining the level of assistance or the type of coverage for which an applicant qualifies. In contrast, medical history is generally not a factor in accessing health coverage through GCI. This allows individuals to apply for insurance without disclosing potentially sensitive health information upfront, ensuring that coverage is accessible to a broader population regardless of pre-existing conditions.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://getcoveredillinois.examzify.com>

We wish you the very best on your exam journey. You've got this!