

GET COVERED ILLINOIS (GCI) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

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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. Rules and regulations pertaining to Illinois Medicaid include all EXCEPT:**
 - A. States allow customers enrolling in Medicaid to be assessed a fee as long as it does not exceed \$25.00.
 - B. States are required to cover certain eligibility groups and provide certain mandatory benefits.
 - C. States can extend eligibility to additional optional eligibility categories and offer optional benefits.
 - D. States must accept Medicaid applications and enrollment year-round.
- 2. During which period can individuals enroll in health coverage through GCI?**
 - A. The Annual Review Period
 - B. The Open Enrollment Period
 - C. The Winter Enrollment Period
 - D. The Off-Season Enrollment Period
- 3. What is a key feature of GCI's plan options?**
 - A. They only offer one type of plan
 - B. They have various plan options designed to meet different income levels
 - C. Most plans require yearly evaluations
 - D. All plans come with the same coverage benefits
- 4. What resources does Get Covered Illinois provide to consumers?**
 - A. Only medical services
 - B. Information, enrollment assistance, and coverage education
 - C. Financial aid for medical bills
 - D. Limited to online services only
- 5. Which requirement is necessary for brokers and assisters partnering with Get Covered Illinois?**
 - A. Complete at least 75% of the trainings.
 - B. Be employed.
 - C. Pass (80%) all required certification exams.
 - D. Complete trainings through HealthCare.gov.

- 6. What is the purpose of preventive services in GCI plans?**
- A. To offer elective surgeries at a reduced price.
 - B. To provide essential health services aimed at preventing diseases and promoting health at no additional cost.
 - C. To create awareness about health plans.
 - D. To cover all medical costs after a deductible.
- 7. What factors might influence someone's choice of health plan through GCI?**
- A. Personal recommendations and advertising
 - B. Individual health needs, cost, provider networks, and covered benefits
 - C. Availability of wellness programs and gym memberships
 - D. Previous medical history and family plans
- 8. What is Medicaid?**
- A. A private insurance option for middle-income individuals
 - B. A state and federal program providing health coverage to low-income individuals and families
 - C. An exclusive healthcare program for the elderly
 - D. A temporary health coverage plan for the unemployed
- 9. What can be a qualifying life event allowing for enrollment outside the Open Enrollment Period?**
- A. Changing a primary care physician
 - B. Getting married or divorced
 - C. Moving to a different neighborhood
 - D. Changing jobs
- 10. 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

Answers

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

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Explanations

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1. Rules and regulations pertaining to Illinois Medicaid include all EXCEPT:

- A. States allow customers enrolling in Medicaid to be assessed a fee as long as it does not exceed \$25.00.**
- B. States are required to cover certain eligibility groups and provide certain mandatory benefits.
- C. States can extend eligibility to additional optional eligibility categories and offer optional benefits.
- D. States must accept Medicaid applications and enrollment year-round.

The correct answer highlights an important aspect of Medicaid regulations. In Illinois, as well as in many other states, federal guidelines prohibit states from imposing fees on customers enrolling in Medicaid. This ensures that access to essential health services is not hindered by financial barriers. Under the Medicaid program, the focus is on providing healthcare coverage to low-income individuals without requiring them to pay any out-of-pocket fees for enrollment. The absence of a fee requirement aligns with Medicaid's goal of making healthcare accessible to vulnerable populations. In contrast, other options address established practices and rules regarding Medicaid coverage and enrollment. For example, several groups identified must be covered, which is essential for ensuring that key populations receive necessary healthcare services. States do have the flexibility to expand eligibility and benefits, reflecting an effort to adapt to the needs of the populations they serve. Furthermore, Medicaid operates on a year-round enrollment basis, which is crucial for allowing individuals to apply when they need coverage, rather than being restricted to specific enrollment periods. Overall, understanding that Illinois Medicaid does not permit enrollment fees solidifies the program's commitment to accessibility and comprehensive care.

2. During which period can individuals enroll in health coverage through GCI?

- A. The Annual Review Period
- B. The Open Enrollment Period**
- C. The Winter Enrollment Period
- D. The Off-Season Enrollment Period

Individuals can enroll in health coverage through GCI during the Open Enrollment Period, which is specifically designated for this purpose each year. This period is crucial because it allows people to select, change, or renew their health insurance plans without needing a qualifying event. The Open Enrollment Period typically occurs at a set time each year, making it the main opportunity for consumers to access health coverage options and ensure that they have the necessary insurance for the upcoming year. In contrast, the other options do not represent the designated enrollment period for GCI. The Annual Review Period might refer to the time when individuals review their plans but does not denote a specific chance to enroll. Similarly, the Winter Enrollment Period and the Off-Season Enrollment Period are not recognized terms within the GCI framework for enrollment opportunities. Understanding these distinctions helps individuals take advantage of the Open Enrollment Period effectively, ensuring they secure appropriate health coverage when they need it.

3. What is a key feature of GCI's plan options?

- A. They only offer one type of plan
- B. They have various plan options designed to meet different income levels**
- C. Most plans require yearly evaluations
- D. All plans come with the same coverage benefits

A key feature of GCI's plan options is that they have various plan options designed to meet different income levels. This diversity allows individuals and families to select coverage that is best suited to their financial circumstances and health care needs. With multiple plan types available, GCI can offer tailored solutions that accommodate different budgets, ensuring that more residents have access to affordable healthcare. This approach reflects an understanding of the diverse demographic and economic landscape of Illinois, enabling better health outcomes by matching the right plan to the right person. Other options do not reflect the reality of GCI's offerings. For instance, claiming that there is only one type of plan fails to acknowledge the range available to consumers. Similarly, stating that most plans require yearly evaluations doesn't accurately represent the characteristics of the plans, as evaluations are not a standard requirement tied to plan types. Lastly, the idea that all plans come with the same coverage benefits undermines the customizable nature of GCI's offerings, which are designed to provide varying levels of coverage to reflect the needs of different members of the community.

4. What resources does Get Covered Illinois provide to consumers?

- A. Only medical services
- B. Information, enrollment assistance, and coverage education**
- C. Financial aid for medical bills
- D. Limited to online services only

Get Covered Illinois offers a comprehensive range of resources designed to assist consumers in navigating health insurance options. Providing information is a key aspect, as consumers need clear and accurate details about available plans and coverage benefits. Enrollment assistance is vital because many individuals face challenges during the application process; GCI ensures that help is accessible, making it easier for people to enroll in the appropriate health insurance programs. Additionally, coverage education is important as it empowers consumers to understand their healthcare coverage better, including what services are covered and how to utilize their insurance effectively. This multifaceted support helps consumers make informed decisions regarding their health insurance needs, ultimately aiming to enhance access to healthcare in Illinois. The other resources mentioned do not represent the breadth of services offered by GCI. Medical services are provided through the plans that consumers enroll in, rather than directly by GCI itself. Financial aid for medical bills is not a primary resource provided by GCI; instead, they focus on facilitating enrollment in health insurance plans that may include financial assistance options. Finally, while online services are part of GCI's offerings, the organization also provides in-person support and resources, demonstrating that their assistance is not limited to just online services.

5. Which requirement is necessary for brokers and assisters partnering with Get Covered Illinois?

- A. Complete at least 75% of the trainings.**
- B. Be employed.
- C. Pass (80%) all required certification exams.
- D. Complete trainings through HealthCare.gov.

The requirement for brokers and assisters partnering with Get Covered Illinois is to pass the required certification exams with a score of at least 80%. This is essential because it ensures that those assisting consumers in obtaining health coverage have a thorough understanding of the marketplace, the plans available, and the nuances of health insurance. Achieving this level of proficiency helps maintain the integrity of the GCI program and assures consumers that they are receiving assistance from knowledgeable professionals. High pass rates on the certification exams are critical to providing accurate and reliable support to individuals navigating their health insurance options. While completing trainings and employment might seem relevant, they do not represent the fundamental requirement that directly relates to the ability to assist consumers effectively in obtaining health insurance through the marketplace.

6. What is the purpose of preventive services in GCI plans?

- A. To offer elective surgeries at a reduced price.
- B. To provide essential health services aimed at preventing diseases and promoting health at no additional cost.**
- C. To create awareness about health plans.
- D. To cover all medical costs after a deductible.

The purpose of preventive services in GCI plans is fundamentally geared towards providing essential health services that focus on preventing diseases and promoting overall health. These services include vaccinations, screenings, and annual check-ups, which are critical for early detection of health issues and encouraging healthier lifestyle choices. Importantly, these preventive services are offered at no additional cost to the insured individuals, reinforcing the goal of making healthcare more accessible and promoting proactive health management. This approach not only helps individuals maintain better health but also contributes to reducing long-term healthcare costs by addressing potential health problems before they become more serious and expensive to treat. As a result, these preventive services are integral to the framework of GCI plans, emphasizing the importance of health maintenance over reactive treatment.

7. What factors might influence someone's choice of health plan through GCI?

- A. Personal recommendations and advertising
- B. Individual health needs, cost, provider networks, and covered benefits**
- C. Availability of wellness programs and gym memberships
- D. Previous medical history and family plans

Choosing a health plan through Get Covered Illinois (GCI) is a significant decision influenced by several important factors that ensure the selected plan meets individual needs and financial situations. The correct choice highlights some of the most critical aspects to consider when selecting a health plan. Individual health needs are paramount because they dictate what type of coverage one might require. For instance, someone with chronic health conditions may need a plan that offers specialized care, while a generally healthy individual may prioritize preventive services. The cost associated with the plan is another crucial factor; this includes not only the monthly premium but also deductibles, copayments, and out-of-pocket maximums, as these affect overall affordability. Provider networks are also significant; individuals often want to ensure that their preferred doctors, specialists, and hospitals are included in the plan's network. Limited networks could mean having to switch healthcare providers, which might not be ideal for many people. Lastly, the range of covered benefits—such as mental health services, maternity care, and prescription drug coverage—affects how well the plan will cater to an individual's comprehensive healthcare needs. While personal recommendations and advertising may play a role in raising awareness or creating initial interest in certain plans, the fundamental determinants are based more on specific health needs,

8. What is Medicaid?

- A. A private insurance option for middle-income individuals
- B. A state and federal program providing health coverage to low-income individuals and families**
- C. An exclusive healthcare program for the elderly
- D. A temporary health coverage plan for the unemployed

Medicaid is accurately defined as a state and federal program that provides health coverage to low-income individuals and families. This program was established to ensure that those who might otherwise struggle to afford healthcare can receive necessary medical services. Medicaid plays a critical role in the healthcare system by covering a wide range of medical expenses, including hospital stays, doctor visits, preventive care, and long-term care, among others. It serves diverse populations, including low-income adults, children, pregnant women, elderly individuals, and people with disabilities. The other options do not capture the essence of Medicaid; for instance, it is not a private insurance option, nor is it exclusively for the elderly or meant solely as a temporary solution for the unemployed. Instead, Medicaid is designed to provide comprehensive coverage irrespective of the individual's employment status, focusing instead on the income level of individuals and families. This structure allows it to function effectively as a safety net for those in need of medical assistance.

9. What can be a qualifying life event allowing for enrollment outside the Open Enrollment Period?

- A. Changing a primary care physician
- B. Getting married or divorced**
- C. Moving to a different neighborhood
- D. Changing jobs

A qualifying life event is any significant change in an individual's life that allows them to enroll in or make changes to their health insurance plan outside of the designated Open Enrollment Period. Getting married or divorced is considered a qualifying life event because it represents a major shift in an individual's personal circumstances that can affect health care needs and coverage requirements. These changes in marital status often lead individuals to reevaluate their health coverage options, whether to combine plans or seek different coverage to better fit their new situation. Other choices may involve substantial changes, but they don't meet the criteria for triggering a special enrollment period. Changing a primary care physician is a routine adjustment within an existing plan and occurs without the need for a special enrollment. Moving to a different neighborhood might not qualify unless it involves relocating to a different state or area where different plans are available. Similarly, changing jobs alone does not necessarily qualify for this type of enrollment unless it directly affects health plan eligibility or coverage options. Thus, the significant life changes that come with marriage or divorce qualify the individual to explore new coverage choices.

10. 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.

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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