

GET COVERED ILLINOIS (GCI) PRACTICE TEST (SAMPLE)

STUDY GUIDE



Prepare with structure. Pass with confidence



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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

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- 1. How can individuals apply for health coverage through Get Covered Illinois (GCI)?**
 - A. Online through the GCI website
 - B. In person only
 - C. Through insurance brokers only
 - D. Via social media channels
- 2. Which of the following is a preventive service covered by many health plans?**
 - A. Annual wellness visit
 - B. Emergency room visit
 - C. Cosmetic surgery
 - D. Medication for chronic illness
- 3. How can the No Wrong Door initiative improve customer service?**
 - A. By limiting available options to customers
 - B. By eliminating brokers and navigators
 - C. By enhancing the accessibility of health programs
 - D. By reducing the number of customer service representatives
- 4. What types of services are covered under GCI for mental health?**
 - A. Emergency room visits only
 - B. Coverage for counseling, therapy, and treatment services for behavioral health disorders
 - C. Only medication prescriptions
 - D. Surgical procedures only
- 5. Which program allows customers to continue purchasing their employer-sponsored coverage after losing their job?**
 - A. POS
 - B. Indemnity Plans
 - C. COBRA
 - D. Medicare

- 6. What is a network in the context of health insurance?**
- A. A group of healthcare providers that have contracted with an insurance company to provide services to policyholders
 - B. A series of hospitals that only specialize in emergency care
 - C. A list of doctors that are unavailable for coverage
 - D. A government database for all healthcare providers
- 7. Can you change your health plan after enrolling in GCI?**
- A. No, once enrolled, the plan is permanent
 - B. Yes, but typically only during the next Open Enrollment Period or with a qualifying event
 - C. Only if you pay an additional fee
 - D. No, changes are not allowed at all
- 8. How can an individual contest a GCI decision about their health coverage?**
- A. By calling GCI customer service
 - B. By submitting a formal appeal following guidelines in their documentation
 - C. By requesting a meeting with a GCI representative
 - D. By emailing their complaint directly to GCI executives
- 9. 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
- 10. What is the Federal Tax Credit used for in the context of GCI?**
- A. To help individuals afford transportation costs
 - B. To help low to moderate-income individuals reduce their monthly health insurance premiums
 - C. To subsidize housing for low-income families
 - D. To provide educational grants for students

Answers

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

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Explanations

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1. How can individuals apply for health coverage through Get Covered Illinois (GCI)?

- A. Online through the GCI website**
- B. In person only
- C. Through insurance brokers only
- D. Via social media channels

Applying for health coverage through Get Covered Illinois (GCI) can be done online through the GCI website. This option is designed to make the application process accessible and convenient for individuals, allowing them to complete their enrollment at any time from the comfort of their own homes. The website provides detailed information about available plans, eligibility requirements, and assistance for users who may have questions or need support during the application process. While in-person options and assistance from insurance brokers are available, the online application is encouraged for its ease of use and accessibility. Social media channels, on the other hand, do not serve as a primary means of applying for health coverage but may provide informational resources or updates. Thus, the online application via the GCI website stands out as the most straightforward and efficient method for individuals seeking to apply for health coverage.

2. Which of the following is a preventive service covered by many health plans?

- A. Annual wellness visit**
- B. Emergency room visit
- C. Cosmetic surgery
- D. Medication for chronic illness

The annual wellness visit is a preventive service that many health plans cover because it plays a crucial role in maintaining overall health and preventing illness. This visit allows healthcare providers to assess a patient's health status, recommend screenings, and provide updates on vaccinations and preventive measures. By focusing on wellness and early detection, this service can help identify potential health issues before they develop into more serious conditions. In contrast, other options such as an emergency room visit are typically intended for urgent medical situations rather than preventive care. Cosmetic surgery is generally considered elective and often not covered by health plans, as it does not relate to preventive health. Medication for chronic illness, while essential for managing ongoing health conditions, does not fall under the category of preventive services since it addresses existing health issues rather than preventing new ones.

3. How can the No Wrong Door initiative improve customer service?

- A. By limiting available options to customers
- B. By eliminating brokers and navigators
- C. By enhancing the accessibility of health programs**
- D. By reducing the number of customer service representatives

The No Wrong Door initiative is designed to enhance the accessibility of health programs, ensuring that individuals can easily find and access the services they need without facing barriers. By creating a streamlined process where customers can receive assistance regardless of where they start, the initiative empowers users to navigate the health care system more effectively. Enhancing accessibility means that individuals can receive help through various channels, whether it be in-person, online, or through telephone support. This holistic approach significantly improves customer service as it allows for a more inclusive and user-friendly experience, thereby increasing the likelihood of individuals successfully obtaining the health care coverage and services they require. This option aligns with the initiative's core objective of making health care services more approachable and minimizing any confusion or frustration that potential users may encounter.

4. What types of services are covered under GCI for mental health?

- A. Emergency room visits only
- B. Coverage for counseling, therapy, and treatment services for behavioral health disorders**
- C. Only medication prescriptions
- D. Surgical procedures only

The correct answer focuses on the comprehensive nature of mental health services covered under Get Covered Illinois (GCI). GCI includes coverage for various essential services such as counseling, therapy, and treatment for behavioral health disorders. This range of services reflects the commitment to providing holistic mental health care, allowing individuals to access necessary support for their emotional and psychological well-being. This approach recognizes that managing mental health involves more than just medication; it encompasses various therapeutic modalities that can effectively address mental health challenges. By including counseling and therapy in its coverage, GCI ensures that individuals have the opportunity to engage in preventative care and ongoing treatment, which are crucial for long-term recovery and stability. In contrast, the other options are limited in scope and do not capture the breadth of mental health services available. Emergency room visits, medication prescriptions, and surgical procedures alone do not address the ongoing therapeutic needs that many individuals require to support their mental health. This comprehensive approach under GCI is vital for promoting mental health equity and ensuring that all individuals have access to the care they need.

5. Which program allows customers to continue purchasing their employer-sponsored coverage after losing their job?

- A. POS
- B. Indemnity Plans
- C. COBRA**
- D. Medicare

The program that allows individuals to continue purchasing their employer-sponsored coverage after losing their job is COBRA, which stands for the Consolidated Omnibus Budget Reconciliation Act. This federal law provides certain employees and their families the right to continue their health insurance coverage for a limited period of time when they experience qualifying events, such as job loss, reduction in hours, or other changes in employment status. COBRA is particularly significant because it helps individuals maintain their healthcare coverage during transitional periods, rather than losing access to necessary medical treatment and services. Participants under COBRA must pay the full premium for the coverage, which can be significantly higher than their previous employer-subsidized rates, but it offers a critical safety net for those navigating changes in their employment. Other options do not provide the same benefit. For instance, POS and Indemnity Plans refer to types of insurance plans but do not relate specifically to job loss, nor do they guarantee continued coverage in such circumstances. Medicare, on the other hand, is a federal health insurance program primarily for older adults and certain younger people with disabilities, and it does not provide a continuation option for employer-sponsored plans in the event of job loss. Therefore, COBRA stands out as the correct answer for maintaining health insurance after

6. What is a network in the context of health insurance?

- A. A group of healthcare providers that have contracted with an insurance company to provide services to policyholders**
- B. A series of hospitals that only specialize in emergency care
- C. A list of doctors that are unavailable for coverage
- D. A government database for all healthcare providers

In the context of health insurance, a network refers to a group of healthcare providers, such as doctors, specialists, hospitals, and clinics, that have entered into contracts with an insurance company to offer services to policyholders at negotiated rates. By being part of a network, these providers agree to certain terms, which typically include lower costs for patients who seek care from them rather than from providers outside of the network. This arrangement helps keep healthcare expenses manageable for both the insurance company and the patients, as it promotes a streamlined process for accessing a variety of healthcare services. The other options do not accurately capture the essence of what a network is in health insurance. Some may imply restricted or unavailable options for policyholders, which does not encompass the collaborative and cost-effective nature of insurance networks. Understanding this definition is essential for effectively navigating health insurance options, as it influences out-of-pocket costs and access to care.

7. Can you change your health plan after enrolling in GCI?

- A. No, once enrolled, the plan is permanent
- B. Yes, but typically only during the next Open Enrollment Period or with a qualifying event**
- C. Only if you pay an additional fee
- D. No, changes are not allowed at all

The option that states you can change your health plan after enrolling in GCI, but typically only during the next Open Enrollment Period or with a qualifying event, is accurate. This reflects how health insurance enrollment generally works. After you enroll in a health plan, changes are generally restricted to specific times or conditions. The Open Enrollment Period is a designated timeframe each year when individuals can make changes to their health plans without restriction. Outside of this period, participants may still change their plans if they experience a qualifying event, such as gaining or losing a dependent, moving to a different area, or experiencing a change in income that affects eligibility for different plans. This structure allows flexibility for individuals to adapt their health coverage to their current needs or life circumstances. The other options imply no flexibility in changing health plans, whether stating that it's permanent upon enrollment or not allowing changes at all, which does not reflect the real processes in place for health insurance management under the GCI.

8. How can an individual contest a GCI decision about their health coverage?

- A. By calling GCI customer service
- B. By submitting a formal appeal following guidelines in their documentation**
- C. By requesting a meeting with a GCI representative
- D. By emailing their complaint directly to GCI executives

An individual can contest a GCI decision about their health coverage by submitting a formal appeal that follows the guidelines provided in their documentation. This process is essential because it ensures that the appeal is structured according to the specific protocols set forth by GCI, which may include deadlines, required information, and the format in which the appeal should be submitted. A formal appeal allows the individual to present their case clearly and ensures that GCI thoroughly reviews the decision in light of any new information or differing interpretations of the policy. This method is designed to uphold the integrity of the decision-making process and to give the individual a fair opportunity to dispute the decision made regarding their health coverage.

9. 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.

10. What is the Federal Tax Credit used for in the context of GCI?

- A. To help individuals afford transportation costs
- B. To help low to moderate-income individuals reduce their monthly health insurance premiums**
- C. To subsidize housing for low-income families
- D. To provide educational grants for students

The Federal Tax Credit plays a crucial role in making health insurance more accessible and affordable for low to moderate-income individuals under the Get Covered Illinois (GCI) initiative. This tax credit is designed specifically to lower the out-of-pocket cost of monthly health insurance premiums, enabling individuals and families to obtain coverage that they might otherwise find financially out of reach. By reducing these premiums, the Federal Tax Credit helps to ensure that more people can gain access to necessary health services, promote preventive care, and mitigate the financial burden associated with healthcare costs. This can lead to improved overall health outcomes for those who benefit from the credit, allowing them to seek medical attention without the fear of high costs.

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!

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