

2024 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

HIGHLIGHTS

OFF-EXCHANGE

2024 ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Individual Off-Exchange Only – 74 unique plans will be available for plan year 2024.
 - Aetna Health, Inc. (Aetna Health) – (HMO)
 - Aetna Life Insurance Company (Aetna Life) – (PPO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (POS)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)

In 2024:

- Aetna Life will be a new entrant to the Individual market.
- Celtic Insurance Company (Celtic) and Cigna Healthcare of Illinois, Inc. (Cigna) will no longer offer Individual Off-Exchange only plans.
- Additionally, with the exception of enhanced Silver CSR benefit plans, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers will have more coverage options.

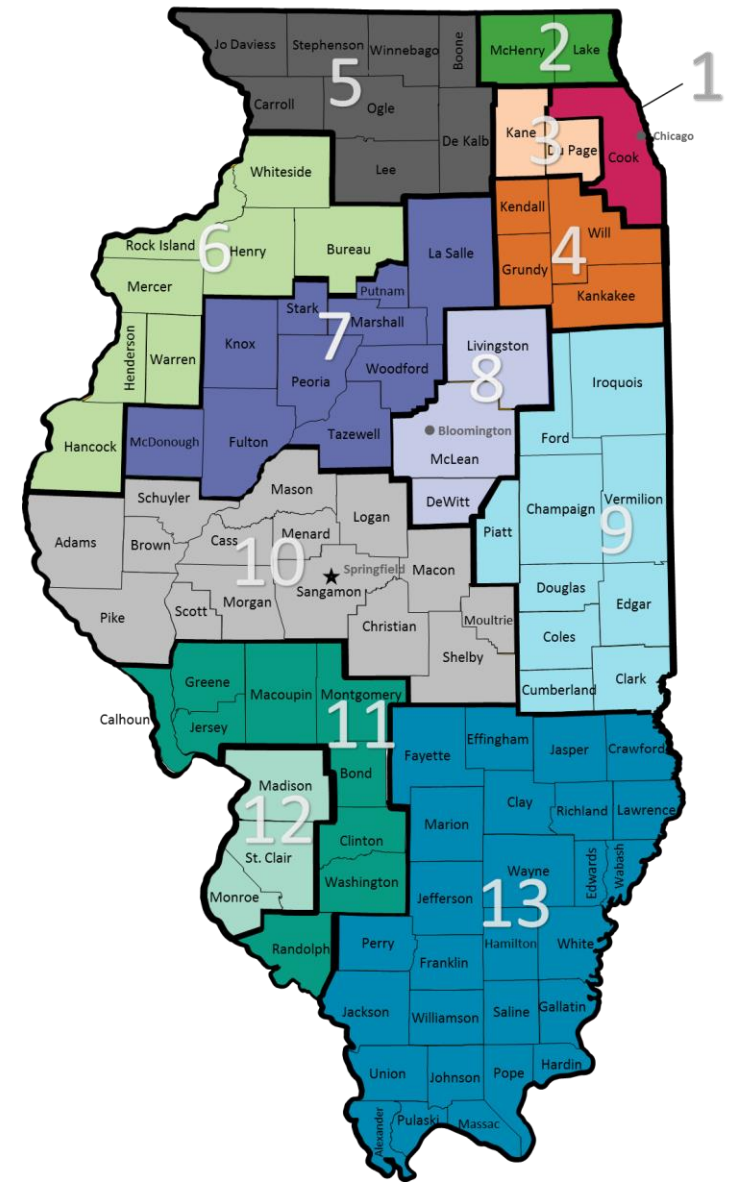
2024 ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Small Group Off-Exchange Market – 784 unique plans will be available for plan year 2024.
 - Aetna Health Insurance Company (Aetna Health) – (POS)
 - Aetna Life Insurance Company (Aetna Life) – (PPO)
 - Health Alliance Medical Plan, Inc. (HAMP) – (HMO, PPO, and POS)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
 - Medical Associates Health Plans – (HMO and POS)
 - MercyCare HMO Inc. – (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO, POS, and PPO)
 - UnitedHealthcare of Illinois, Inc. – (HMO)
 - UnitedHealthcare Insurance Company of Illinois – (POS)
 - UnitedHealthcare Insurance Company of the River Valley – (POS)
 - UnitedHealthcare Plan of the River Valley, Inc. – (HMO)
- Humana Health Plan Inc. (Humana), Humana Insurance Company (Humana), and Cigna Health and Life Insurance Company (Cigna) exited the Small Group market in 2024

HEALTH PLAN RATING AREAS – 13 DISTINCT AREAS

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

Rating Areas
1
2
3
4
5
6
7
8
9
10
11
12
13



OFF-EXCHANGE ONLY – ADDITIONAL BACKGROUND

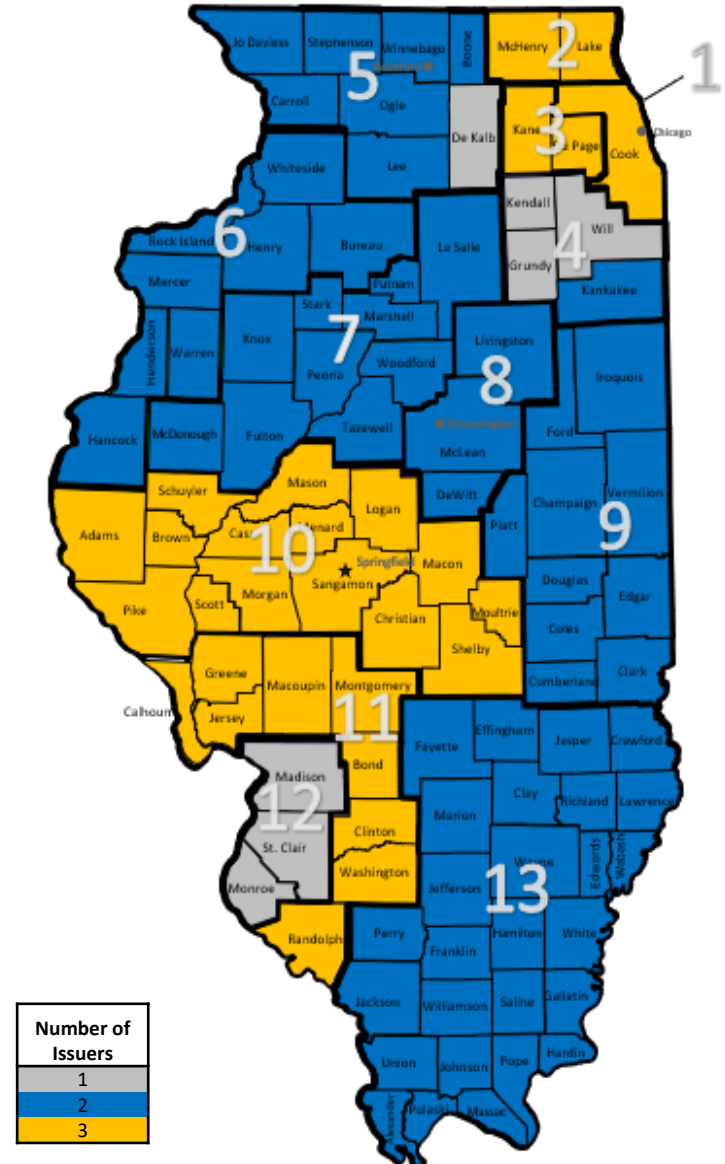
- The information provided in this deck represents plans that will be available Off-Exchange only, through an issuer, broker, or agent.
- With the exception of enhanced Silver CSR benefit plans, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers purchasing plans in the Individual market will have more options than what is shown here.

PLAN ANALYSIS

INDIVIDUAL, OFF-EXCHANGE ONLY

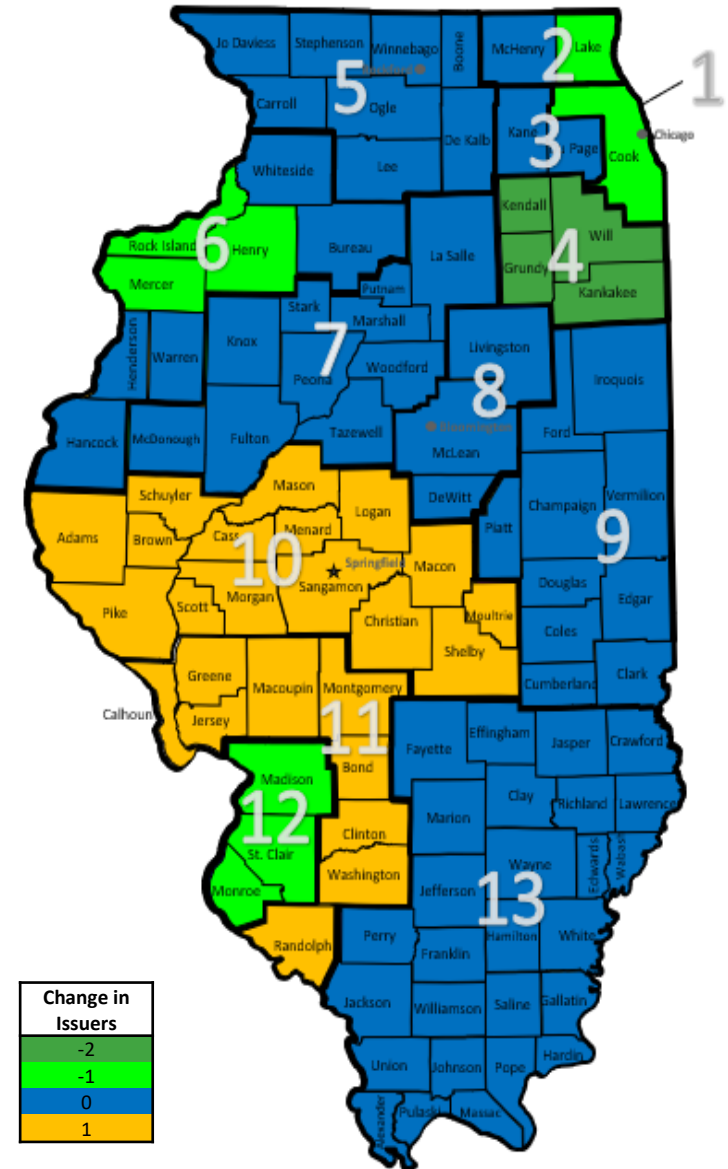
NUMBER OF ISSUERS BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

- Aetna Health, Aetna Life, HAMP, HCSC and Quartz will offer Individual Off-Exchange only plans in plan year 2024.
- Aetna Life entered the Individual market for 2024.
- Celtic and Cigna will no longer offer Off-Exchange only plans in the Individual market for 2024.
- HCSC is the only issuer offering Individual Off-Exchange only plans in all counties.
- Every rating area in the state will have at least 2 issuers offering Off-Exchange only plans except for Rating Area 12 and DeKalb, Kendall, Grundy and Will counties in parts of Rating Areas 4 and 5.



NUMBER OF ISSUERS BY COUNTY - CHANGE FROM PRIOR YEAR (INDIVIDUAL, OFF-EXCHANGE ONLY)

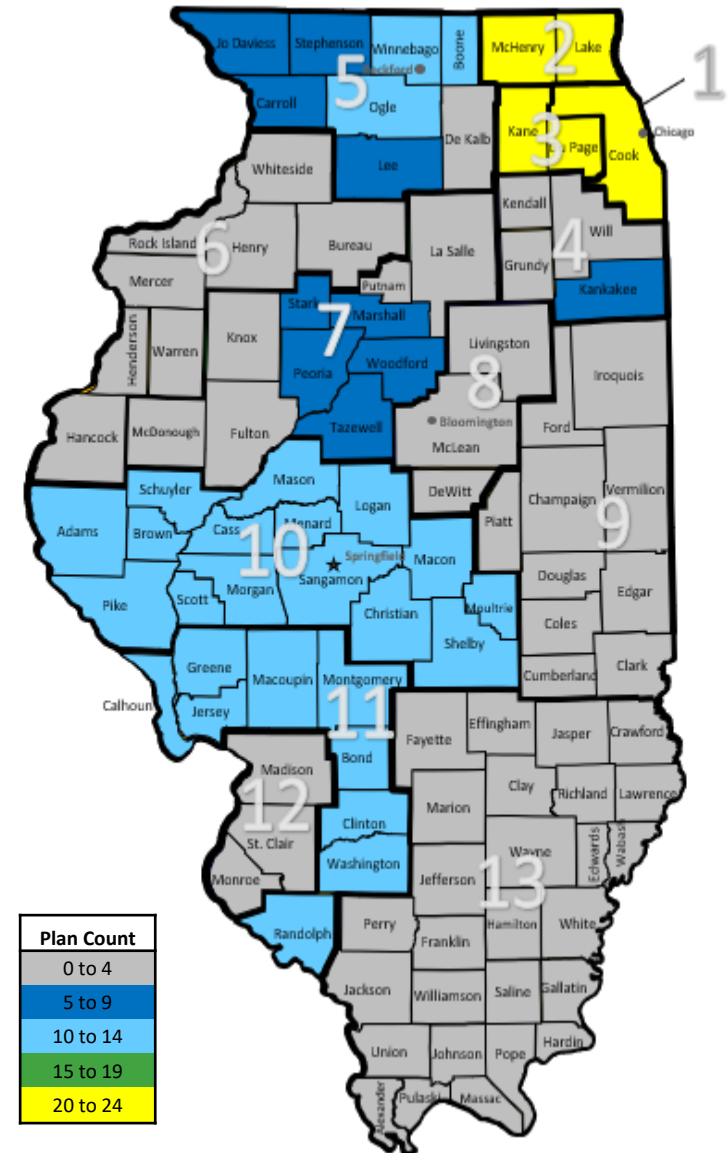
- Many of the counties in the state will not see a change in the number of issuers offering Off-Exchange only plans in 2024 as compared to 2023.
- Rating Areas 10 and 11 will see an increase in the number of issuers offering Off-Exchange only plans in 2024 as compared to 2023.
 - This is due to the expansion of Aetna Health’s service area in 2024.
- Rating Areas 1, 4, 6, 12 and part of Rating Area 2 will see a decrease in the number of issuers offering Off-Exchange only plans in 2024 as compared to 2023.
 - This is primarily due to Celtic and Cigna not offering Off-Exchange only plans in 2024.



NUMBER OF PLANS BY COUNTY

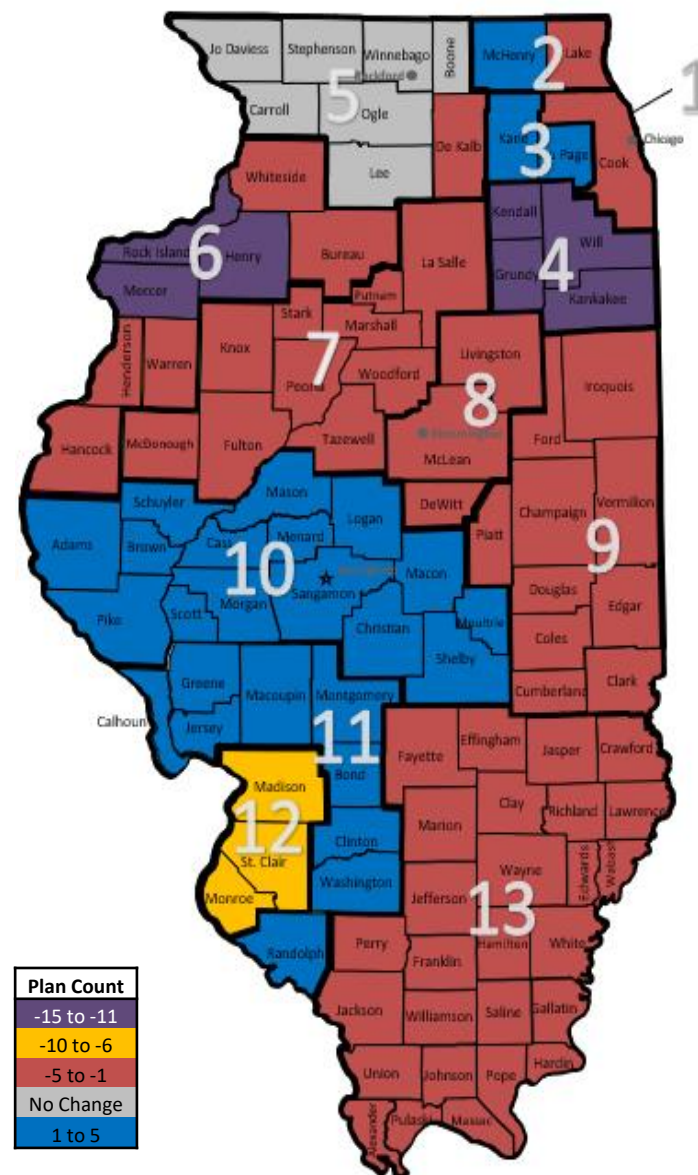
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Aetna Health
 - Offering plan options in Rating Areas 1, 2, 3, 10 and 11.
- Aetna Life
 - Offering plan options in Rating Areas 1, 2, and 3.
- HAMP
 - Offering plan options in Rating Areas 6, 7, 8, 9, 10, 11, and 13 and parts of Rating Area 4.
- HCSC
 - Offering Blue Choice Preferred plans in all counties.
 - Offering Blue Precision HMO plans in all of Rating Areas 2, 3, 4, and parts of Rating Areas 5 and 7.
 - Offering BCBSIL HMO Networks in Rating Areas 1 and 3.
- Quartz
 - Offering plan options in all of Rating Area 5 except DeKalb County.



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

- Much of the state will experience a decrease in the total number of Individual Off-Exchange only plans. Rating Areas 4 and 6 will see the largest decrease driven by Cigna and Celtic no longer offering Off-Exchange only plans in the Individual market 2024.
- Rating Areas 3, 10 and 11 and parts of Rating Area 2 will experience the only increases in plan offerings due to Aetna Life's entrance and Aetna Health's service area expansion in the Off-Exchange only Individual market.



ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA

(INDIVIDUAL, OFF-EXCHANGE ONLY)

	Aetna Health HMO	Aetna Life PPO	HAMP POS	HCSC HMO	HCSC PPO	Quartz HMO
Rating Area 1	Full	Full		Full	Full	
Rating Area 2	Full	Full		Full	Full	
Rating Area 3	Full	Full		Full	Full	
Rating Area 4			Partial	Full	Full	
Rating Area 5				Partial	Full	Partial
Rating Area 6			Full		Full	
Rating Area 7			Full	Partial	Full	
Rating Area 8			Full		Full	
Rating Area 9			Full		Full	
Rating Area 10	Full		Full		Full	
Rating Area 11	Full		Full		Full	
Rating Area 12					Full	
Rating Area 13			Full		Full	

- Only HCSC (HMO and PPO) offers multiple Individual Off-Exchange only plan types. HCSC (PPO) is the only carrier to offer Off-Exchange only plans statewide.
- In addition to these coverage options, all On-Exchange options, with the exception of enhanced Silver CSR benefit plans, will be available Off-Exchange.

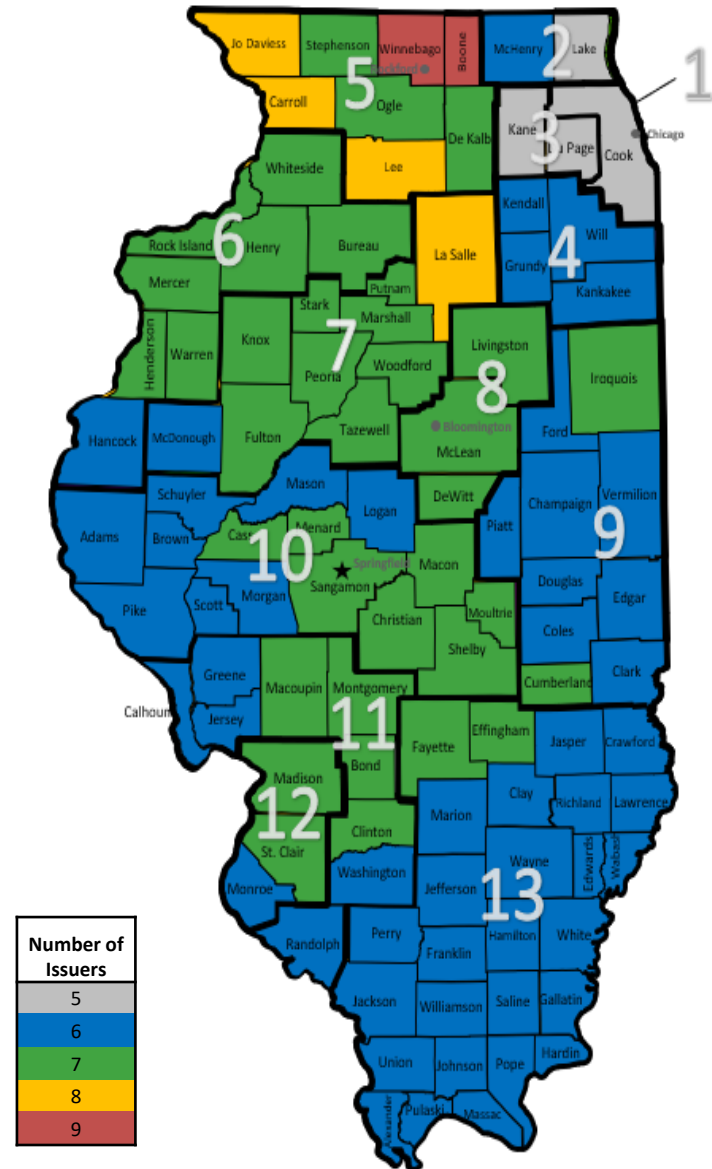
PLAN ANALYSIS

SMALL GROUP OFF-EXCHANGE

NUMBER OF ISSUERS BY COUNTY

(SMALL GROUP, OFF-EXCHANGE ONLY)

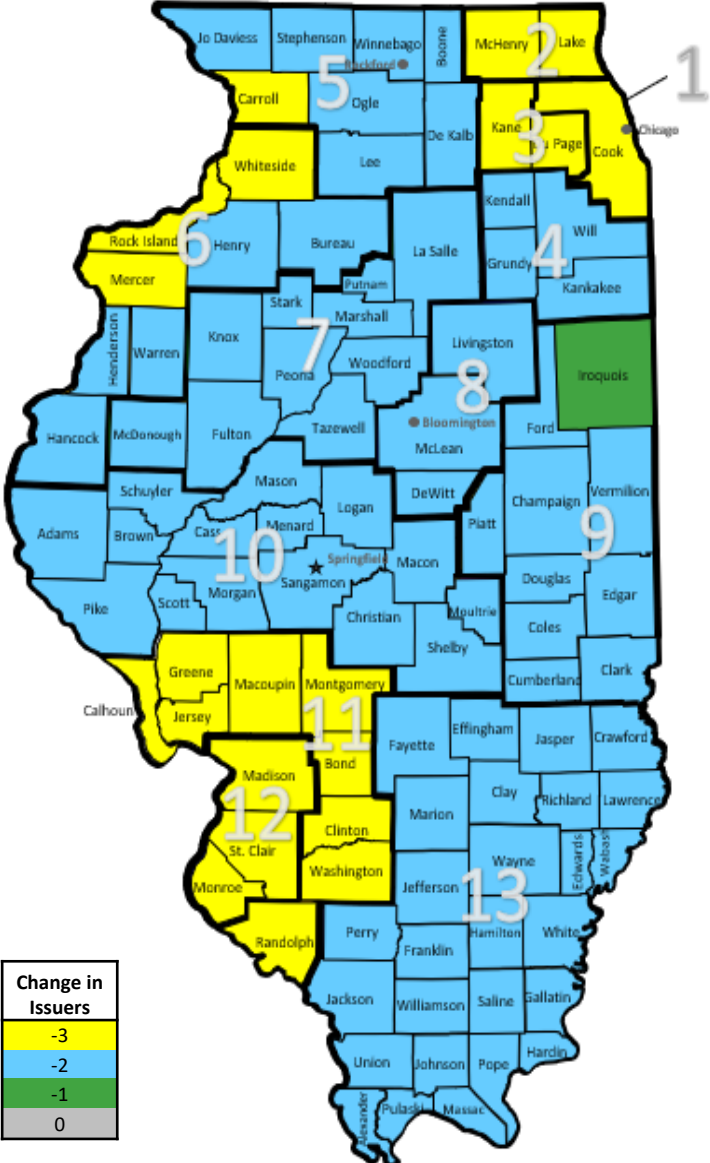
- The Aetna entities, HCSC, and United entities are offering Small Group plans in all rating areas.
- Every county within the state will have plan options to consider from numerous issuers.



NUMBER OF ISSUERS BY COUNTY - CHANGE FROM PRIOR YEAR

(SMALL GROUP, OFF-EXCHANGE ONLY)

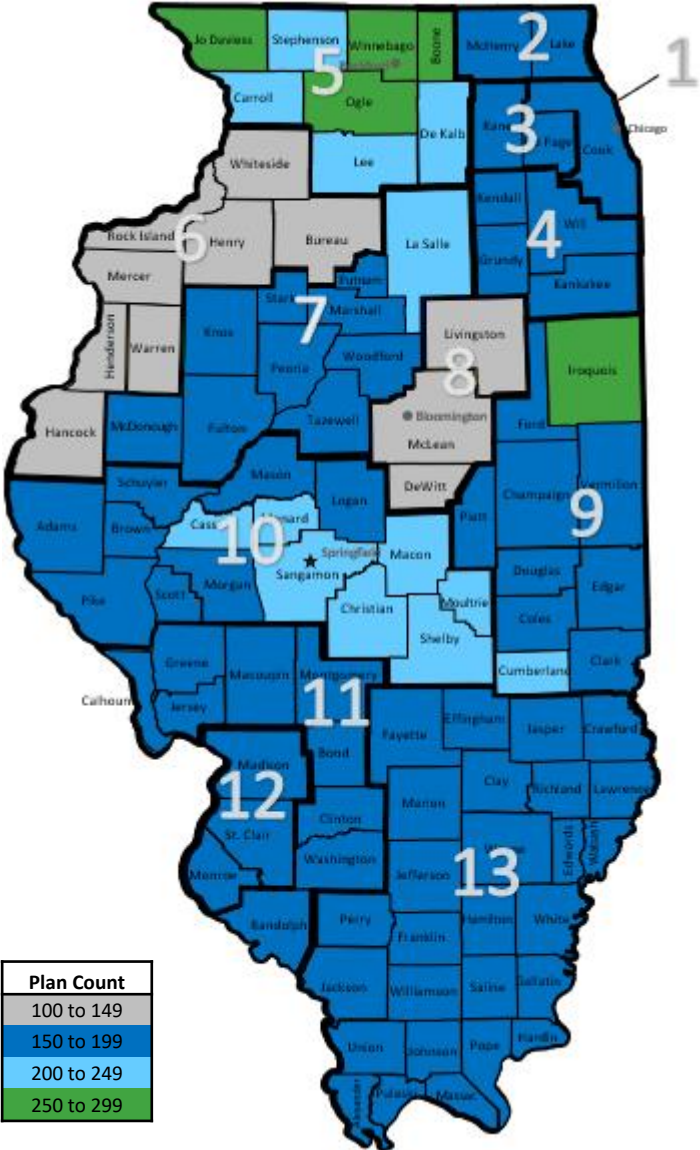
- The state will experience small decreases in the number of issuers offering Small Group coverage by county.
- Rating Areas 1, 2, 3, 11, 12, and parts of Rating Areas 5 and 6 will see the largest decrease in issuers in 2024.
- No rating areas will see an increase in the number of issuers.



NUMBER OF PLANS BY COUNTY

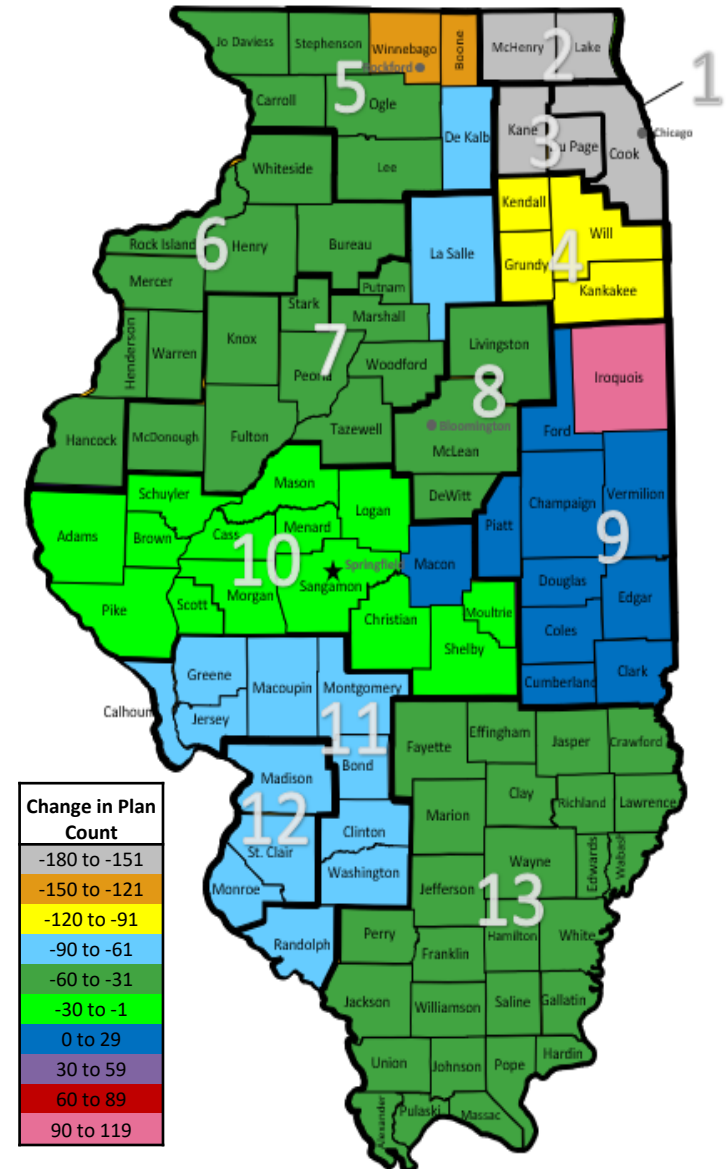
(SMALL GROUP, OFF-EXCHANGE ONLY)

- Most of the state falls within the 150 to 249 plan count range.
- The Northwest part of the state will have the most plan options available in 2024.
- Regardless, a wide range of plan options for small employers are available in all counties.



NUMBER OF PLANS BY COUNTY – CHANGE FROM PRIOR YEAR (SMALL GROUP, OFF-EXCHANGE ONLY)

- Much of the state will experience a decrease in the number of plan options available in 2024, consistent with the decrease in the number of issuers.
- Rating Area 9 will experience a slight increase or no change at all in the number of plan options in 2024.
- Iroquois County in Rating Area 9 will see the largest increase in plan offerings.
 - This is due to an expansion of United’s service area in the Small Group market.



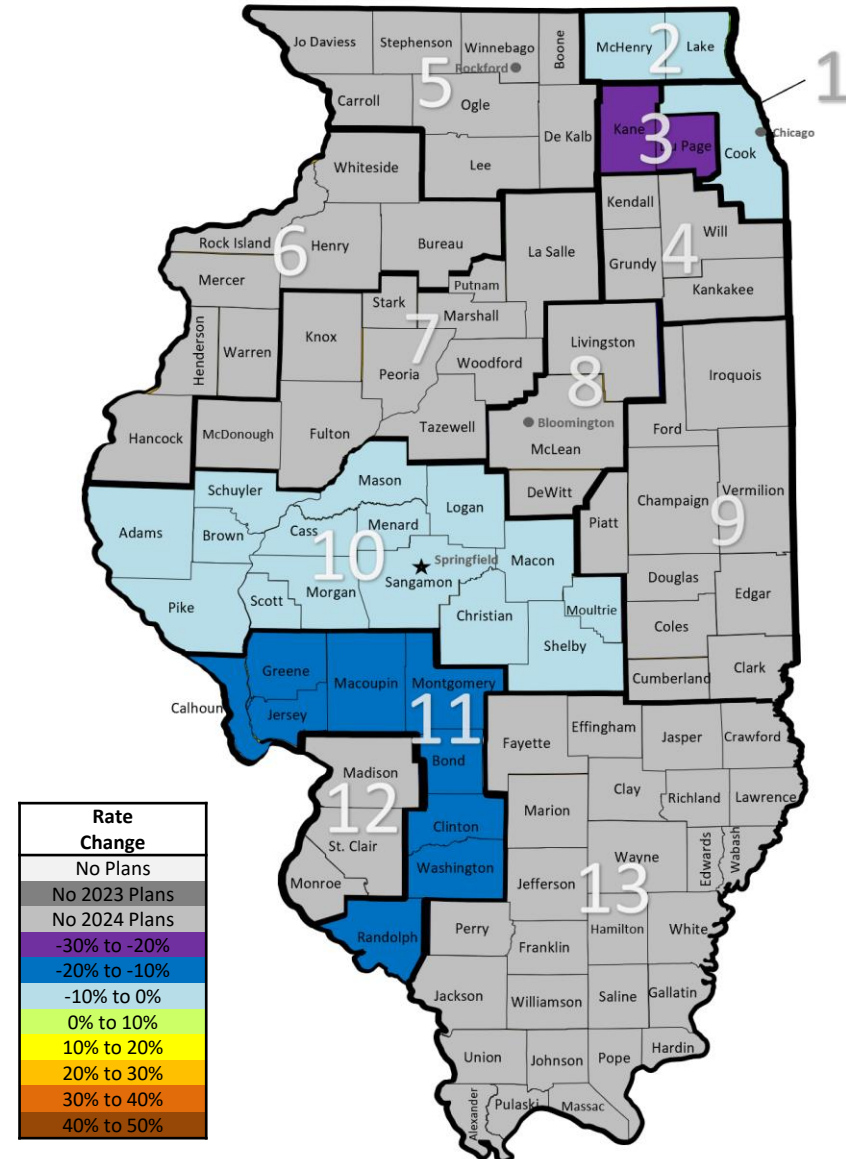
RATE INFORMATION

INDIVIDUAL, OFF-EXCHANGE

RATE CHANGE OF LOWEST COST BRONZE PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

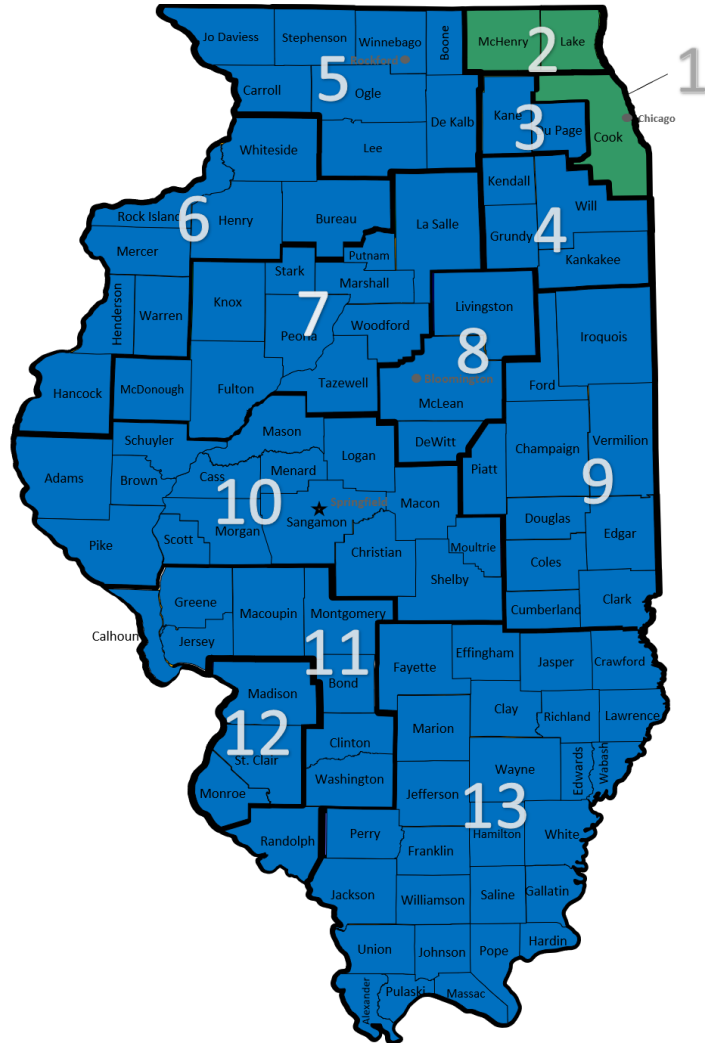
- Most of the state has no plans offering Off-Exchange only Bronze plans.
 - Only Aetna (Health and Life) will offer Off-Exchange only Bronze plans in the Individual market in 2024.
- The largest rate decrease will be in Rating Area 3.
- There are no rate increases reported for 2024.



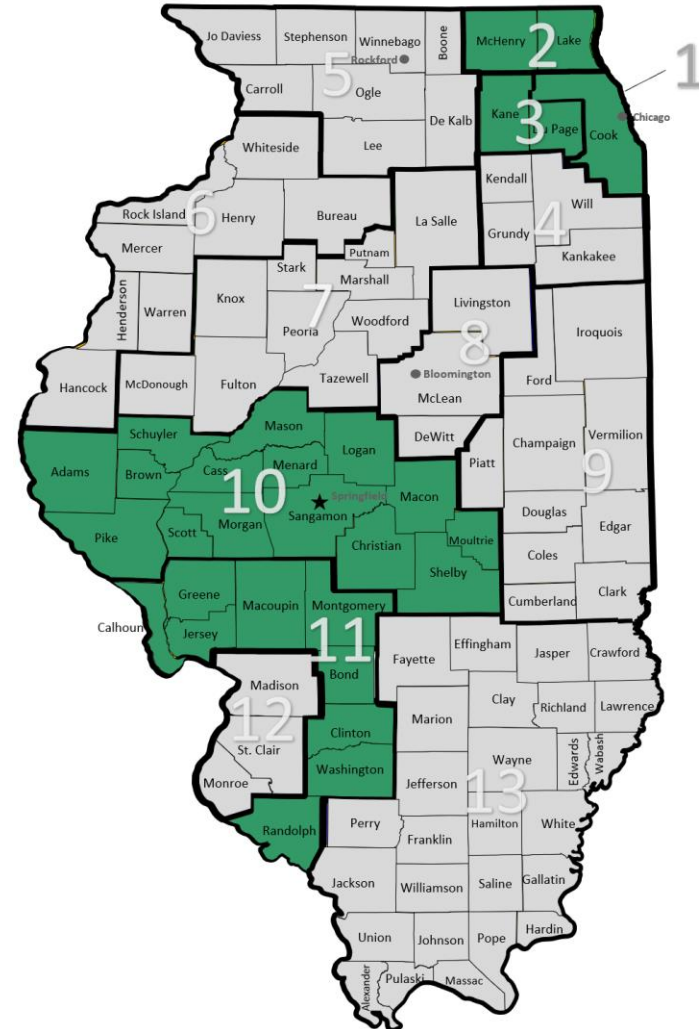
CHANGE IN LOWEST COST BRONZE PLAN ISSUER BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2023 Lowest Cost Bronze Plan Issuer



2024 Lowest Cost Bronze Plan Issuer



Issuer
HCSC
Aetna Health
No Plans

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS BEING OFFERED OFF-EXCHANGE ONLY IS A 6% DECREASE. (INDIVIDUAL, OFF-EXCHANGE ONLY)

<u>Rating Area</u>	<u>2023 Issuer¹</u>	<u>2023 21 Year-Old Non-Tobacco Rate</u>	<u>2024 Issuer¹</u>	<u>2024 21 Year-Old Non-Tobacco Rate</u>	<u>2024 Rate Change</u>
Rating Area 1	Aetna Health	\$267.77	Aetna Health	\$263.16	-2%
Rating Area 2	Aetna Health	\$269.91	Aetna Health	\$264.85	-2%
Rating Area 3	HCSC	\$366.98	Aetna Health	\$286.15	-22%
Rating Area 4	HCSC	\$361.25			
Rating Area 5	HCSC	\$455.47			
Rating Area 6	HCSC	\$399.73			
Rating Area 7	HCSC	\$453.41			
Rating Area 8	HCSC	\$455.13			
Rating Area 9	HCSC	\$465.71			
Rating Area 10	HCSC	\$414.97	Aetna Health	\$405.98	-2%
Rating Area 11	HCSC	\$423.36	Aetna Health	\$374.69	-11%
Rating Area 12	HCSC	\$374.83			
Rating Area 13	HCSC	\$523.68			
Weighted Average Change²					-6%

Notes:

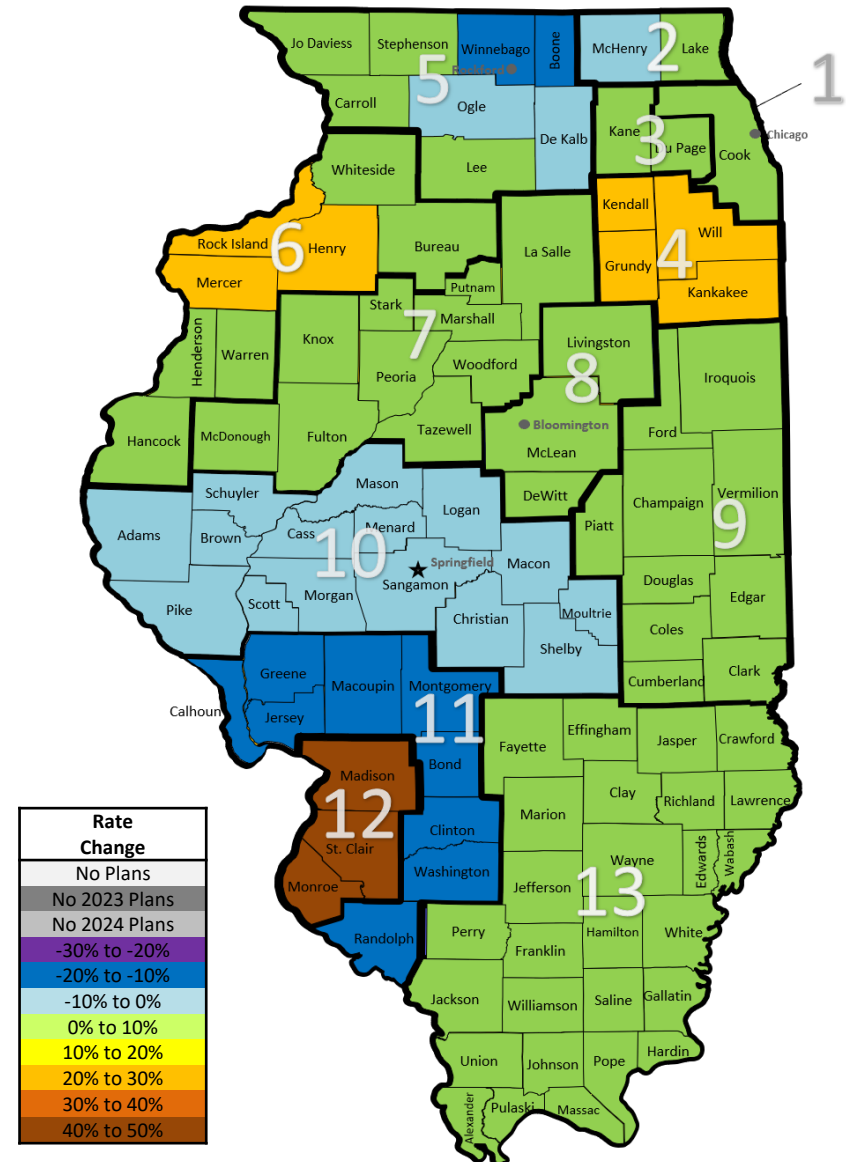
1. Lowest across the rating area. May not be available in all counties in the rating area.

2. 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>.

RATE CHANGE OF LOWEST COST SILVER PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

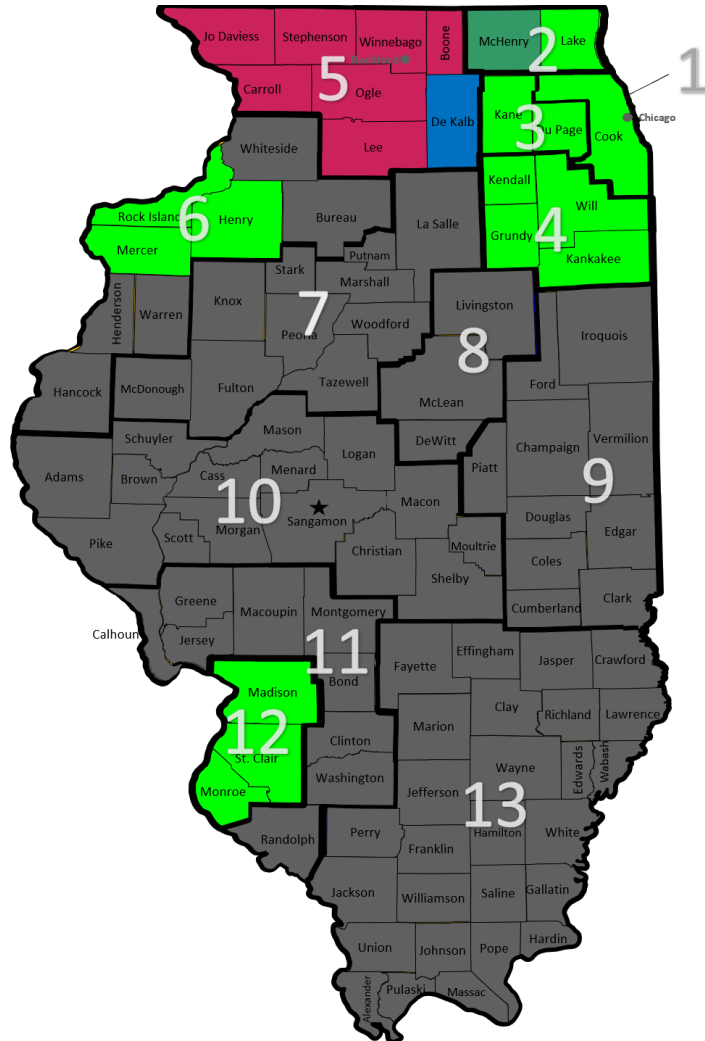
- Rate changes for Silver plans that are offered Off-Exchange only vary throughout the state, ranging from -12% to 49%.
- The largest increases will be in Rating Area 12.
- Rating Area 11 as well as Winnebago and Boone counties (Rating Area 5) will experience the largest decrease in rates.



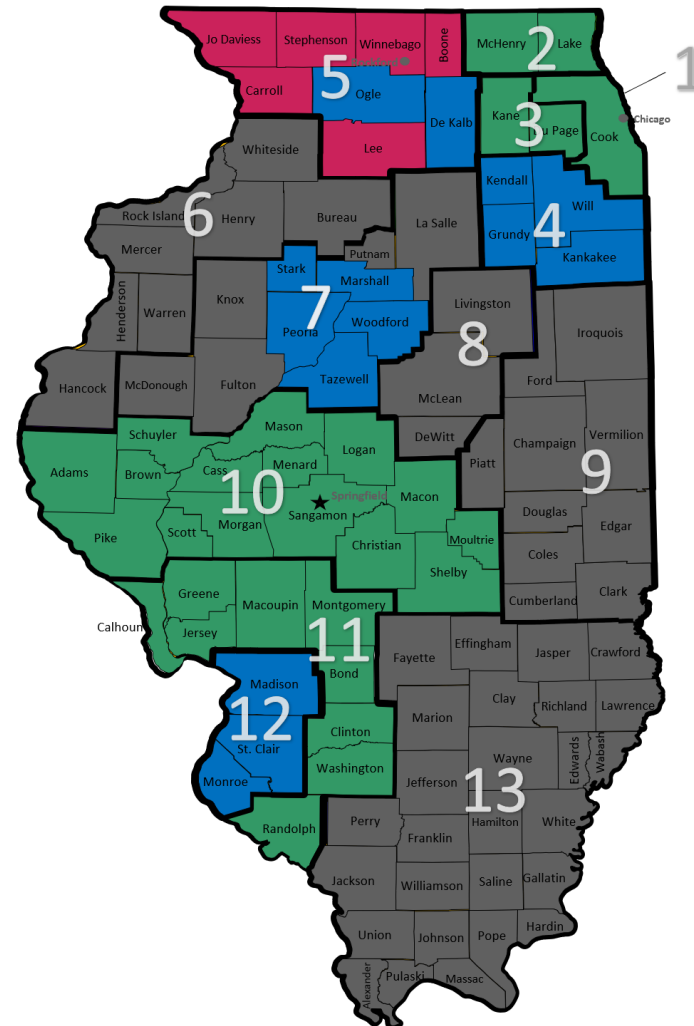
CHANGE IN LOWEST COST SILVER PLAN ISSUER BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2023 Lowest Cost Silver Plan Issuer



2024 Lowest Cost Silver Plan Issuer



Issuer
HAMP
HCSC
Aetna Health
Celtic
Quartz

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS OFFERED OFF-EXCHANGE ONLY IS AN 8% INCREASE (INDIVIDUAL, OFF-EXCHANGE ONLY)

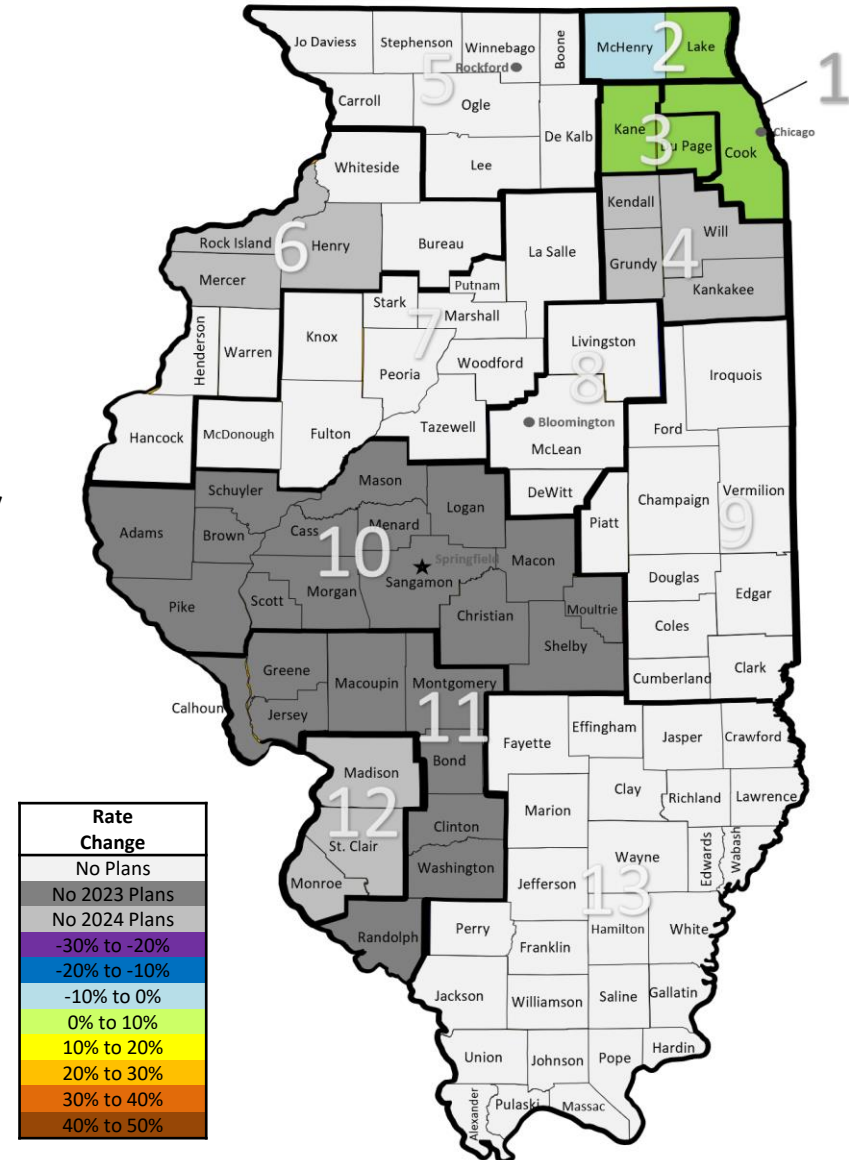
Rating Area	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer ¹	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	Celtic	\$247.25	Aetna Health	\$269.82	9%
Rating Area 2	Celtic	\$255.48	Aetna Health ²	\$271.55	6%
	Aetna Health	\$282.92	Aetna Health ²	\$271.55	-4%
Rating Area 3	Celtic	\$286.17	Aetna Health	\$293.40	3%
Rating Area 4	Celtic	\$263.94	HCSC	\$329.87	2%
Rating Area 5	Quartz	\$422.90	Quartz ³	\$373.46	-12%
	Quartz	\$422.90	Quartz ³	\$443.07	5%
	HCSC	\$430.76	HCSC ³	\$422.41	-2%
	Quartz	\$422.90	HCSC ³	\$422.41	0%
Rating Area 6	HAMP	\$392.70	HAMP ⁴	\$408.14	4%
	Celtic	\$334.25	HAMP ⁴	\$408.14	22%
Rating Area 7	HAMP	\$431.97	HAMP ⁵	\$455.06	5%
	HAMP	\$431.97	HCSC ⁵	\$449.64	4%
Rating Area 8	HAMP	\$405.79	HAMP	\$436.29	8%
Rating Area 9	HAMP	\$431.97	HAMP	\$459.75	6%
Rating Area 10	HAMP	\$423.24	Aetna Health	\$416.26	-2%
Rating Area 11	HAMP	\$436.33	Aetna Health	\$384.18	-12%
Rating Area 12	Celtic	\$299.02	HCSC	\$444.16	49%
Rating Area 13	HAMP	\$497.42	HAMP	\$534.81	8%
Weighted Average Change⁶					8%

Notes:

1. Lowest across the rating area. May not be available in all counties in the rating area.
2. Rate change differs by county: 6% applies to Lake and -4% for McHenry.
3. Quartz has the lowest cost Silver plan in six counties (Boone, Carroll, Jo Daviess, Lee, Stephenson, Winnebago) and HCSC has the lowest cost Silver plan in two counties (DeKalb and Ogle). The -12% rate change applies to Boone and Winnebago, 5% for Carroll, Jo Daviess, Lee, and Stephenson, -2% for De Kalb, and 0% for Ogle.
4. Rate change differs by county: 4% applies to Bureau, Hancock, Henderson, Warren, and Whiteside; 22% for Henry, Mercer, and Rock Island.
5. Rate change differs by county: 5% applies to Fulton, Knox, La Salle, McDonough, and Putnam; 4% for Marshall, Peoria, Stark, Tazewell, and Woodford.
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>.

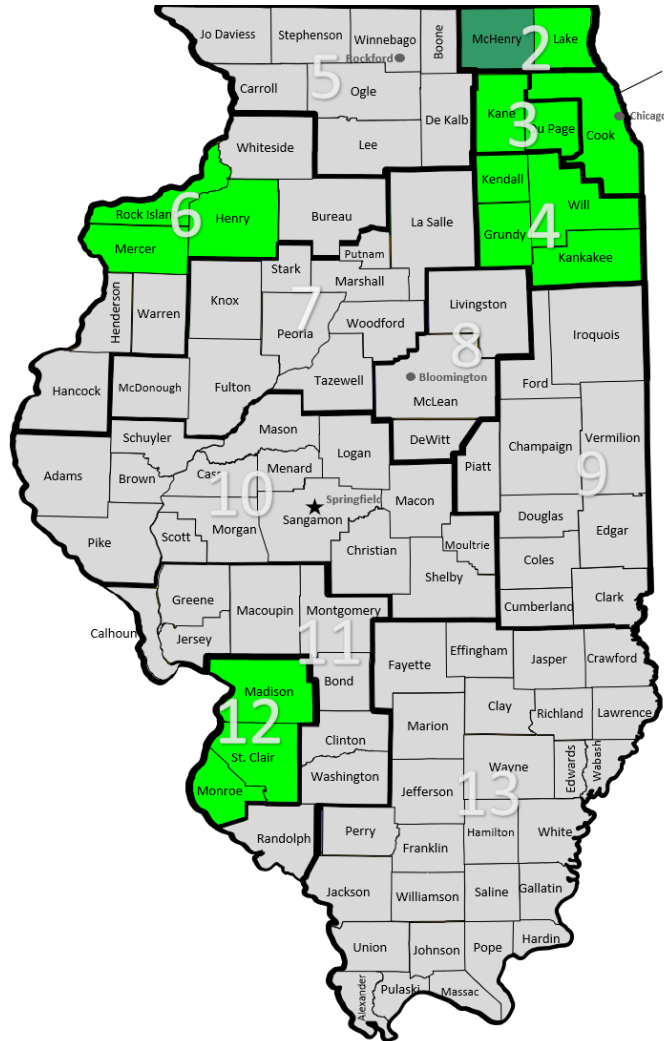
RATE CHANGE OF LOWEST COST GOLD PLANS BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

- Rating Areas 10 and 11 are new to offering Off-Exchange only Gold plans in 2024.
- Rating Areas 4, 6, and 12 no longer have Off-Exchange only Gold plans.
 - This is due to Celtic no longer offering Off-Exchange only plans in the Individual market in 2024.
- Only Rating Areas 1, 2 and 3 have Gold Individual Off-Exchange only plans in 2023 and 2024 where a rate change can be calculated.
- Only Aetna (Health and Life) will be offering Gold Individual Off-Exchange only plans in 2024.

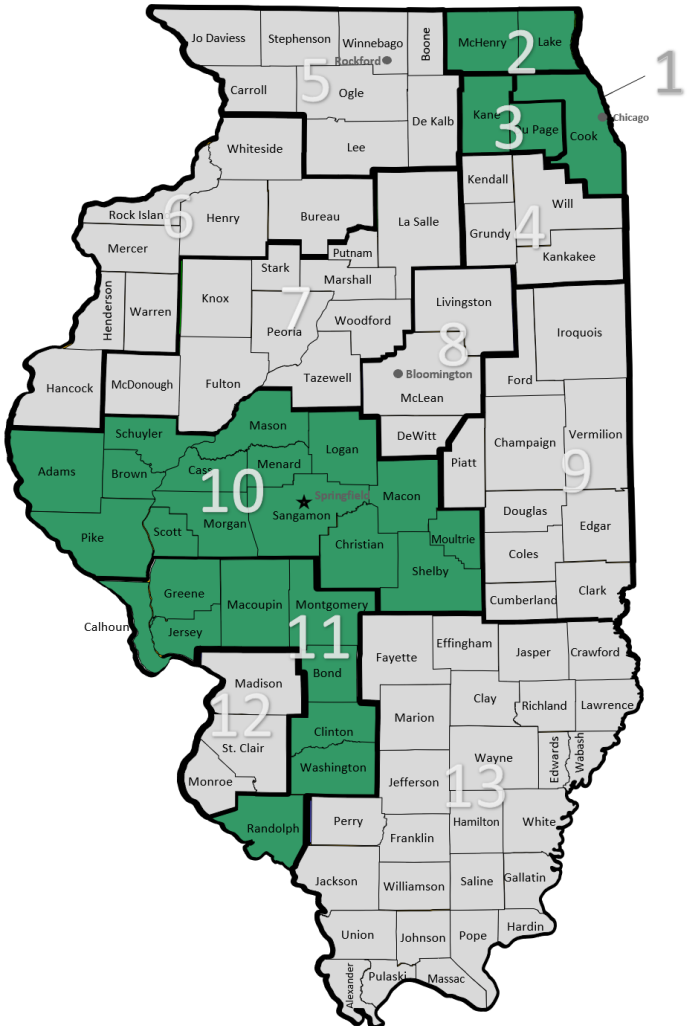


CHANGE IN LOWEST COST GOLD PLAN ISSUER BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

2023 Lowest Cost Gold Issuer



2024 Lowest Cost Gold Issuer



Issuer
Celtic
Aetna Health
No Plans

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS OFFERED OFF-EXCHANGE ONLY IS A 7% INCREASE (INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2023 Issuer ¹	2023 21 Year-Old Non-Tobacco Rate	2024 Issuer ¹	2024 21 Year-Old Non-Tobacco Rate	2024 Rate Change
Rating Area 1	Celtic	\$312.76	Aetna Health	\$342.11	9%
Rating Area 2	Celtic	\$323.17	Aetna Health ²	\$344.31	7%
	Aetna Health	\$376.54	Aetna Health ²	\$344.31	-9%
Rating Area 3	Celtic	\$362.00	Aetna Health	\$372.00	3%
Rating Area 10	N/A	N/A	Aetna Health	\$527.78	N/A
Rating Area 11	N/A	N/A	Aetna Health	\$487.10	N/A
Weighted Average Change³					7%

- Aetna Health is the only issuer offering Individual Off-Exchange only Gold plans in this market for 2024.

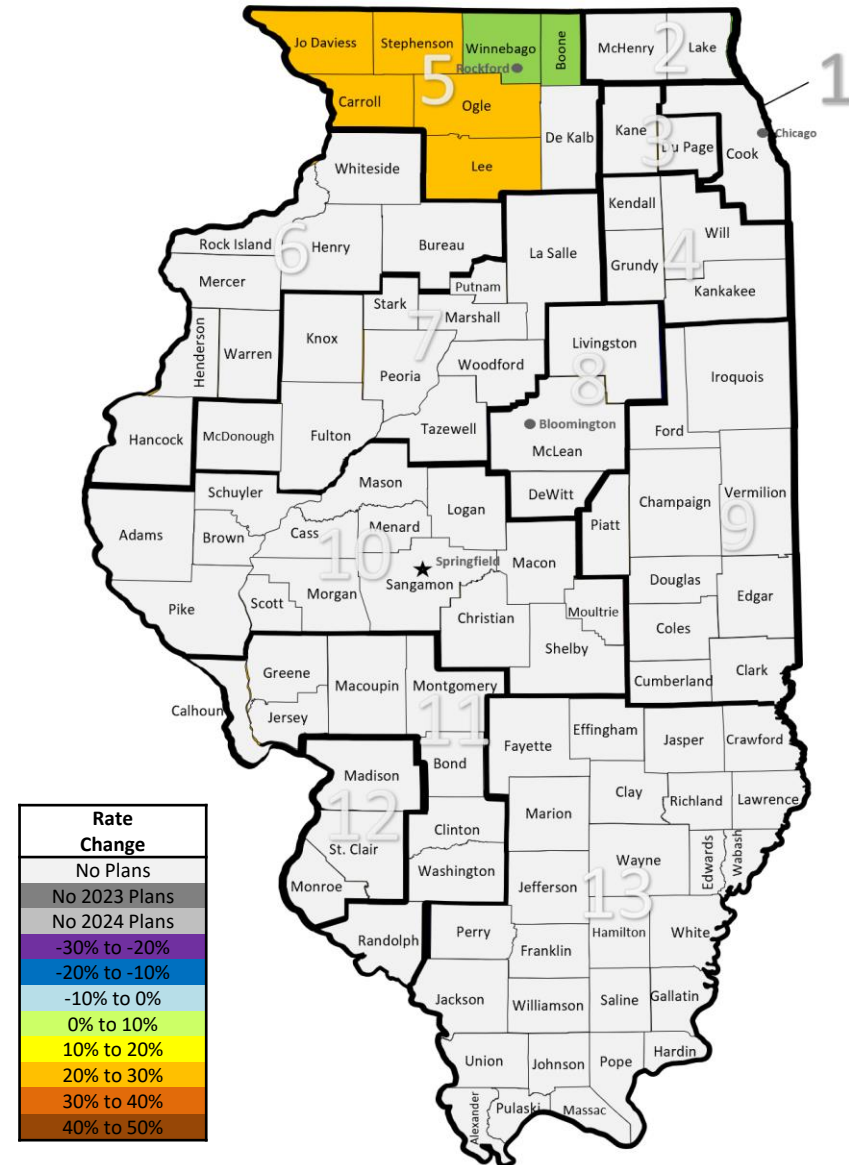
Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Rate change varies by county: 7% applies to Lake and -9% for McHenry.
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>.

RATE CHANGE OF LOWEST COST PLATINUM PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Rating Area 5 is the only rating area to offer Off-Exchange only Platinum plans in 2024 ranging from a 4% to a 23% increase.
- Only Quartz offers Individual Off-Exchange only Platinum plans in 2024.



CHANGE IN LOWEST COST PLATINUM PLAN ISSUER BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2023 Lowest Cost Platinum Issuer



2024 Lowest Cost Platinum Issuer



Issuer
No Plans
Quartz

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST PLATINUM PLANS OFFERED OFF-EXCHANGE ONLY IS A 11% INCREASE (INDIVIDUAL, OFF-EXCHANGE ONLY)

<u>Rating Area</u>	<u>2023 Issuer¹</u>	<u>2023 21 Year-Old Non-Tobacco Rate</u>	<u>2024 Issuer¹</u>	<u>2024 21 Year-Old Non-Tobacco Rate</u>	<u>2024 Rate Change</u>
Rating Area 5	Quartz	\$614.12	Quartz ²	\$637.08	4%
	Quartz	\$614.12	Quartz ²	\$755.82	23%
Weighted Average Change³					11%

- The Off-Exchange only Platinum plans are only offered in parts of Rating Area 5 (by Quartz) in 2024. DeKalb is the one county in Rating Area 5 where a Platinum plan is not offered.

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Rate change varies by county: 4% applies to Boone and Winnebago and 23% for Carroll, Jo Daviess, Lee, Ogle, and Stephenson.
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>.