

2023 ANALYSIS OF ILLINOIS ON-EXCHANGE PLANS

HIGHLIGHTS

ON-EXCHANGE

HIGHLIGHTS OF 2023 AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

- Illinois will have eleven (11) issuers on the Illinois Individual Exchange for plan year 2023. Plan year 2022 also had (11) issuers, though not the same ones.
 - One (1) new issuer entered the Individual ACA market for plan year 2023:
 - Aetna Health Inc.
 - One (1) issuer left the Individual ACA market for plan year 2023:
 - Bright Health
- The information shown here does not include off-exchange, grandfathered, or transitional policies.
- The average rate change across all rating areas for the second lowest cost Silver plans is an 11% increase.
- Platinum plans will be newly available in some counties in plan year 2023.

- There are no issuers on the Small Group On-Exchange Market (i.e., the SHOP) in Illinois for plan year 2023. This is consistent with the 2022 plan year. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.

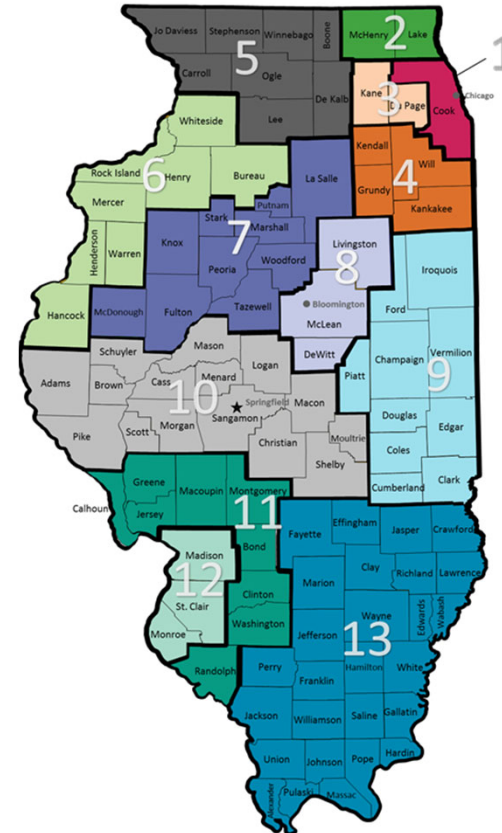
ISSUERS ON THE 2023 ACA MARKETPLACE

- Individual Exchange – 309 unique Silver plan & rating area combinations will be available in plan year 2023.
 - Aetna Health Inc. (Aetna) – (HMO)
 - Celtic Insurance Company (Celtic) – (HMO)
 - CIGNA HealthCare of Illinois, Inc. (CIGNA) – (HMO)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield of IL) – (HMO and PPO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (HMO and POS)
 - MercyCare HMO, Inc. – (HMO)
 - Molina Healthcare of Illinois, Inc. (HMO)
 - Oscar Health Plan, Inc. (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
 - SSM Health Plans – (HMO)
 - UnitedHealthcare of Illinois, Inc. (HMO)

HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2023 remain unchanged from plan year 2022.

Rating Areas	
1	Chicago
2	Lake
3	Kane, Kane-County, Page
4	De Kalb, Kendall, Grundy, Will, Kankakee
5	Jo Daviess, Stephenson, Winnebago, Boone, Carroll, Ogle, Lee, De Kalb
6	Rock Island, Whiteside, Henry, Bureau, Mercer
7	Warren, Knox, Peoria, Woodford, Marshall, Starbuck, Putnam, La Salle
8	Livingston, Woodford, Marshall, Starbuck, Putnam, La Salle
9	Champaign, Vermilion, Ford, Iroquois, Macon, Sangamon, DeWitt, Platte, Douglas, Edgar, Coles, Clark
10	Adams, Brown, Cass, Menard, Logan, Pike, Scott, Morgan, Sangamon, Christian, Moultrie, Shelby
11	Greene, Macoupin, Montgomery, Jersey, Calhoun
12	Madison, Bond, St. Clair, Washington, Monroe
13	Effingham, Jasper, Crawford, Fayette, Clay, Richland, Lawrence, Wayne, Edwards, Wabash, Hamilton, White, Perry, Franklin, Hamilton, White, Jackson, Williamson, Saline, Gallatin, Union, Johnson, Pope, Hardin, Pulaski, Massac

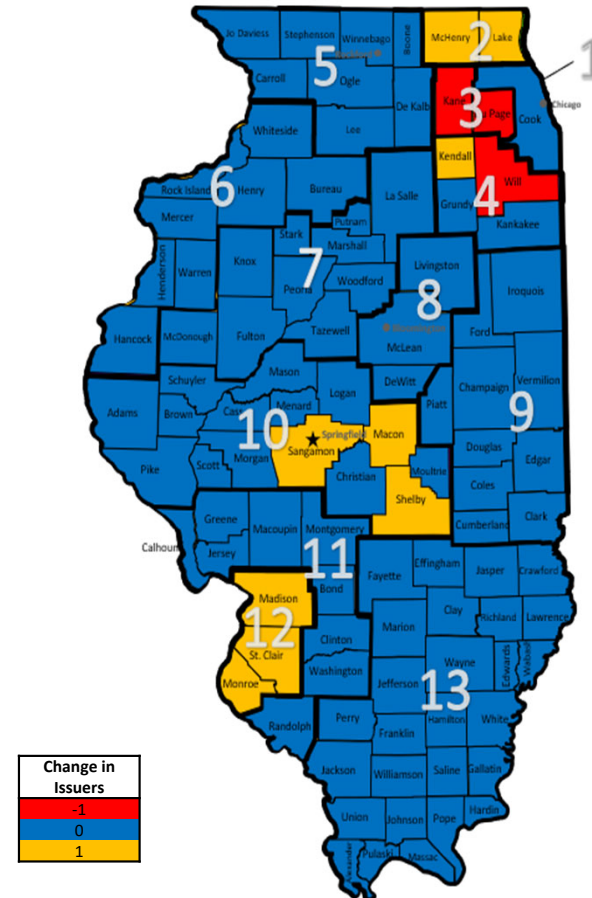


PLAN ANALYSIS

ON-EXCHANGE

NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR (INDIVIDUAL, ON-EXCHANGE)

- Residents in Northeast Illinois (Rating area 2), the St. Louis area (Rating Area 12) and portions of Central Illinois (Rating Area 10) will now have an additional coverage option due to Aetna’s entrance into the market and United’s expansion.
- Residents in the Chicagoland Suburbs will have 1 less coverage option due to Bright Health’s exit from the Individual On-Exchange market for plan year 2023.
- Overall, the state will see little change in the number of issuers offering coverage relative to plan year 2022.



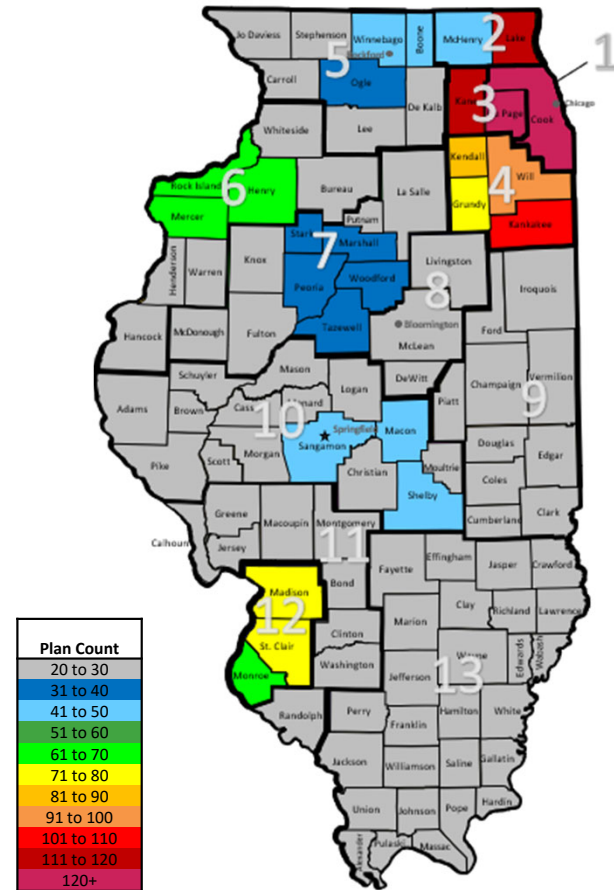
ISSUERS PARTICIPATING BY PLAN TYPE AND BY RATING AREA

	Aetna HMO	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	MercyCare HMO	Molina HMO	Oscar HMO	Quartz HMO	SSM Health HMO	United HMO
Rating Area 1	Full	Full	Full			Full	Full		Full	Full			Full
Rating Area 2	Full	Partial	Full			Full	Full			Partial			Partial
Rating Area 3		Full	Full			Full	Full		Full	Partial			Full
Rating Area 4		Full	Full	Partial	Partial	Full	Full		Partial				Partial
Rating Area 5						Partial	Full	Partial			Partial		
Rating Area 6		Partial		Full	Full		Full						
Rating Area 7				Full	Full	Partial	Full						
Rating Area 8				Full	Full		Full						
Rating Area 9				Full	Full		Full						
Rating Area 10				Full	Full		Full						Partial
Rating Area 11				Full	Full		Full						
Rating Area 12		Full					Full					Partial	Full
Rating Area 13				Full	Full		Full						

- There are multiple issuers with coverage in only part of a rating area, so consumers should review coverage options closely.

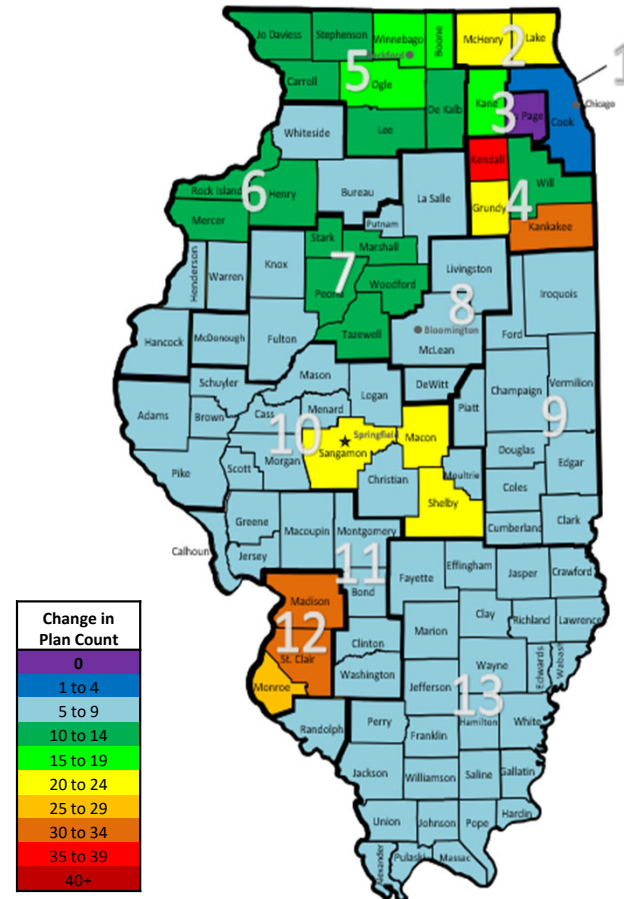
NUMBER OF PLANS BY COUNTY (INDIVIDUAL, ON-EXCHANGE)

- Rating Areas 1, 2, 3, 4 (the Chicagoland area) will have the most coverage options in the state, similar to prior years. The St. Louis area follows with the second most coverage options in the state. Both of these regions saw additional issuers as detailed below:
 - Aetna entered Rating Areas 1 and 2
 - United entered Rating Area 12 and parts of Rating Area 10



NUMBER OF PLANS BY COUNTY - CHANGE FROM PRIOR YEAR (INDIVIDUAL, ON-EXCHANGE)

- All counties except for DuPage county will have more plan options available in 2023 than in 2022; DuPage county will have the same number of plan options in 2023 as in 2022.
- Most of rural Illinois will experience little change in the total number of individual plans offered.
- The St. Louis area and parts of Rating Area 10 will experience the largest increase in the number of plans being offered, partly driven by the expansion of United into these areas.

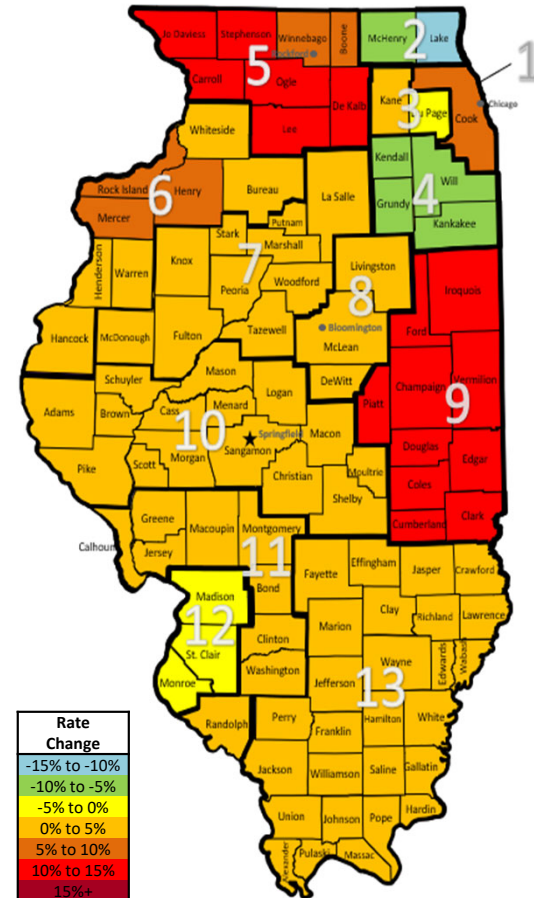


RATE INFORMATION

ON-EXCHANGE

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST COST BRONZE PLANS BY COUNTY

- Rating Areas 2, 4, 12 and parts of Rating Area 3 will see rate decreases in the lowest cost Bronze plan; the rest of the state will see rate increases in the lowest cost Bronze plan.
- None of the counties will see a rate change greater than 12% for the lowest cost Bronze plan.
- Rating Area 9 and parts of Rating Area 5 will experience the largest increases in rates.
- The distribution of issuers offering the lowest cost Bronze plan changed from 2022 to 2023; there is a wide variety of issuers who have the lowest cost bronze plan in at least 1 county:
 - Aetna in part of one (1) rating area
 - MercyCare in part of one (1) rating area
 - Oscar in part of one (1) rating area
 - Quartz in part of one (1) rating area
 - HAMP in parts of four (4) rating areas
 - Celtic in parts of six (6) rating areas
 - HCSC in parts of five (5) rating areas



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 2% INCREASE

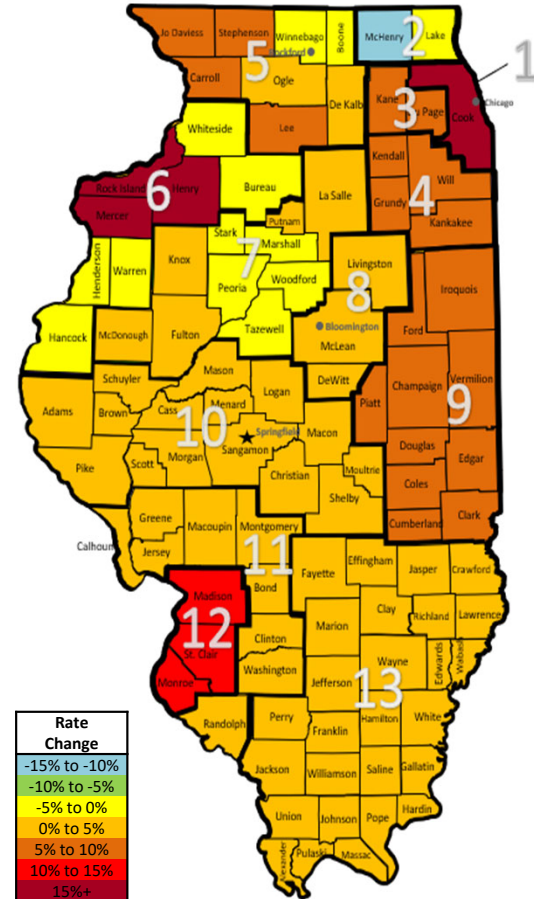
Rating Area	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	\$202.27	Celtic	\$215.75	7%
Rating Area 2	United	\$254.59	Celtic ²	\$222.93	-12%
	Cigna	\$299.53	Aetna ²	\$269.77	-10%
Rating Area 3	Oscar	\$242.71	Oscar ³	\$241.42	-1%
	Bright (HIC)	\$249.65	Celtic ³	\$249.72	0%
Rating Area 4	Celtic	\$249.68	Celtic	\$230.32	-8%
Rating Area 5	MercyCare	\$278.14	MercyCare ⁴	\$293.76	6%
	HCSC	\$335.34	HCSC ⁴	\$370.22	10%
	Quartz	\$350.71	Quartz ⁴	\$392.33	12%
Rating Area 6	HCSC	\$335.74	HCSC ⁵	\$348.57	4%
	Celtic	\$270.32	Celtic ⁵	\$291.67	8%
Rating Area 7	HAMP	\$374.20	HAMP ⁶	\$391.42	5%
	HCSC	\$366.75	HCSC ⁶	\$384.98	5%
Rating Area 8	HAMP	\$351.53	HAMP	\$367.69	5%
Rating Area 9	HAMP	\$351.53	HAMP	\$391.42	11%
Rating Area 10	HCSC	\$351.72	HCSC	\$362.86	3%
Rating Area 11	HCSC	\$356.92	HCSC	\$369.96	4%
Rating Area 12	SSM Health	\$266.06	Celtic	\$260.93	-2%
	Celtic	\$266.50	Celtic	\$260.93	-2%
Rating Area 13	HAMP	\$430.87	HAMP	\$450.72	5%
Weighted Average Change⁷					2%

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.
2. Celtic has the lowest cost Bronze plan in one county (Lake) and Aetna in the other county (McHenry).
3. Oscar has the lowest cost Bronze plan in one county (DuPage) and Celtic in the other county (Kane).
4. MercyCare has the lowest cost Bronze plan in two counties (Boone, Winnebago), HCSC in two counties (DeKalb, Ogle) and Quartz in some counties (Carroll, Jo Daviess, Lee, Stephenson).
5. Celtic has the lowest cost Bronze plan in some counties (Henry, Mercer, Rock Island) and HCSC in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).
6. HAMP has the lowest cost Bronze plan in some counties (Fulton, Knox, La Salle, McDonough, Putnam) and HCSC in other counties (Marshall, Peoria, Stark, Tazewell, Woodford).
7. Weights used for average increase calculation are based on CMS 2022 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files>.

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST COST SILVER PLANS BY COUNTY

- The state will see rate changes between -11% and 23% for the lowest cost Silver plan, depending on the service area.
- The largest decrease in the lowest cost Silver plan rates will occur in Rating Area 2.
- The largest increases in the lowest cost Silver plan rates will occur in Rating Areas 1, 6 and 12.
- The majority of the state will see rate changes between -5% to +10%.
- The distribution of issuers offering the lowest cost Silver plan changed from 2022 to 2023:
 - Aetna in part of one (1) rating area
 - Quartz in part of one (1) rating area
 - MercyCare in part of one (1) rating area
 - Molina in part of two (2) rating areas
 - Celtic in part of four (4) rating areas
 - HCSC in part of four (4) rating areas
 - HAMP in part of six (6) rating areas



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS AN 11% INCREASE

Rating Area	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	\$242.32	HCSC	\$293.67	21%
Rating Area 2	United	\$307.18	Celtic ²	\$305.39	-1%
	Cigna	\$362.94	Aetna ²	\$322.26	-11%
Rating Area 3	Bright (HIC)	\$283.54	Molina	\$307.18	8%
Rating Area 4	Celtic	\$299.11	Celtic ³	\$315.51	5%
	Bright (HIC)	\$293.19	Molina ³	\$309.89	6%
Rating Area 5	HCSC	\$422.44	MercyCare ⁴	\$420.11	-1%
	HCSC	\$422.44	HCSC ⁴	\$430.47	2%
	Quartz	\$468.12	Quartz ⁴	\$500.77	7%
Rating Area 6	HCSC	\$459.02	HAMP ⁵	\$455.48	-1%
	Celtic	\$323.84	Celtic ⁵	\$399.55	23%
Rating Area 7	HCSC	\$464.66	HCSC ⁶	\$447.97	-4%
	HAMP	\$490.80	HAMP ⁶	\$501.03	2%
Rating Area 8	HAMP	\$461.06	HAMP	\$470.66	2%
Rating Area 9	HAMP	\$461.06	HAMP	\$501.03	9%
Rating Area 10	HCSC	\$479.79	HAMP	\$490.91	2%
Rating Area 11	HCSC	\$487.84	HCSC	\$502.27	3%
Rating Area 12	Celtic	\$319.26	Celtic	\$357.44	12%
Rating Area 13	HAMP	\$565.15	HAMP	\$576.94	2%
Weighted Average Change⁷					11%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Celtic has the lowest cost Silver plan in one county (Lake) and Aetna in the other county (McHenry).
3. Celtic has the lowest cost Silver plan in some counties (Grundy, Kankakee, Kendall) and Molina had the lowest in one county (Will).
4. MercyCare has the lowest cost Silver plan in some counties (Boone, Winnebago), HCSC has the lowest cost Silver plan in other counties (DeKalb, Ogle) and Quartz has the lowest cost Silver plan in other counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HAMP has the lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic has the lowest cost Silver plan in other counties (Henry, Mercer, Rock Island).
6. HCSC has the lowest cost Silver plan in some counties (Marshall, Peoria, Stark, Tazewell, Woodford) and HAMP has the lowest cost Silver plan in other counties (Fulton, Knox, La Salle, McDonough, Putnam).
7. Weights used for average increase calculation are based on CMS 2022 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files>.

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN THE SECOND LOWEST COST SILVER PLANS IS AN 11% INCREASE

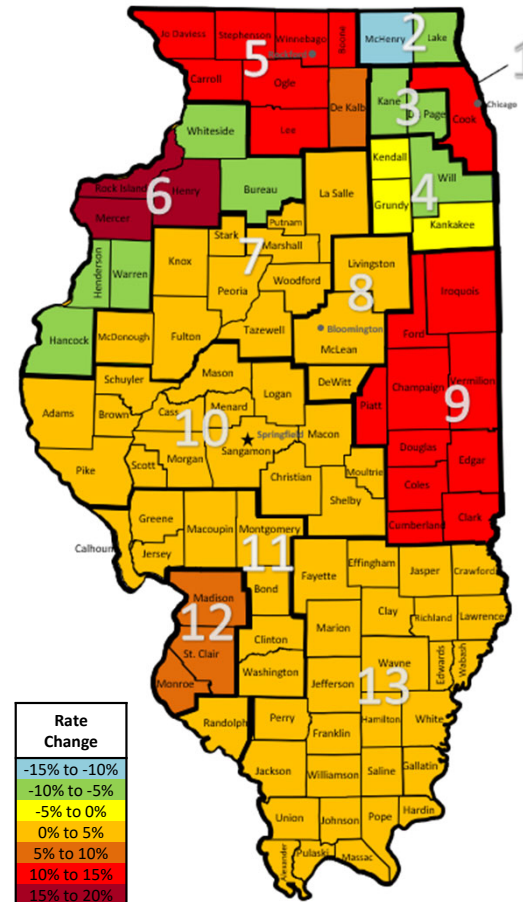
Rating Area	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	\$242.89	Celtic	\$295.55	22%
Rating Area 2	Cigna	\$369.34	Aetna ²	\$350.19	-5%
	Celtic	\$311.46	Celtic ²	\$308.63	-1%
Rating Area 3	Bright	\$292.36	Molina	\$310.60	6%
Rating Area 4	Celtic	\$299.11	Molina ³	\$313.34	5%
	Celtic	\$299.81	Celtic ³	\$318.85	6%
Rating Area 5	MercyCare	\$426.84	MercyCare ⁴	\$428.04	0%
	Quartz	\$468.12	HCSC ⁴	\$466.60	0%
	HCSC	\$537.19	HCSC ⁴	\$466.60	-13%
	Quartz	\$477.52	Quartz ⁴	\$505.36	6%
Rating Area 6	Celtic	\$324.60	Celtic ⁵	\$403.78	24%
	HAMP	\$495.75	HAMP ⁵	\$459.05	-7%
Rating Area 7	HAMP	\$490.80	HCSC ⁶	\$482.86	-2%
	HAMP	\$491.44	HAMP ⁶	\$504.96	3%
Rating Area 8	HAMP	\$461.65	HAMP	\$474.36	3%
Rating Area 9	HAMP	\$461.65	HAMP	\$504.96	9%
Rating Area 10	HAMP	\$480.88	HCSC	\$491.60	2%
Rating Area 11	HAMP	\$495.75	HCSC	\$505.12	2%
Rating Area 12	Celtic	\$320.01	United	\$359.48	12%
Rating Area 13	HAMP	\$565.88	HAMP	\$581.47	3%
Weighted Average Change⁷					11%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Aetna has the second lowest cost Silver plan in one county (McHenry) and Celtic in one county (Lake).
3. Molina has the second lowest cost Silver plan in one county (Will) and Celtic in some counties (Grundy, Kankakee, Kendall).
4. HCSC has the second lowest cost Silver plan in some counties (DeKalb, Ogle), MercyCare in some counties (Boone, Winnebago) and Quartz in other counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HAMP has the second lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in other counties (Henry, Mercer, Rock Island).
6. HCSC has the second lowest cost Silver plan in some counties (Marshall, Peoria, Stark, Tazewell, Woodford) and HAMP in others (Fulton, Knox, La Salle, McDonough, Putnam).
7. Weights used for average increase calculation are based on CMS 2022 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files>.

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST COST GOLD PLANS BY COUNTY

- The state will see rate changes between -11% and 16%.
- Rating Areas 1, 5 and 9 will see the largest increases to the lowest cost gold plans.
- The distribution of issuers offering the lowest cost Gold changed from 2022 to 2023:
 - Aetna in part of one (1) rating area
 - HCSC in part of one (1) rating area
 - MercyCare in part of one (1) rating area
 - Quartz in part of one (1) rating area
 - Molina in part of three (3) rating areas
 - Celtic in four (4) rating areas
 - HAMP in parts of seven (7) rating areas



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN THE LOWEST COST GOLD PLANS IS A 4% INCREASE

Rating Area	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	\$292.79	Molina	\$323.38	10%
Rating Area 2	Oscar	\$368.19	Celtic ²	\$346.11	-6%
	Cigna	\$422.01	Aetna ²	\$376.41	-11%
Rating Area 3	Molina	\$342.64	Molina	\$316.66	-8%
	Oscar	\$337.19	Molina	\$316.66	-6%
Rating Area 4	Molina	\$342.14	Molina ³	\$319.45	-7%
	Celtic	\$361.40	Celtic ³	\$357.57	-1%
Rating Area 5	MercyCare	\$353.21	MercyCare ⁴	\$390.17	10%
	Quartz	\$447.94	Quartz ⁴	\$502.10	12%
	HCSC	\$486.78	HCSC ⁴	\$521.81	7%
Rating Area 6	Celtic	\$391.28	Celtic ⁵	\$452.82	16%
	HAMP	\$497.25	HAMP ⁵	\$469.15	-6%
Rating Area 7	HAMP	\$492.29	HAMP	\$516.07	5%
Rating Area 8	HAMP	\$462.45	HAMP	\$484.79	5%
Rating Area 9	HAMP	\$462.45	HAMP	\$516.07	12%
Rating Area 10	HAMP	\$482.35	HAMP	\$505.64	5%
Rating Area 11	HAMP	\$497.25	HAMP	\$521.28	5%
Rating Area 12	Celtic	\$385.75	Celtic	\$405.09	5%
Rating Area 13	HAMP	\$566.86	HAMP	\$594.26	5%
Weighted Average Change⁶					4%

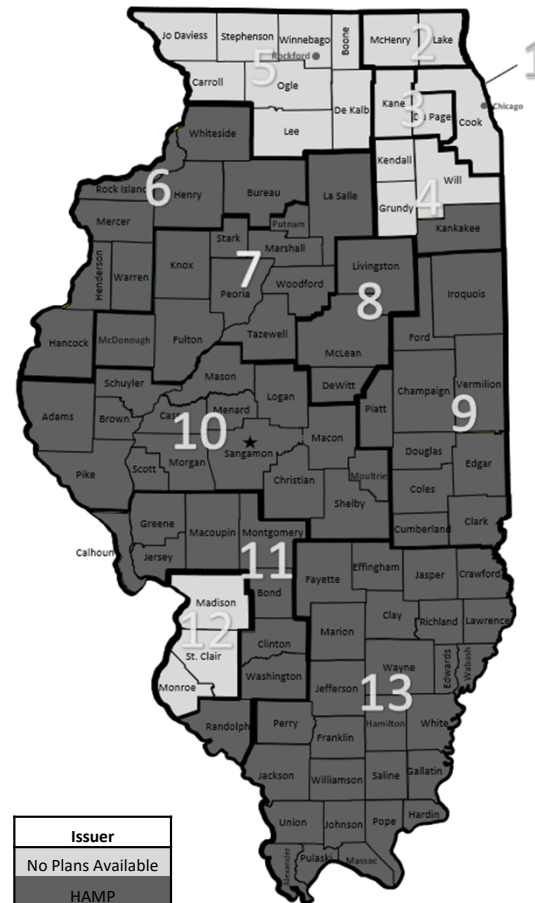
Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Aetna has the lowest cost Gold plan in one county (McHenry) and Celtic in one county (Lake).
3. Molina has the lowest cost Gold plan in one county (Will) and Celtic in other counties (Grundy, Kankakee, Kendall).
4. HCSC has the lowest cost Gold plan in one county (DeKalb), MercyCare has the lowest cost Gold plan in some counties (Boone, Winnebago), Quartz in other counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson).
5. HAMP has the lowest cost Gold plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in other counties (Henry, Mercer, Rock Island).
6. Weights used for average increase calculation are based on CMS 2022 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files>.

INDIVIDUAL MARKET - LOWEST COST PLATINUM PLANS BY COUNTY

- Platinum plans are returning to the Exchange for plan year 2023. The last year where platinum plans were offered in the individual market was in plan year 2016.
- Platinum is available in Rating Area 6, Rating Area 7, Rating Area 8, Rating Area 9, Rating Area 10, Rating Area 11, Rating Area 13, and parts of Rating Area 4.
- HAMP is the only carrier that offers Platinum.

2023 Lowest Cost Platinum Issuer



PLATINUM PLANS ARE NEW TO THE MARKET IN PLAN YEAR 2023

Rating Area	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate ²
Rating Area 1	N/A	N/A
Rating Area 2	N/A	N/A
Rating Area 3	N/A	N/A
Rating Area 4 ²	HAMP	\$633.37
Rating Area 5	N/A	N/A
Rating Area 6	HAMP	\$600.03
Rating Area 7	HAMP ⁶	\$660.03
Rating Area 8	HAMP	\$620.03
Rating Area 9	HAMP	\$660.03
Rating Area 10	HAMP	\$646.70
Rating Area 11	HAMP	\$666.70
Rating Area 12	N/A	N/A
Rating Area 13	HAMP	\$760.04

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. There are no Platinum plans available in Rating Area 1, Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 12, and part of Rating Area 4 (Grundy, Kendall, and Will counties).