

# **2024 ANALYSIS OF ILLINOIS ON-EXCHANGE PLANS**

# **HIGHLIGHTS ON-EXCHANGE**

# HIGHLIGHTS OF 2024 AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

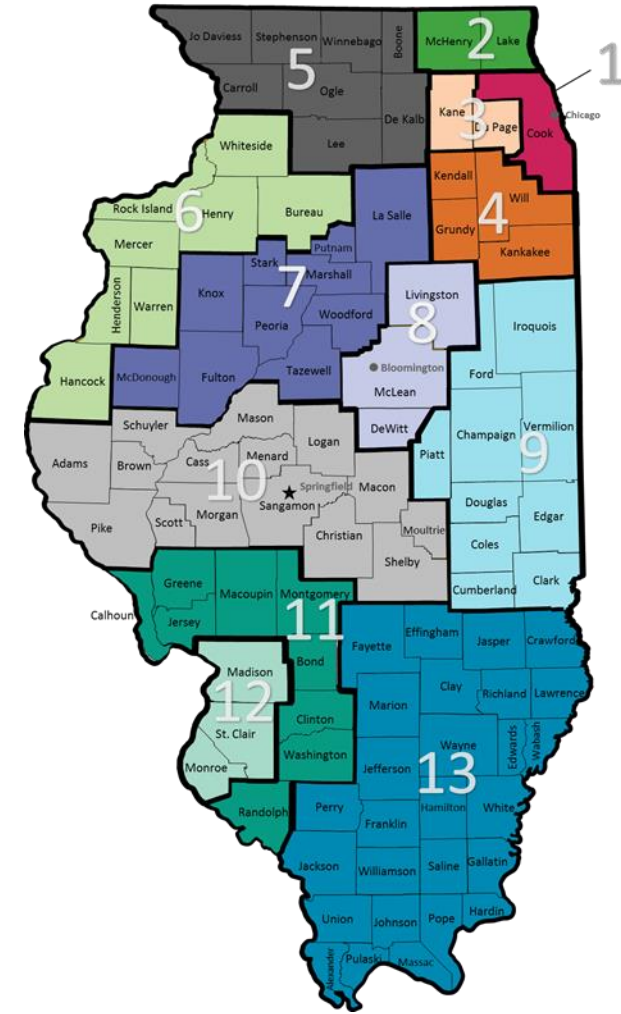
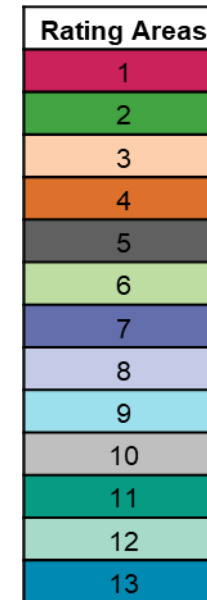
- Illinois will have twelve (12) issuers on the Illinois Individual Exchange for plan year 2024 while plan year 2023 had (11) issuers.
- One (1) new issuer entered the Individual ACA market for plan year 2024, Aetna Life Insurance Company.
- SSM Health Plan has changed their name to Medica Central Health Plan for plan year 2024.
- 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 a 4% increase.
- There are no issuers on the Small Group On-Exchange Market (i.e., the SHOP) in Illinois for plan year 2024. This is consistent with the 2023 plan year. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.

# ISSUERS ON THE 2024 ACA MARKETPLACE

- Individual On-Exchange – 408 unique plans will be available in plan year 2024.
  - Aetna Health Inc. (Aetna Health) – (HMO)
  - Aetna Life Insurance Co. (Aetna Life) – (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)
  - Medica Central Health Plan (formerly known as SSM Health Plan) – (HMO)
  - UnitedHealthcare of Illinois, Inc. (HMO)

## HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

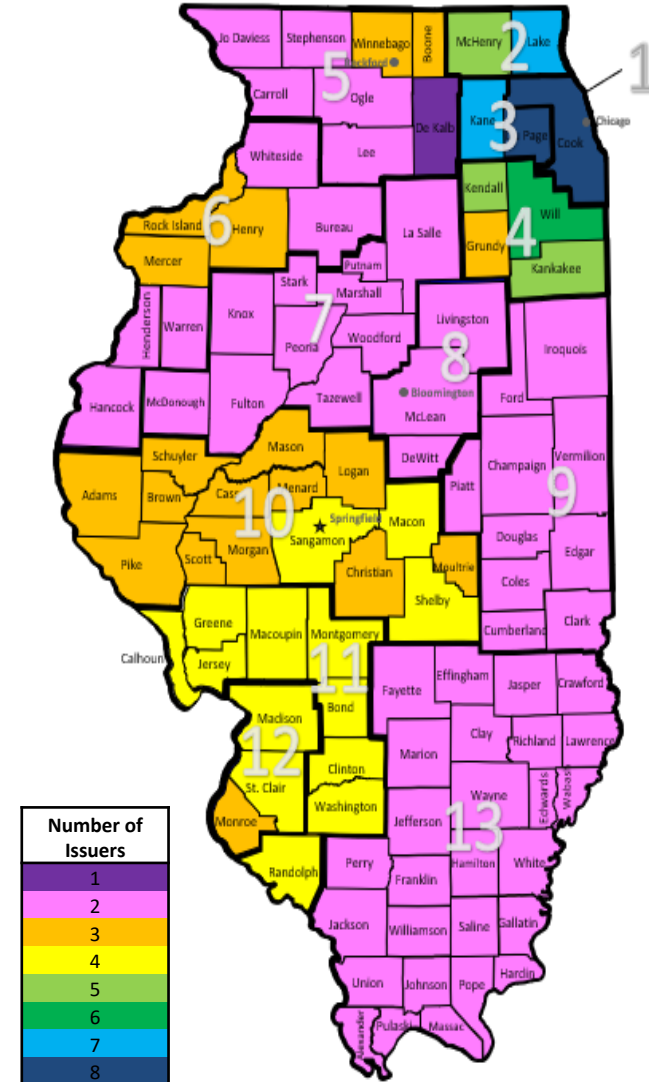
- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2024 remain unchanged from plan year 2023.



# **PLAN ANALYSIS ON-EXCHANGE**

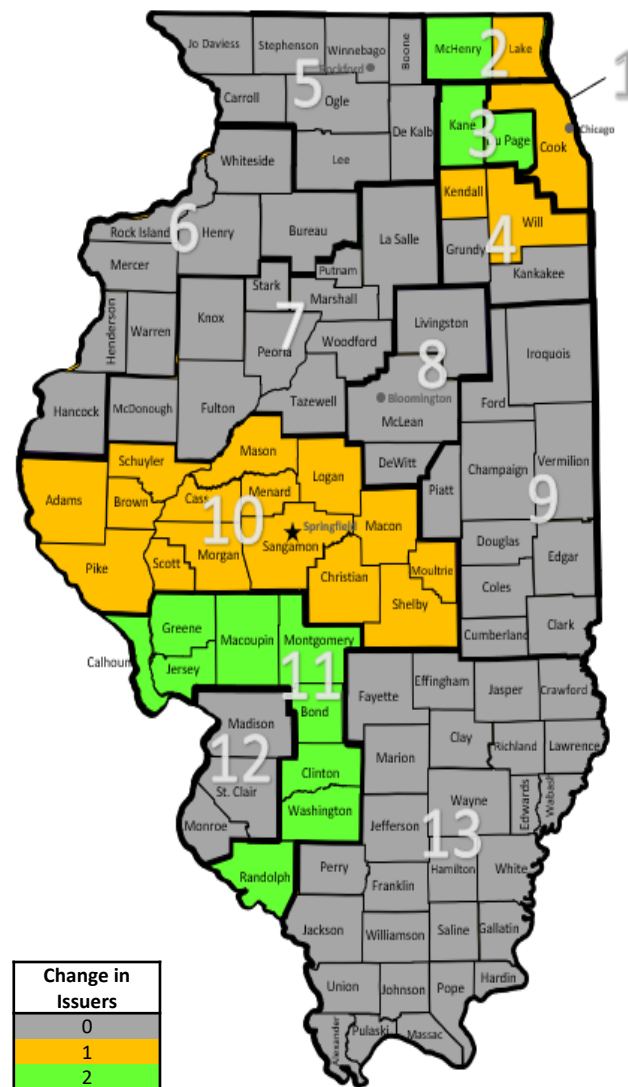
## NUMBER OF ISSUERS BY COUNTY (INDIVIDUAL, ON-EXCHANGE)

- Aetna Life entered the Individual On-Exchange market for plan year 2024 in Rating Areas 1, 2 and 3.
- Aetna Health, Celtic, MercyCare, Molina and Oscar increased their service area coverage for plan year 2024.
- Cigna, HAMP, HCSC, Quartz, Medica and United maintained the same service area coverage as plan year 2023.
- HCSC continues to be the only issuer to cover the entire state and is the only issuer for DeKalb County (Rating Area 5).



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

- Residents in the Chicagoland area (Rating Areas 1, 2, 3, 4), parts of Central Illinois (Rating Area 10) and areas surrounding the St. Louis area (Rating Area 11) will now have additional coverage option due to Aetna Life's entrance into the market and Aetna Health, Celtic, Molina and Oscar's expansions.
- Much of the state will see little change in the number of issuers offering coverage relative to plan year 2023.





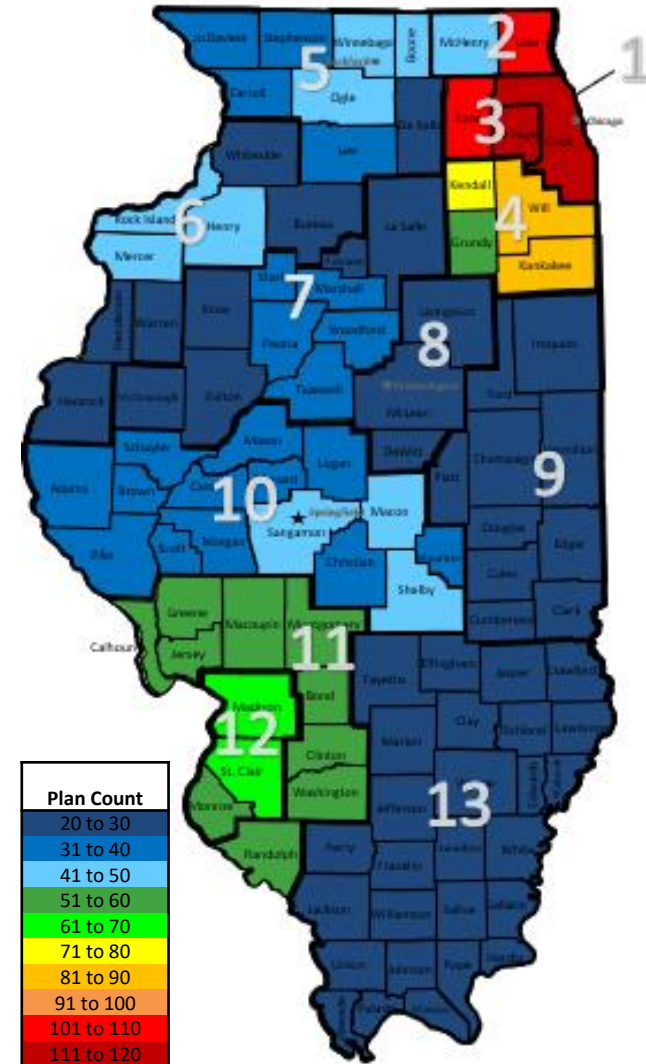
# ISSUERS PARTICIPATING BY PLAN TYPE AND BY RATING AREA

	Aetna HMO	Aeta Life PPO	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	MercyCare HMO	Molina HMO	Oscar HMO	Quartz HMO	Medica HMO	United HMO
Rating Area 1	Full	Full	Full	Full			Full	Full		Full	Full			Full
Rating Area 2	Full	Full	Partial	Full			Full	Full	Partial		Partial			Partial
Rating Area 3	Full	Full	Full	Full			Full	Full		Full	Partial			Full
Rating Area 4			Full	Full	Partial	Partial	Full	Full		Partial	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		Full						Partial
Rating Area 11	Full		Full		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.

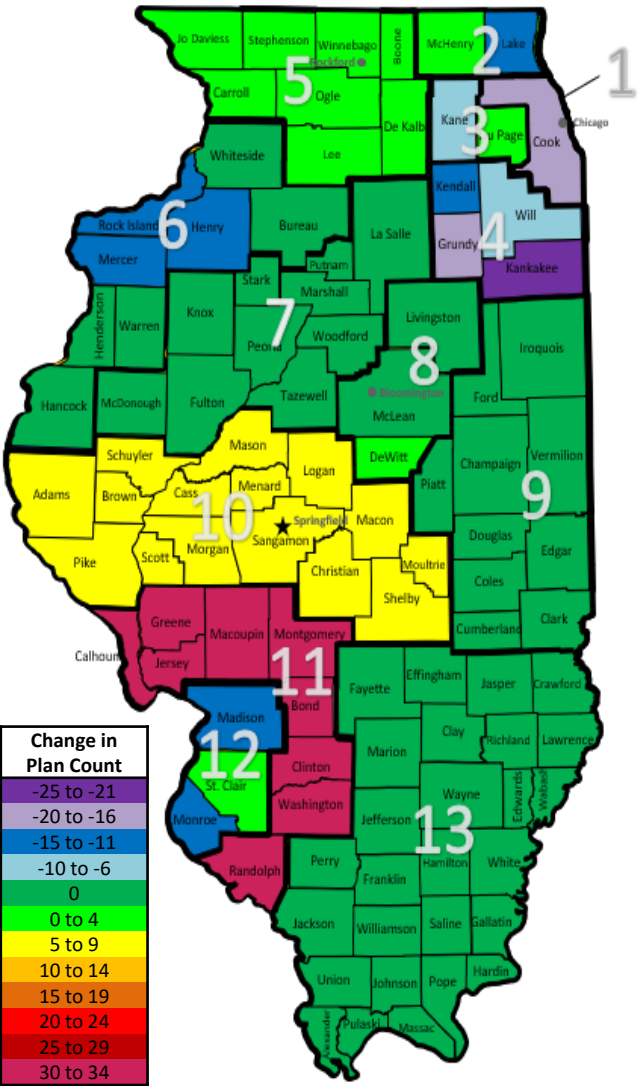
# NUMBER OF PLANS BY COUNTY (INDIVIDUAL, ON-EXCHANGE)

- Rating Areas 1, 2, 3, and 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 Health expanded into Rating Areas 3, 10 and 11
  - Aetna Life entered Rating Areas 1, 2 and 3
  - Celtic expanded into Rating Area 11
  - MercyCare expanded into McHenry County
  - Molina expanded into Kendall County
  - Oscar expanded into Will County



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

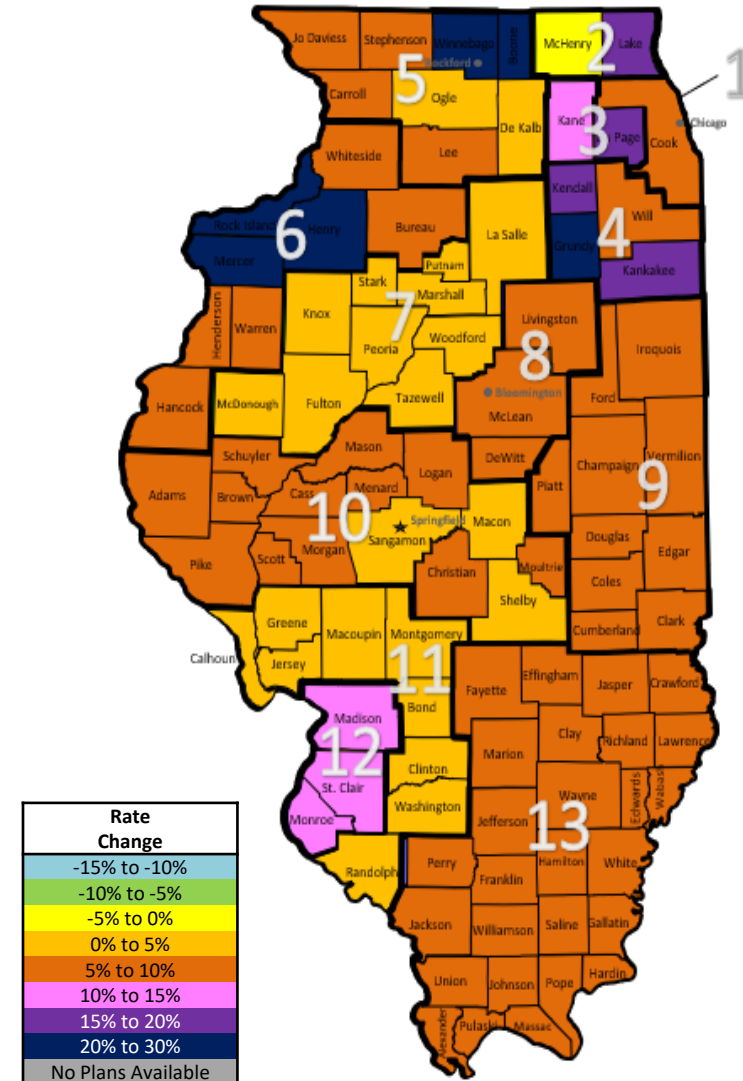
- The Chicagoland area will experience the largest decrease in plan options in Illinois in 2024, compared to 2023.
- Most of rural Illinois will experience little change in the total number of individual plans offered.
- Rating Area 11 will experience the largest increase in the number of plans being offered, partly driven by the expansion of Celtic in Rating Area 11 and Aetna Health into Rating Areas 10 and 11.



# **RATE INFORMATION ON-EXCHANGE**

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

- McHenry County in Rating Area 2 will see a rate decrease for the lowest cost Bronze plan; the rest of the state will see rate increases to the lowest cost Bronze plan.
- Most of the state will see rate changes in the 0% to 10% range while the Chicagoland area, which makes up a large portion of the population, will see rate changes greater than 10% in some counties.
- Parts of Rating Areas 4, 5 and 6 will experience the largest increases in rates.
- The distribution of issuers offering the lowest cost Bronze plan changed from 2023 to 2024; there is a wide variety of issuers who have the lowest cost bronze plan in at least 1 county:
  - Aetna Health in all or part of two (2) rating areas
  - Celtic in all or part of two (2) rating areas
  - HAMP in all or part of four (4) rating areas
  - HCSC in all or part of four (4) rating areas
  - Oscar in all or part of one (1) rating area
  - Quartz in all or part of one (1) rating area
  - United in all or part of four (4) rating areas



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 10% INCREASE

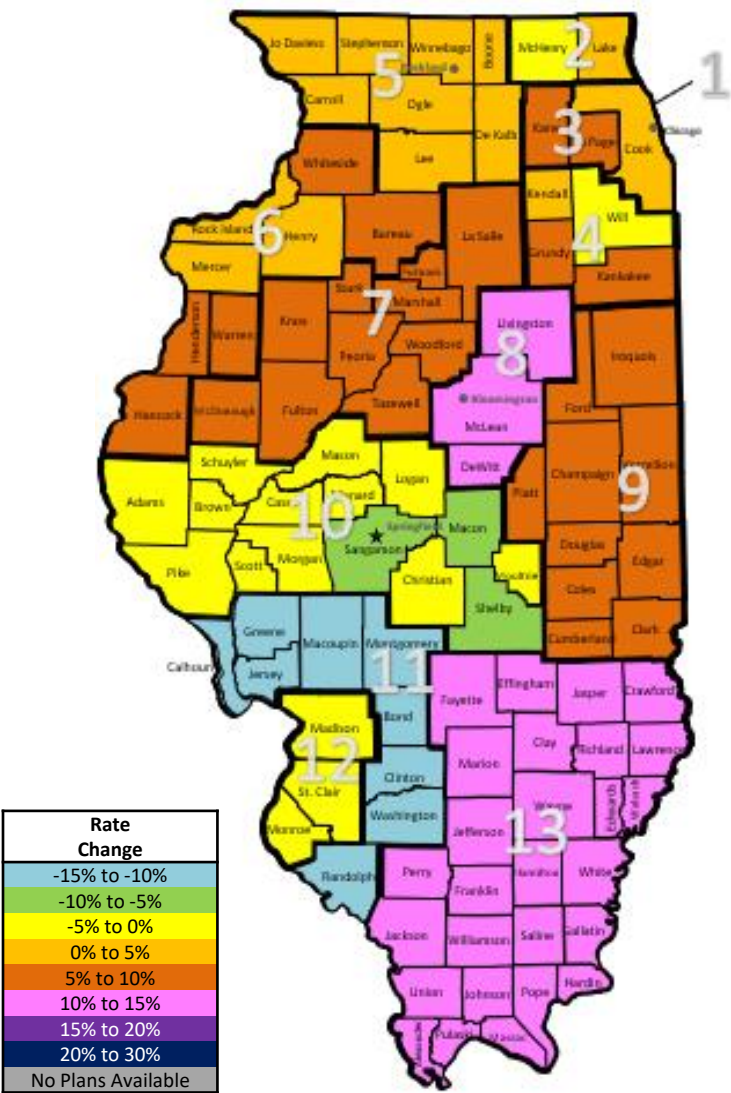
Rating Area	2023 Issuer <sup>1</sup>	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer <sup>1</sup>	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	Celtic	\$215.75	HCSC	\$227.29	5%
Rating Area 2	Celtic	\$222.93	Aetna Health	\$263.07	18%
	Aetna Health	\$269.77	Aetna Health	\$263.07	-2%
Rating Area 3	Oscar	\$241.42	United	\$281.39	17%
	Celtic	\$249.72	United	\$281.39	13%
Rating Area 4	Celtic	\$230.32	Celtic <sup>2</sup>	\$287.50	25%
	Celtic	\$230.32	United <sup>2</sup>	\$276.32	20%
	Celtic	\$230.32	Oscar <sup>2</sup>	\$253.00	10%
Rating Area 5	MercyCare	\$293.76	Quartz <sup>3</sup>	\$375.81	28%
	HCSC	\$370.22	HCSC <sup>3</sup>	\$378.33	2%
	Quartz	\$392.33	HCSC <sup>3</sup>	\$421.58	7%
Rating Area 6	HCSC	\$348.57	HAMP <sup>4</sup>	\$375.22	8%
	Celtic	\$291.67	Celtic <sup>4</sup>	\$363.90	25%
Rating Area 7	HAMP	\$391.42	HCSC	\$409.95	5%
	HCSC	\$384.98	HCSC	\$401.28	4%
Rating Area 8	HAMP	\$367.69	HAMP	\$401.10	9%
Rating Area 9	HAMP	\$391.42	HAMP	\$422.66	8%
Rating Area 10	HCSC	\$362.86	HCSC <sup>5</sup>	\$385.99	6%
	HCSC	\$362.86	United <sup>5</sup>	\$372.96	3%
Rating Area 11	HCSC	\$369.96	Aetna Health	\$372.18	1%
Rating Area 12	Celtic	\$260.93	United	\$281.17	10%
Rating Area 13	HAMP	\$450.72	HAMP	\$491.67	9%
<b>Weighted Average Change<sup>6</sup></b>					<b>10%</b>

## 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 (Grundy), United in two counties (Kankakee, Kendall) and Oscar in one county (Will).
3. HCSC has the lowest cost Bronze plan in six counties (Carroll, De Kalb, Jo Daviess, Lee, Ogle, Stephenson) and Quartz in two counties (Boone, Winnebago).
4. Celtic has the lowest cost Bronze plan in three counties (Henry, Mercer, Rock Island) and HAMP in five counties (Bureau, Hancock, Henderson, Warren, Whiteside).
5. HCSC has the lowest cost Bronze plan in twelve counties (Adams, Brown, Cass, Christian, Logan, Mason, Menard, Morgan, Moultrie, Pike, Schuyler, Scott) and United in three counties (Macon, Sangamon, Shelby).
6. Weights used for average increase calculation are based on CMS 2023 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files#:~:text=2023%20OEP%20County%2DLevel%20Public,FPL%2C%20and%20plan%20switching%20behavior>.

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

- The state will see rate changes between -11% and 10% for the lowest cost Silver plan with most of the state seeing rate changes between 0% to +10%.
- The largest decrease to the lowest cost Silver plan rates will occur in Rating Area 11.
- The largest increases to the lowest cost Silver plan rates will occur in Rating Areas 8 and 13 where the rate increase is 10%, which is at the lowest end of the range in the color legend.
- Rating Area 11 will see rate decreases driven by Aetna Health joining the area in 2024.
- The distribution of issuers offering the lowest cost Silver plan changed from 2023 to 2024:
  - Aetna Health in all or part of three (3) rating areas
  - Celtic in all or part of three (3) rating areas
  - HAMP in all or part of five (5) rating areas
  - HCSC in all or part of three (3) rating areas
  - MercyCare in all or part of one (1) rating area
  - Molina in all or part of two (2) rating areas
  - Oscar in all or part of one (1) rating area
  - Quartz in all or part of one (1) rating area
  - United in all or part of two (2) rating areas





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

Rating Area	2023 Issuer <sup>1</sup>	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer <sup>1</sup>	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	HCSC	\$293.67	HCSC	\$296.43	1%
Rating Area 2	Celtic	\$305.39	Celtic <sup>2</sup>	\$310.39	2%
	Aetna Health	\$322.26	Aetna Health <sup>2</sup>	\$314.42	-2%
Rating Area 3	Molina	\$307.18	Molina	\$325.97	6%
Rating Area 4	Celtic	\$315.51	Celtic <sup>3</sup>	\$331.38	5%
	Celtic	\$315.51	Molina <sup>3</sup>	\$330.88	5%
	Molina	\$309.89	Oscar <sup>3</sup>	\$299.94	-3%
Rating Area 5	MercyCare	\$420.11	MercyCare <sup>4</sup>	\$437.96	4%
	HCSC	\$430.47	HCSC <sup>4</sup>	\$444.62	3%
	Quartz	\$500.77	Quartz <sup>4</sup>	\$522.11	4%
Rating Area 6	HAMP	\$455.48	HAMP <sup>5</sup>	\$485.69	7%
	Celtic	\$399.55	Celtic <sup>5</sup>	\$419.43	5%
Rating Area 7	HCSC	\$447.97	HCSC <sup>6</sup>	\$472.23	5%
	HAMP	\$501.03	HAMP <sup>6</sup>	\$541.51	8%
Rating Area 8	HAMP	\$470.66	HAMP	\$519.18	10%
Rating Area 9	HAMP	\$501.03	HAMP	\$547.09	9%
Rating Area 10	HAMP	\$490.91	Aetna Health <sup>7</sup>	\$481.97	-2%
	HAMP	\$490.91	United <sup>7</sup>	\$461.26	-6%
Rating Area 11	HCSC	\$502.27	Aetna Health	\$444.82	-11%
Rating Area 12	Celtic	\$357.44	United	\$355.16	-1%
Rating Area 13	HAMP	\$576.94	HAMP	\$636.42	10%
<b>Weighted Average Change<sup>8</sup></b>					<b>2%</b>

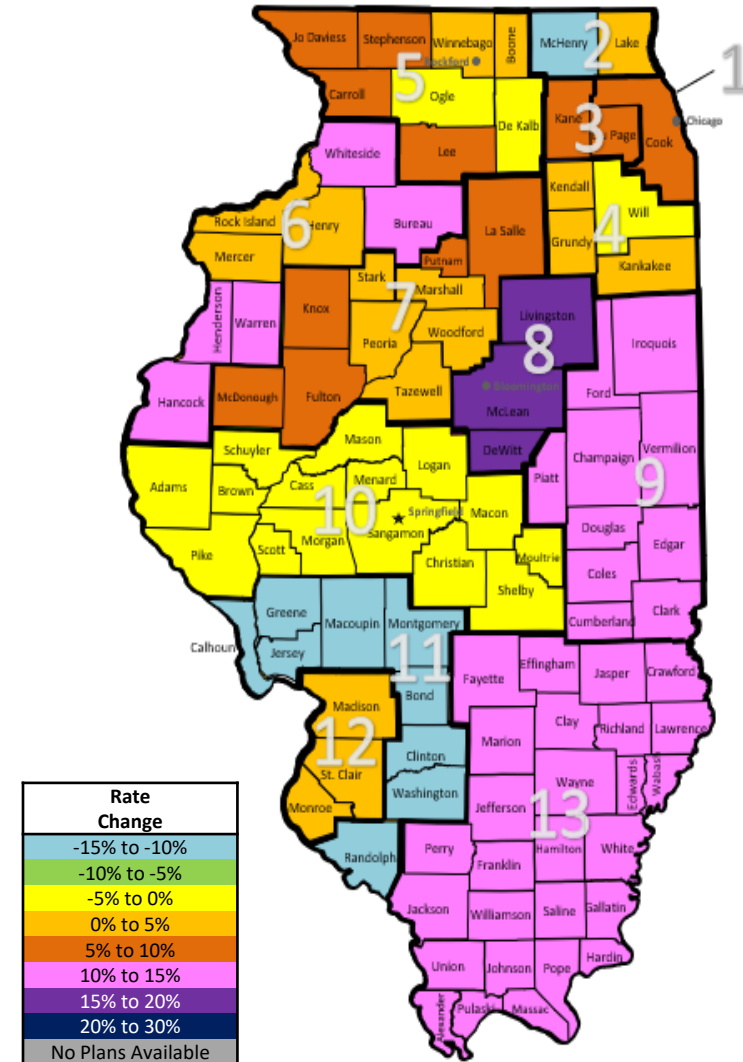
## Notes:

- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
- Celtic has the lowest cost Silver plan in one county (Lake) and Aetna Health in the other county (McHenry).
- Celtic has the lowest cost Silver plan in two counties (Grundy, Kankakee), Molina has the lowest in one county (Kendall) and Oscar has the lowest in one county (Will).
- MercyCare has the lowest cost Silver plan in two counties (Boone, Winnebago), HCSC has the lowest cost Silver plan in two counties (DeKalb, Ogle) and Quartz has the lowest cost Silver plan in four counties (Carroll, Jo Daviess, Lee, Stephenson).
- HAMP has the lowest cost Silver plan in five counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic has the lowest cost Silver plan in three counties (Henry, Mercer, Rock Island).
- HCSC has the lowest cost Silver plan in five counties (Marshall, Peoria, Stark, Tazewell, Woodford) and HAMP has the lowest cost Silver plan in five counties (Fulton, Knox, La Salle, McDonough, Putnam).
- Aetna Health has the lowest cost Silver plan in twelve counties (Adams, Brown, Cass, Christian, Logan, Mason, Menard, Morgan, Moultrie, Pike, Schuyler, Scott) and United has the lowest cost Silver plan in three counties (Macon, Sangamon, Shelby).
- Weights used for average increase calculation are based on CMS 2023 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files#:~:text=2023%20OE%20County%2DLevel%20Public,FPL%2C%20and%20plan%20switching%20behavior.>



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

- The state will see rate changes between -12% and 15% for the second lowest cost Silver plan with most of the counties seeing rate changes between -5% and 15%.
- The largest rate decreases will occur in McHenry County and Rating Area 11.
- The largest rate increases will occur in Rating Area 8, where the rate increase is 15%, which is at the lowest end of the range in the color legend.
- Rating Area 11 will see rate decreases driven by Aetna Health joining the area in 2024.
- The distribution of issuers offering the second lowest cost Silver plan changed from 2023 to 2024:
  - Aetna Health in all or part of four (4) rating areas
  - Celtic in all or part of three (3) rating areas
  - HAMP in all or part of two (2) rating areas
  - HCSC in all or part of four (4) rating areas
  - MercyCare in all or part of one (1) rating area
  - Molina in all or part of two (2) rating areas
  - Oscar in all or part of one (1) rating area
  - Quartz in all or part of one (1) rating area
  - United in all or part of two (2) rating areas



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE SECOND LOWEST COST SILVER PLANS IS A 4% INCREASE

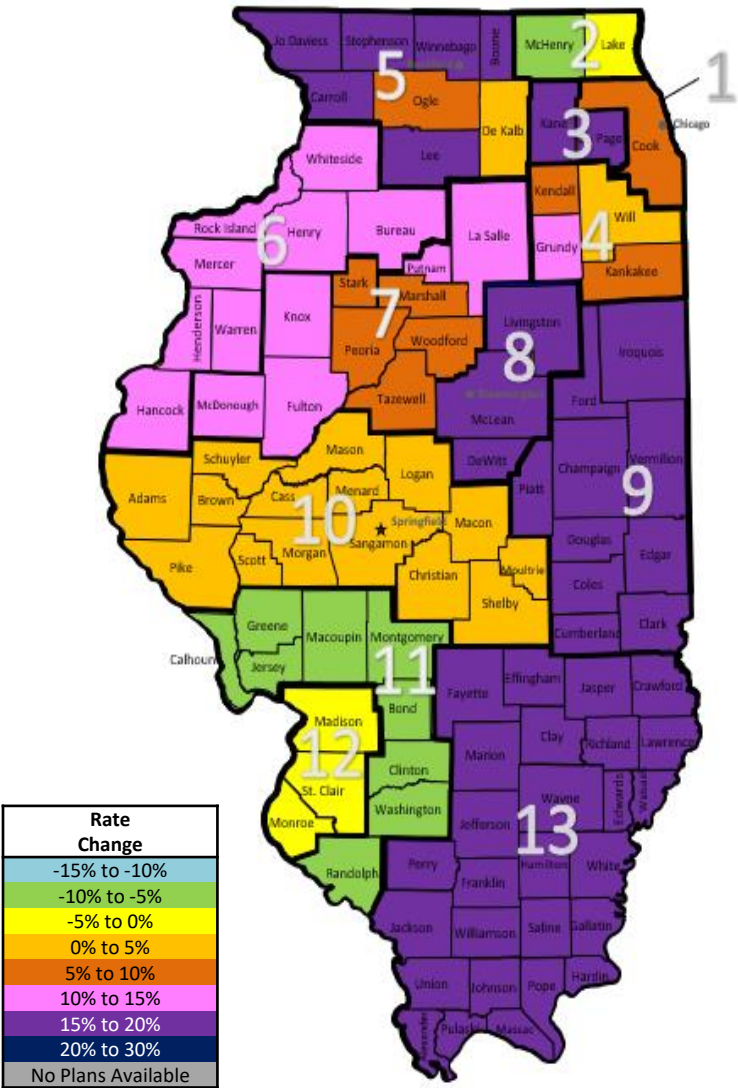
Rating Area	2023 Issuer <sup>1</sup>	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer <sup>1</sup>	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	Celtic	\$295.55	Aetna Health	\$312.42	6%
Rating Area 2	Aetna Health	\$350.19	Aetna Health <sup>2</sup>	\$314.82	-10%
	Celtic	\$308.63	Celtic <sup>2</sup>	\$312.23	1%
Rating Area 3	Molina	\$310.60	Molina	\$362.15	5%
Rating Area 4	Celtic	\$318.85	Celtic <sup>3</sup>	\$333.14	4%
	Celtic	\$318.85	Molina <sup>3</sup>	\$331.06	4%
	Molina	\$313.34	Oscar <sup>3</sup>	\$302.08	-4%
Rating Area 5	MercyCare	\$428.04	MercyCare <sup>4</sup>	\$439.41	3%
	HCSC	\$466.60	HCSC <sup>4</sup>	\$461.80	-1%
	Quartz	\$505.36	Quartz <sup>4</sup>	\$535.81	6%
Rating Area 6	Celtic	\$403.78	Celtic <sup>5</sup>	\$421.66	4%
	HAMP	\$459.05	HCSC <sup>5</sup>	\$508.07	11%
Rating Area 7	HAMP	\$504.96	HCSC	\$550.43	9%
	HCSC	\$482.86	HCSC	\$490.21	2%
Rating Area 8	HAMP	\$474.36	HAMP	\$546.47	15%
Rating Area 9	HAMP	\$504.96	HAMP	\$575.85	14%
Rating Area 10	HCSC	\$491.60	Aetna Health <sup>6</sup>	\$482.59	-2%
	HCSC	\$491.60	United <sup>6</sup>	\$468.11	-5%
Rating Area 11	HCSC	\$505.12	Aetna Health	\$445.39	-12%
Rating Area 12	United	\$359.48	United	\$360.43	0%
Rating Area 13	HAMP	\$581.47	HAMP	\$655.49	13%
<b>Weighted Average Change<sup>7</sup></b>					<b>4%</b>

## Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Aetna Health 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 (Kendall), Oscar in one county (Will) and Celtic in some counties (Grundy, Kankakee).
4. HCSC has the second lowest cost Silver plan in two counties (DeKalb, Ogle), MercyCare in two counties (Boone, Winnebago) and Quartz in four counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HCSC has the second lowest cost Silver plan in five counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in three counties (Henry, Mercer, Rock Island).
6. Aetna Health has the second lowest cost Silver plan in twelve counties (Adams, Brown, Cass, Christian, Logan, Mason, Menard, Morgan, Moultrie, Pike, Schuyler, Scott) and United in three counties (Macon, Sangamon, Shelby).
7. Weights used for average increase calculation are based on CMS 2023 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files#:~:text=2023%20OEP%20County%2DLevel%20Public,FPL%2C%20and%20plan%20switching%20behavior>.

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

- The state will see rate changes between -9% and 18% for the lowest cost Gold plan, with most of the state seeing the rate changes in the 0% to 18% range.
- Rating Areas 3, 8, 9, 13 and part of Rating Area 5 will see the largest increases to the lowest cost gold plans.
- Rating Area 11 will see rate decreases driven by Aetna Health joining the area in 2024.
- The distribution of issuers offering the lowest cost Gold in 2024:
  - Aetna Health in all or part of five (5) rating areas
  - Celtic in all or part of two (2) rating areas
  - HAMP in all or parts of five (5) rating areas
  - HCSC in all or part of two (2) rating areas
  - MercyCare in all or part of one (1) rating area
  - Molina in all or part of one (1) rating area
  - Oscar in all or part of two (2) rating areas
  - Quartz in all or part of one (1) rating area
  - United in all or part of three (3) rating areas



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS IS A 7% INCREASE

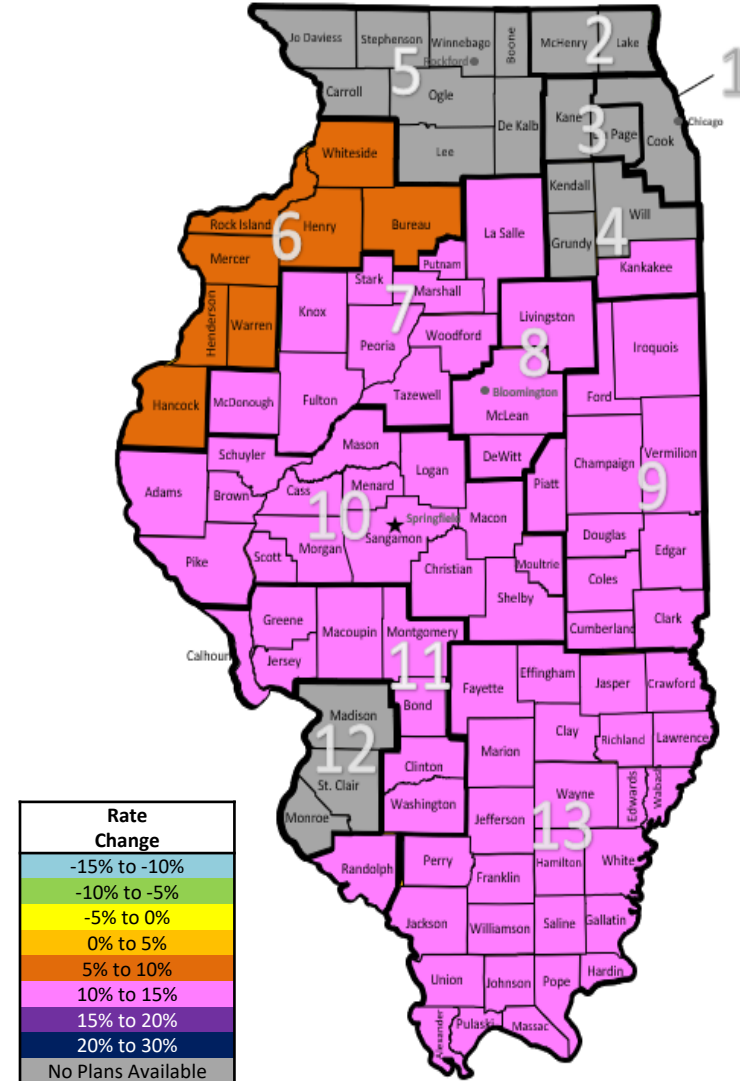
Rating Area	2023 Issuer <sup>1</sup>	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer <sup>1</sup>	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	Molina	\$323.38	Aetna Health	\$339.76	5%
Rating Area 2	Celtic	\$346.11	Aetna Health	\$341.94	-1%
	Aetna Health	\$376.41	Aetna Health	\$341.94	-9%
Rating Area 3	Molina	\$316.66	Oscar <sup>2</sup>	\$364.44	15%
	Molina	\$316.66	Aetna Health <sup>2</sup>	\$369.45	17%
Rating Area 4	Molina	\$319.45	Oscar <sup>3</sup>	\$324.57	2%
	Celtic	\$357.57	Molina <sup>3</sup>	\$381.61	7%
	Celtic	\$357.57	United <sup>3</sup>	\$386.26	8%
	Celtic	\$357.57	Celtic <sup>3</sup>	\$396.00	11%
Rating Area 5	MercyCare	\$390.17	MercyCare <sup>4</sup>	\$456.54	17%
	Quartz	\$502.10	Quartz <sup>4</sup>	\$592.91	18%
	Quartz	\$502.10	HCSC <sup>4</sup>	\$528.60	5%
	HCSC	\$521.81	HCSC <sup>4</sup>	\$528.60	1%
Rating Area 6	Celtic	\$452.82	Celtic <sup>5</sup>	\$501.23	11%
	HAMP	\$469.15	HAMP <sup>5</sup>	\$530.93	13%
Rating Area 7	HAMP	\$516.07	HAMP <sup>6</sup>	\$591.95	15%
	HAMP	\$516.07	HCSC <sup>6</sup>	\$561.67	9%
Rating Area 8	HAMP	\$484.79	HAMP	\$567.54	17%
Rating Area 9	HAMP	\$516.07	HAMP	\$598.05	16%
Rating Area 10	HAMP	\$505.64	Aetna Health <sup>7</sup>	\$524.16	4%
	HAMP	\$505.64	United <sup>7</sup>	\$521.37	3%
Rating Area 11	HAMP	\$521.28	Aetna Health	\$483.76	-7%
Rating Area 12	Celtic	\$405.09	United	\$401.44	-1%
Rating Area 13	HAMP	\$594.26	HAMP	\$695.70	17%
<b>Weighted Average Change<sup>8</sup></b>					<b>7%</b>

## Notes:

- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
- Oscar has the lowest cost Gold plan in one county (Du Page) and Aetna Health in one county (Kane).
- Celtic has the lowest cost Gold plan in one county (Grundy), Molina in one county (Kendall), Oscar in one county (Will) and United in one county (Kankakee).
- HCSC has the lowest cost Gold plan in two counties (DeKalb, Ogle), MercyCare has the lowest cost Gold plan in two counties (Boone, Winnebago) and Quartz in other four counties (Carroll, Jo Daviess, Lee, Stephenson).
- HAMP has the lowest cost Gold plan in five counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in three counties (Henry, Mercer, Rock Island).
- HAMP has the lowest cost Gold plan in five counties (Fulton, Knox, La Salle, McDonough, Putnam) and HCSC in five counties (Marshall, Peoria, Stark, Tazewell, Woodford).
- Aetna Health has the lowest cost Gold plan in twelve counties (Adams, Brown, Cass, Christian, Logan, Mason, Menard, Morgan, Moultrie, Pike, Schuyler, Scott) and United in three counties (Macon, Sangamon, Shelby).
- Weights used for average increase calculation are based on CMS 2023 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files#:~:text=2023%20OEP%20County%2DLevel%20Public,FPL%2C%20and%20plan%20switching%20behavior.>

# INDIVIDUAL MARKET – RATE CHANGE OF LOWEST COST PLATINUM PLANS BY COUNTY

- Platinum plans returned to the Exchange in plan year 2023 and will continue to be available in plan year 2024.
- Platinum plans are available in Rating Areas 6, 7, 8, 9, 10, 11, 13, and parts of Rating Area 4.
- HAMP is the only carrier that offers Platinum plans, consistent with the prior year. The rate changes for the lowest cost Platinum plans will be in the 9% to 13% range. Rating Area 6 will see a rate change just under 10% which puts it at the highest end of the range in the color legend.



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST PLATINUM PLANS IS A 13% INCREASE

Rating Area	2023 Issuer <sup>1</sup>	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer <sup>1</sup>	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	N/A	N/A	N/A	N/A	N/A
Rating Area 2	N/A	N/A	N/A	N/A	N/A
Rating Area 3	N/A	N/A	N/A	N/A	N/A
Rating Area 4	HAMP	\$633.37	HAMP	\$717.63	13%
Rating Area 5	N/A	N/A	N/A	N/A	N/A
Rating Area 6	HAMP	\$600.03	HAMP	\$657.20	10%
Rating Area 7	HAMP	\$660.03	HAMP	\$732.74	11%
Rating Area 8	HAMP	\$620.03	HAMP	\$702.52	13%
Rating Area 9	HAMP	\$660.03	HAMP	\$740.29	12%
Rating Area 10	HAMP	\$646.70	HAMP	\$732.74	13%
Rating Area 11	HAMP	\$666.70	HAMP	\$755.40	13%
Rating Area 12	N/A	N/A	N/A	N/A	N/A
Rating Area 13	HAMP	\$760.04	HAMP	\$861.16	13%
<b>Weighted Average Change<sup>3</sup></b>					<b>13%</b>

## 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 Areas 1, 2, 3, 5, 12, and part of Rating Area 4 (Grundy, Kendall, and Will counties).
3. Weights used for average increase calculation are based on CMS 2023 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files#:~:text=2023%20OEP%20County%2DLevel%20Public,FPL%2C%20and%20plan%20switching%20behavior.>