

Illinois 1099 Health Insurance Checklist

For gig workers shopping on Get Covered Illinois for 2027 coverage | thehospitalinfo.com

Before you enroll

- ☐ Estimate your net self-employment income, then account for other household income and MAGI adjustments.
- ☐ Enter your exact home ZIP code and county on Get Covered Illinois.
- ☐ Check your doctors, preferred hospital, and prescriptions in each plan's directory.
- ☐ Compare premium after credit, deductible, and out-of-pocket maximum.
- ☐ Confirm the network type and whether you can pair the plan with an HSA.
- ☐ Replace a Cigna or Molina plan; both leave Get Covered Illinois after December 31, 2026.
- ☐ Report income changes to Get Covered Illinois within 30 days.
- ☐ Keep your mileage log (with dates) and receipts in one folder.
- ☐ Next spring, file Form 8962 with the Form 1095-A the Marketplace mails.

Key facts

2027 open enrollment	Begins November 1, 2026. Check Get Covered Illinois for the official end date and deadlines before you enroll.
Tax credit income range	100% to 400% of the poverty level; \$62,600 for one person on 2026 income, \$63,840 on 2027 income
2026 mileage rate	72.5 cents through June 30; 76 cents from July 1
Repayment cap	None for tax year 2026
2026 HSA limit	\$4,400 self-only; \$8,750 family
Premium deduction	Complete Form 7206 when required; report the allowable deduction on Schedule 1 of Form 1040

Who to call

Get Covered Illinois	1-866-311-1119
Illinois Dept. of Insurance (complaints, appeals)	877-527-9431
Illinois external review line	877-850-4740
IRS (individual tax questions)	1-800-829-1040

Quick checklist only; not a tax calculation guide. Educational use, not tax, legal, or insurance advice. Figures reflect IRS, CMS, and Get Covered Illinois information from October 2026, and 2027 rates and dates may change.