2023 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

HIGHLIGHTS

OFF-EXCHANGE

2023 ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

In 2023:

- Aetna will be a new entrant to the Individual market.
- Cigna will now offer Off-Exchange only plans.
- Bright Health will exit the Individual market.
- Oscar will no longer offer Off-Exchange only plans.

- Individual Off-Exchange Only – 167 unique plan & rating area combinations will be available for plan year 2023.
  – Aetna Health Insurance Company (HMO)
  – Celtic Insurance Company (HMO)
  – Cigna Healthcare of Illinois, Inc. (HMO)
  – 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)

- Additionally, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers will have more coverage options.

2023 ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

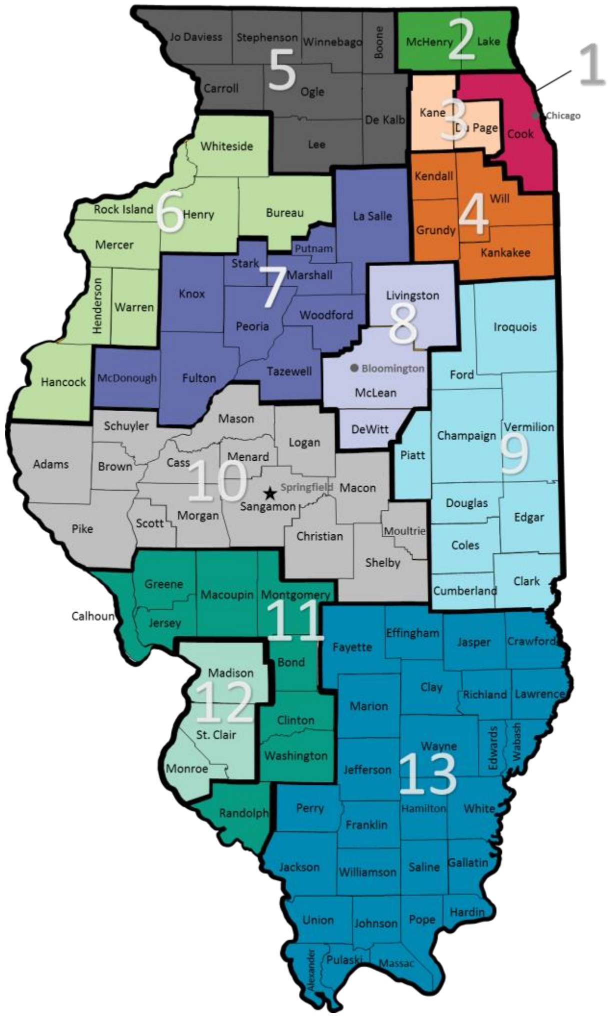
THE ISSUERS IN THIS MARKET DID NOT CHANGE FROM THE PRIOR YEAR

- Small Group Off-Exchange Market – 3,564 unique plan & rating area combinations will be available for plan year 2023.
  - Aetna Health Insurance Company – (POS)
  - Aetna Life Insurance Company – (PPO)
  - Cigna Health and Life Insurance Company – (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)
  - Humana Health Plan, Inc. – (HMO and POS)
  - Humana Insurance Company – (PPO and Ind)
  - Medical Associates Health Plans – (HMO and POS)
  - MercyCare HMO Inc. – (HMO)
  - Quartz Health Benefit Plans Corporation (Quartz) – (HMO, POS, and PPO)
  - UnitedHealthcare Company – (HMO)
  - UnitedHealthcare Insurance Company of Illinois – (POS)
  - UnitedHealthcare Insurance Company of the River Valley – (POS)
  - UnitedHealthcare Plan of the River Valley, Inc. – (HMO)

HEALTH PLAN RATING AREAS – 13 DISTINCT 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
2
3
4
5
6
7
8
9
10
11
12
13



OFF-EXCHANGE ONLY – ADDITIONAL BACKGROUND

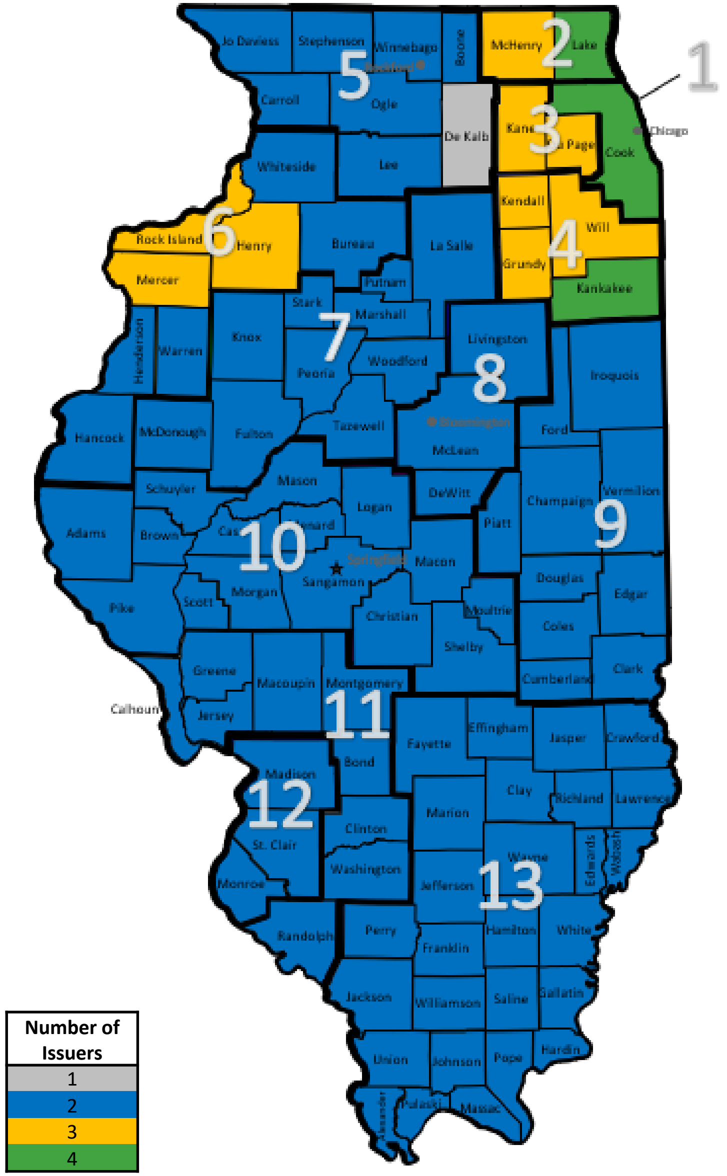
- The information provided in this deck represents plans that will be available Off-Exchange only, through an issuer, broker, or agent.
- All plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers purchasing plans in the Individual market will have more options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

PLAN ANALYSIS

INDIVIDUAL, OFF-EXCHANGE ONLY

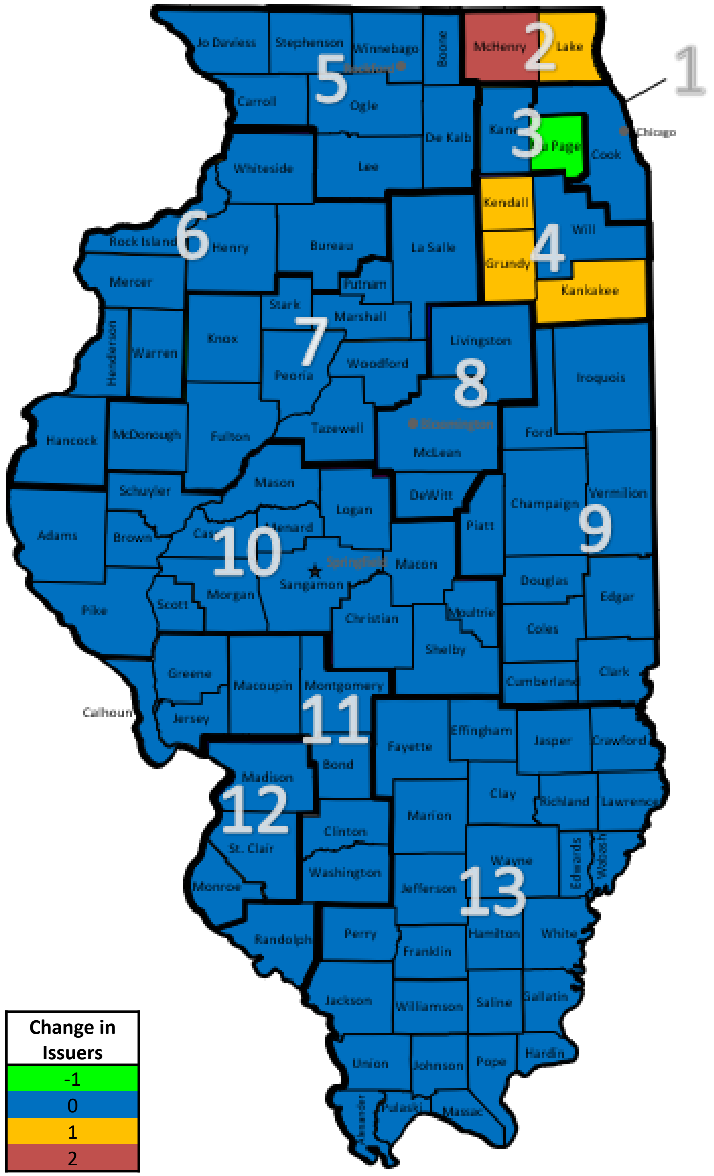
NUMBER OF ISSUERS BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Aetna, Celtic, Cigna, HAMP, HCSC and Quartz will offer Individual Off-Exchange only plans in plan year 2023.
- Aetna entered the Individual market for 2023 and Cigna will now offer Off-Exchange only plans in the Individual market for 2023.
- Bright Health exited the Individual market for 2023 and Oscar will no longer offer Off-Exchange only plans in the Individual market for 2023.
- HCSC is the only issuer offering Individual Off-Exchange plans in all counties.
- Every county in the state will have at least 2 issuers offering Off-Exchange only plans except for DeKalb county, where only HCSC is offering Off-Exchange only plans.



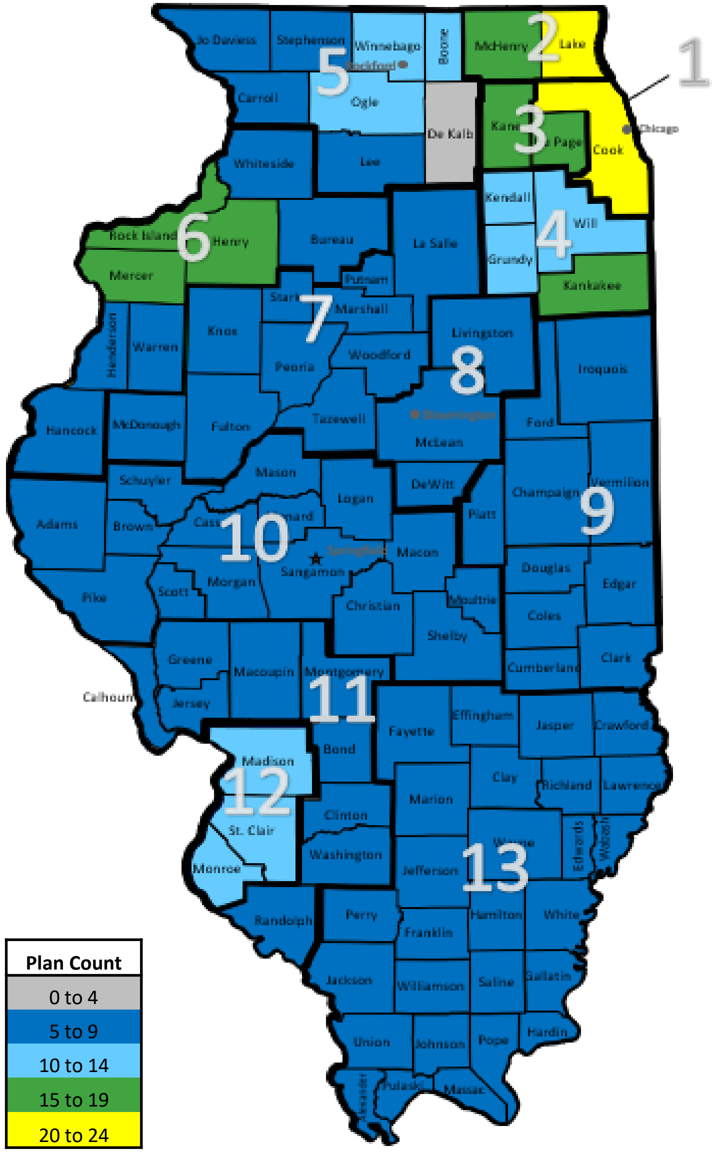
NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Most of the counties in the state will not see a change in the number of issuers offering Off-Exchange only plans in 2023 as compared to 2022.
- Rating Area 2 and part of Rating Area 4 will see an increase in the number of issuers offering Off-Exchange only plans in 2023 as compared to 2022.
- DuPage county will see a decrease in the number of issuers offering Off-Exchange only plans in 2023 as compared to 2022, going from four issuers to three issuers.



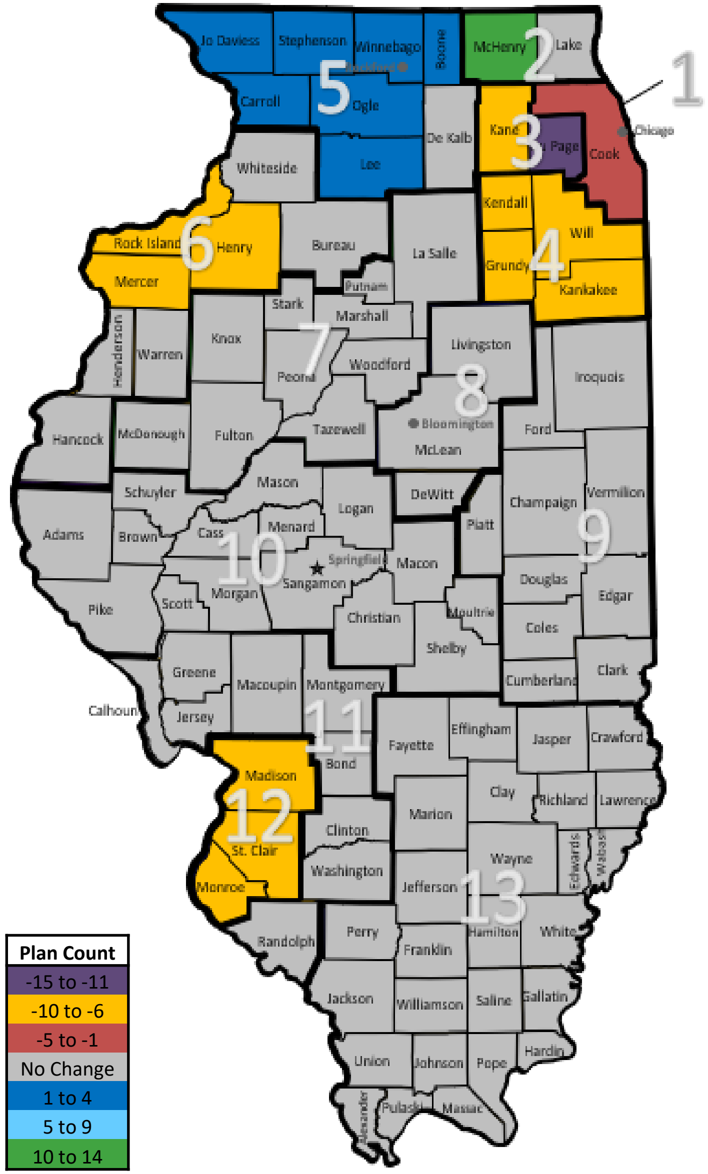
NUMBER OF PLANS BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Aetna
  - Offering plan options in Rating Areas 1 and 2.
- Celtic
  - Offering plan options in all of Rating Areas 1, 3 , 4, and 12 and parts of Rating Areas 2 and 6.
- Cigna
  - Offering plan options in Rating Areas 1, 2, 3 and 4.
- 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 1, 2, 3, 4, and parts of Rating Areas 5 and 7.
- 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)

- Many counties in the state will experience no change or a slight increase in the total number of Individual Off-Exchange only plans offered.
- McHenry county will experience the highest increase in plan offerings due to Aetna's entrance and Cigna newly offering Off-Exchange only plans in the Individual market.
- Rating Areas 1, 3, 4, 6 and 12 will experience a decrease in the number of Individual Off-Exchange plan offerings driven partly by the exit of Bright Health and Oscar no longer offering Off-Exchange only plans in the Individual market.



ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA
(INDIVIDUAL, OFF-EXCHANGE ONLY)

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

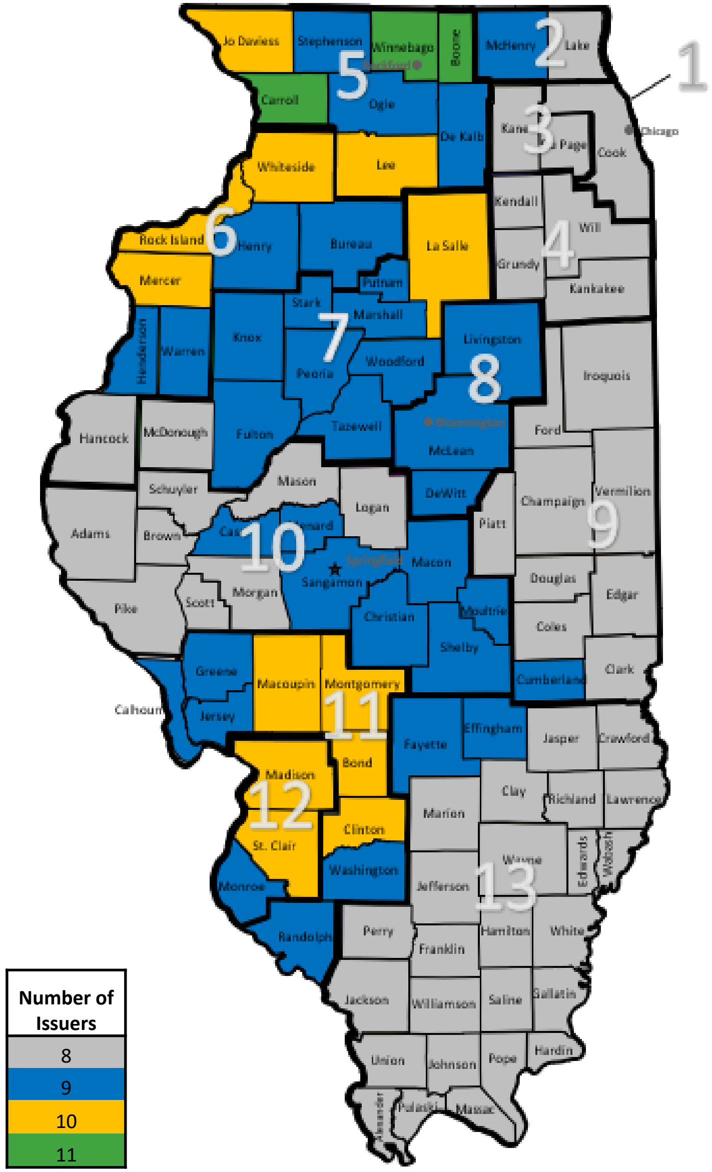
- Only HCSC (HMO and PPO) offers multiple Individual Off-Exchange only plan types with HCSC PPO as the only Individual Off-Exchange plan type offered statewide.
- In addition to these coverage options, all On-Exchange options will be available Off-Exchange.

PLAN ANALYSIS

SMALL GROUP OFF-EXCHANGE

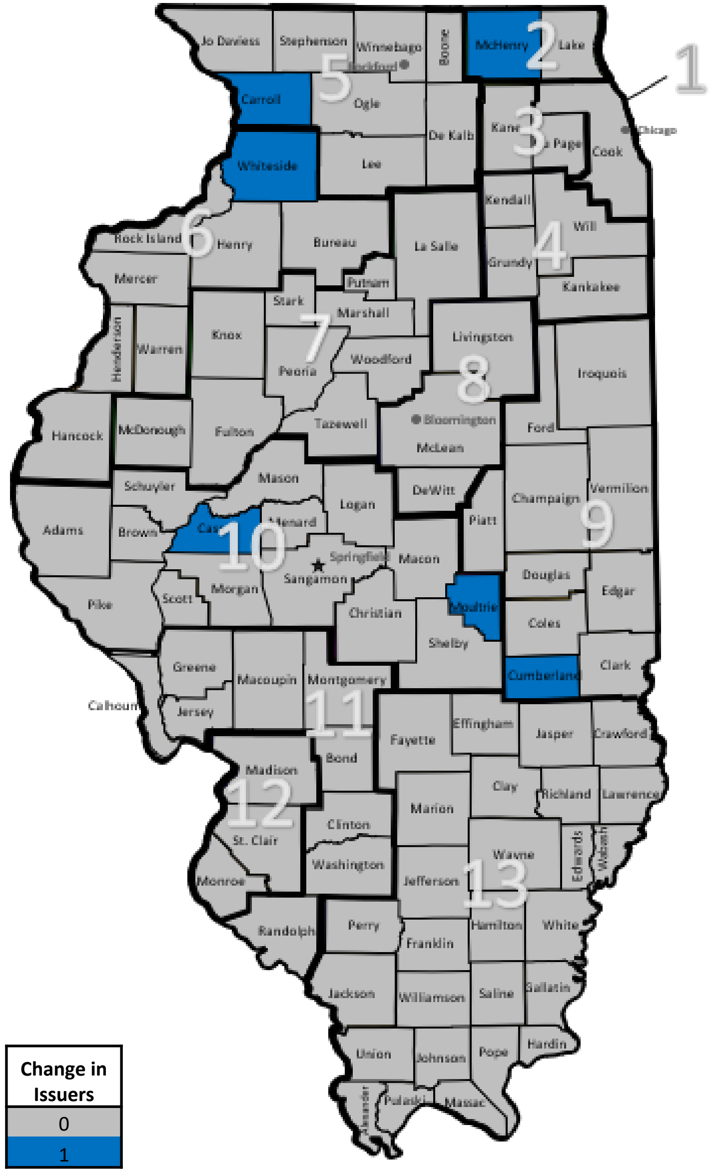
NUMBER OF ISSUERS BY COUNTY
(SMALL GROUP, OFF-EXCHANGE ONLY)

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



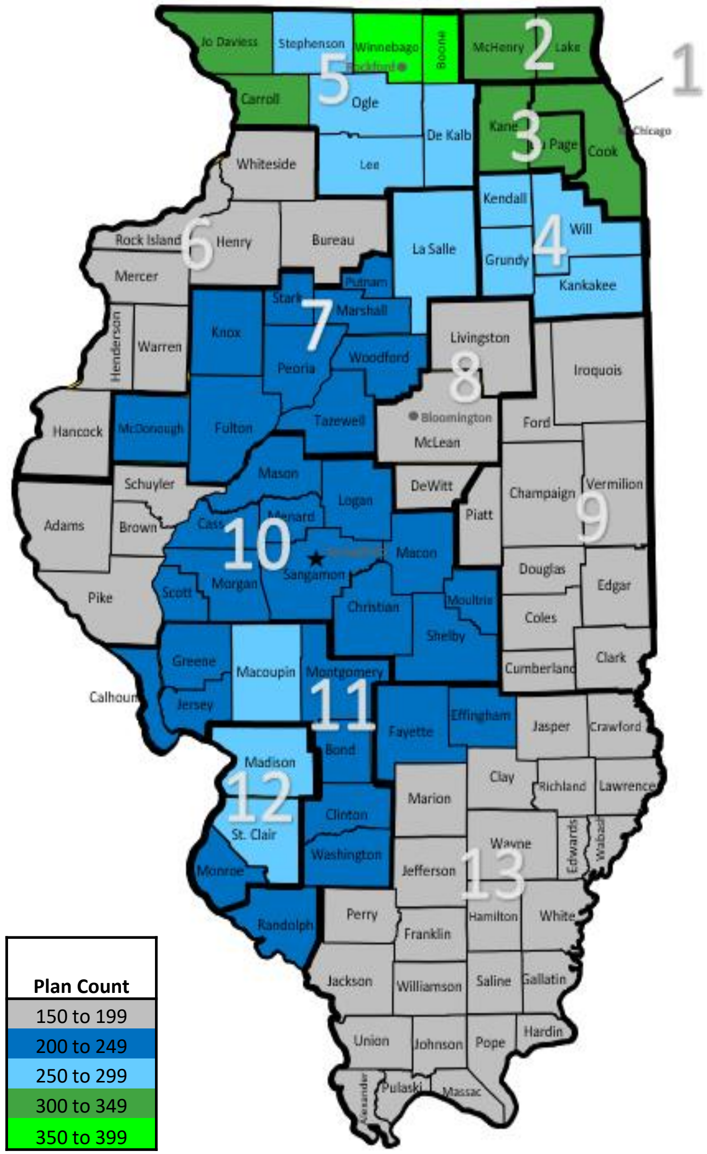
NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR
(SMALL GROUP, OFF-EXCHANGE ONLY)

- The state will experience little to no change in the number of issuers offering Small Group coverage by county.
- Counties in Rating Areas 1, 3, 4, 7, 8, 11, 12, and 13 will see no change in the number of issuers in 2023.
- Parts of Rating Areas 2, 5, 6, 9 and 10 will see an increase in the number of issuers.



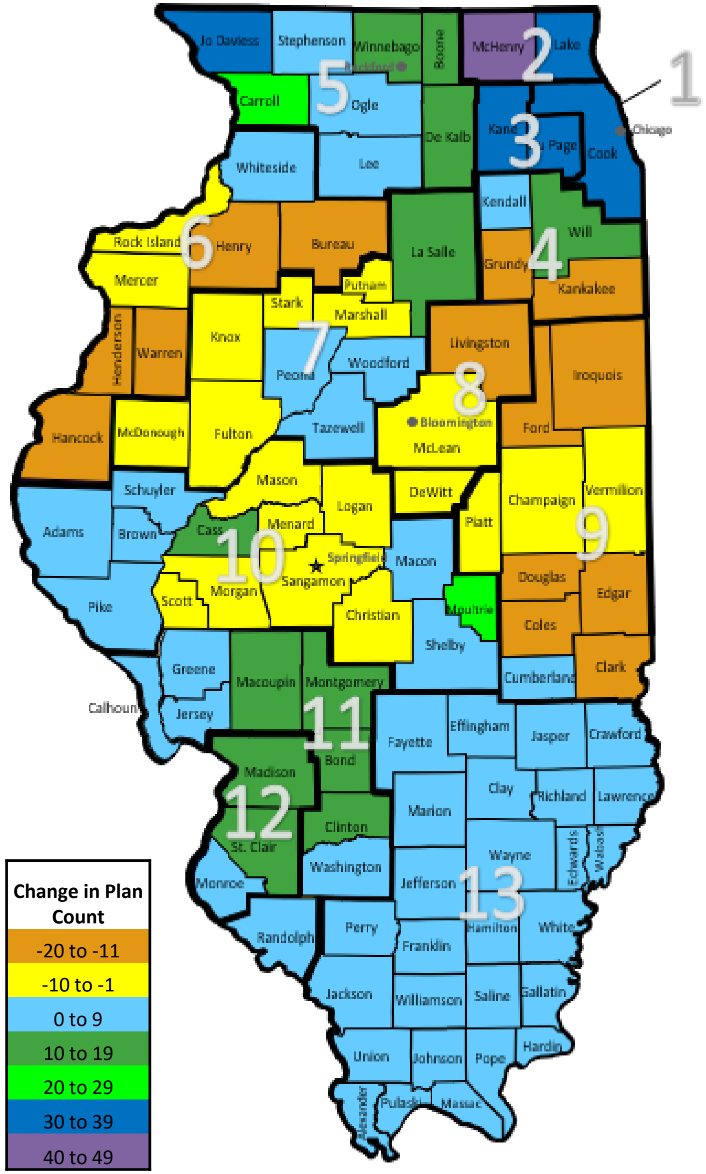
NUMBER OF PLANS BY COUNTY
(SMALL GROUP, OFF-EXCHANGE ONLY)

- Most of the state falls within the 150 to 299 plan count range.
- Northern Illinois will have the most plan options available in 2023.
- 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 central part of the state will experience a decrease in the number of plan options available in 2023.
- The southern part of the state and portions of Rating Area 5 will experience a slight increase in the number of plan options in 2023.
- Rating Areas 1, 2, 3 and part of Rating Area 5 will see the largest increase in plan offerings.

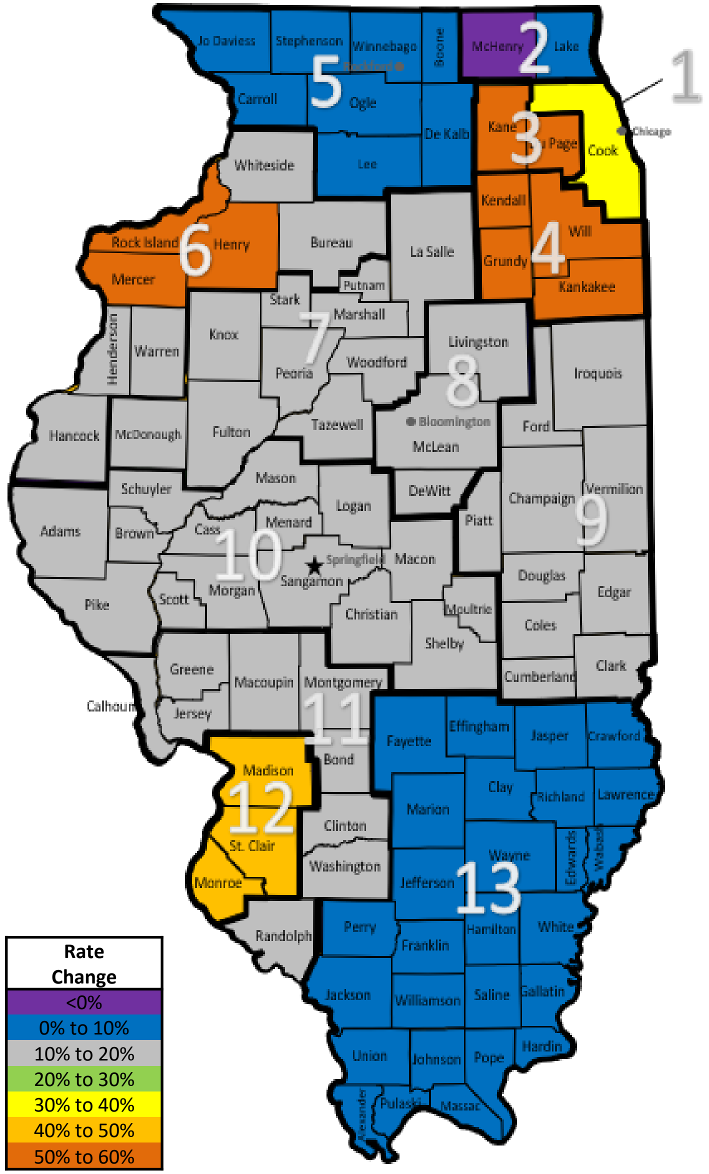


RATE INFORMATION

INDIVIDUAL, OFF-EXCHANGE

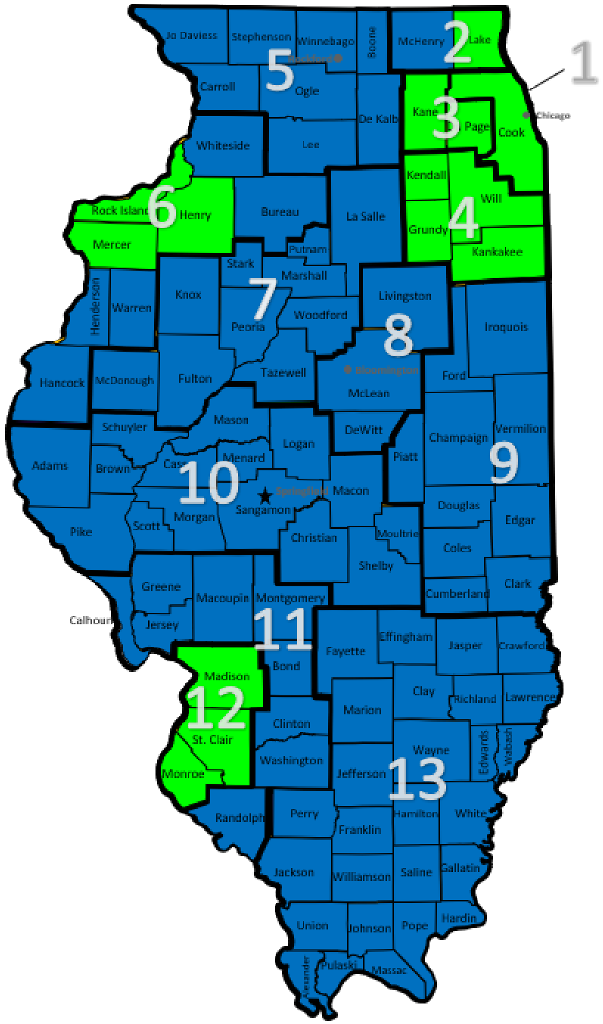
RATE CHANGE OF LOWEST COST BRONZE PLANS BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- The central portion of the state will mostly experience rate increases for Bronze plans that are offered Off-Exchange only of 10% to 20%.
- The urban areas in the state will see the largest increases in rates for plans that are offered Off-Exchange only – as high as 50% to 60% in Rating Areas 3, 4 and 6. Much of the increase in rates is driven by Celtic no longer offering Off-Exchange only Bronze plans in these Rating Areas.
- Rating Areas 5 and 13 will see modest increases of between 0% and 10%.



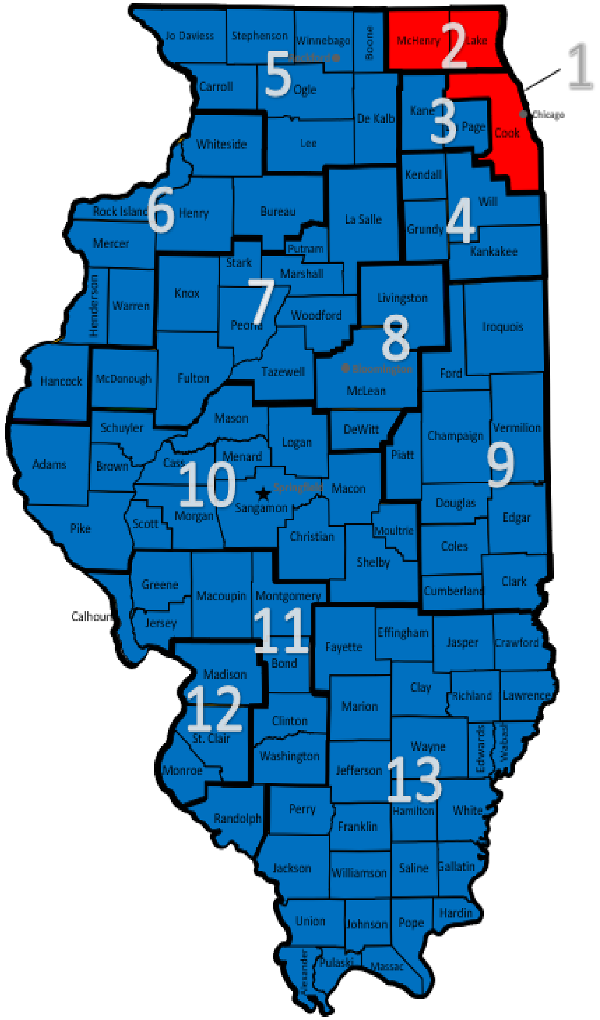
CHANGE IN LOWEST COST BRONZE PLAN ISSUER BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

2022 Lowest Cost Bronze Plan Issuer



Issuer
HCSC
Aetna (HIC)
Celtic

2023 Lowest Cost Bronze Plan Issuer



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS BEING OFFERED OFF-EXCHANGE ONLY IS A 34% INCREASE.

(INDIVIDUAL, OFF-EXCHANGE ONLY)

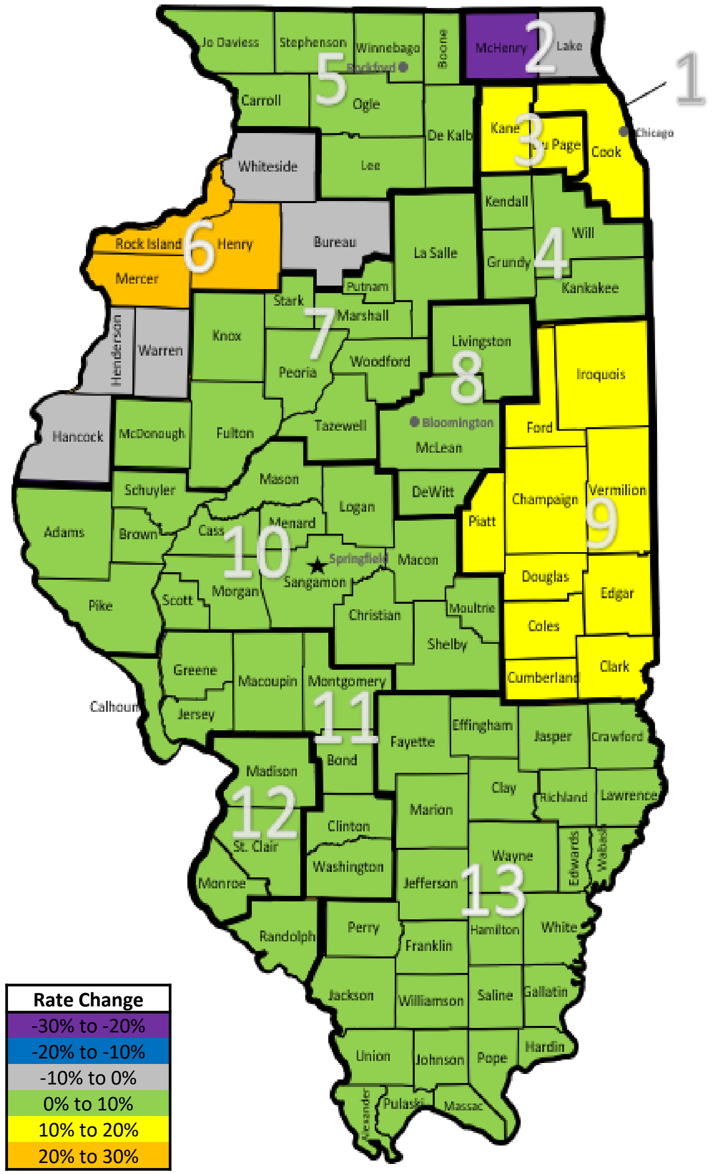
Rating Area	2022 Issuer[1]	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer[1]	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	$191.53	Aetna (HIC)	$267.77	40%
Rating Area 2	HCSC	$331.40	Aetna (HIC)	$269.91	-19%
	Celtic	$246.18	Aetna (HIC)	$269.91	10%
Rating Area 3	Celtic	$237.05	HCSC	$366.98	55%
Rating Area 4	Celtic	$236.41	HCSC	$361.25	53%
Rating Area 5	HCSC	$422.62	HCSC	$455.47	8%
Rating Area 6	HCSC	$359.77	HCSC	$399.73	11%
	Celtic	$255.96	HCSC	$399.73	56%
Rating Area 7	HCSC	$404.69	HCSC	$453.41	12%
Rating Area 8	HCSC	$393.49	HCSC	$455.13	16%
Rating Area 9	HCSC	$417.74	HCSC	$465.71	11%
Rating Area 10	HCSC	$376.82	HCSC	$414.97	10%
Rating Area 11	HCSC	$382.22	HCSC	$423.36	11%
Rating Area 12	Celtic	$252.34	HCSC	$374.83	49%
Rating Area 13	HCSC	$476.69	HCSC	$523.68	10%
Weighted Average Change[2]					**34%**

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 2022 Open Enrollment Data https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files.

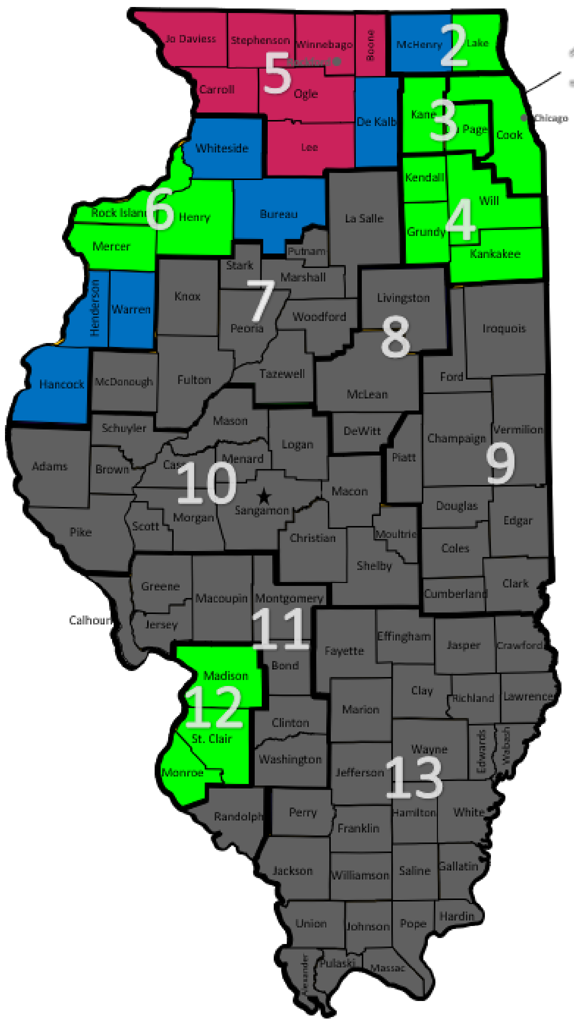
RATE CHANGE OF LOWEST COST SILVER PLANS BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Rate changes for Silver plans that are offered Off-Exchange only vary throughout the state, ranging from a 22% decrease to a 21% increase.
- Much of the state will experience rate increases that are less than 10%.
- The largest increases will be in parts of Rating Area 6.
- Rating Area 2 will experience the largest decrease in rates.



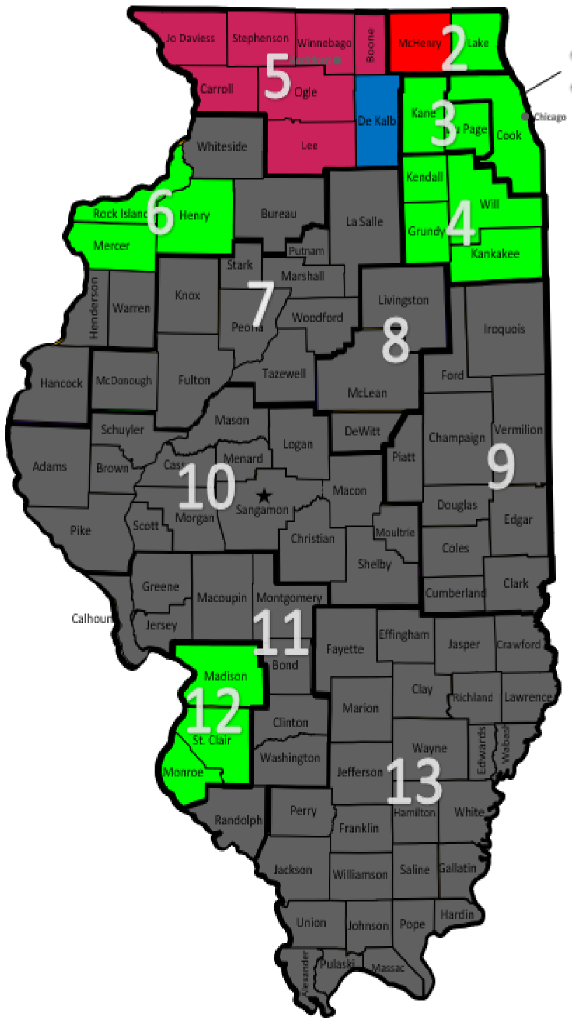
CHANGE IN LOWEST COST SILVER PLAN ISSUER BY COUNTY
(INDIVIDUAL, OFF-EXCHANGE ONLY)

2022 Lowest Cost Silver Plan Issuer



Issuer
HAMP
HCSC
Aetna (HIC)
Celtic
Quartz

2023 Lowest Cost Silver Plan Issuer



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS OFFERED OFF-EXCHANGE ONLY IS A 12% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

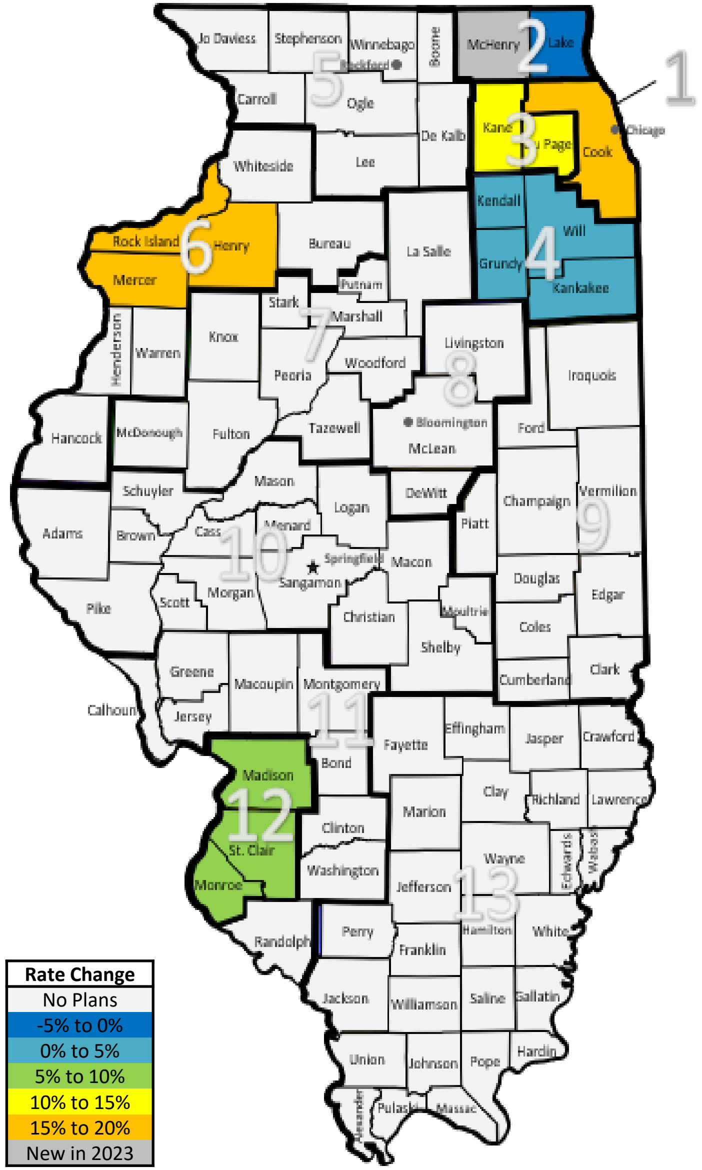
Rating Area	2022 Issuer[1]	2022 21 Year-Old Non-Tobacco Rate	2023 Issuer[1]	2023 21 Year-Old Non-Tobacco Rate	2023 Rate Change
Rating Area 1	Celtic	$206.70	Celtic	$247.25	20%
Rating Area 2	HCSC	$362.88	Aetna[2]	$282.92	-22%
	Celtic	$265.67	Celtic[2]	$255.48	-4%
Rating Area 3	Celtic	$255.82	Celtic	$286.17	12%
Rating Area 4	Celtic	$255.13	Celtic	$263.94	3%
Rating Area 5	Quartz	$386.21	Quartz[3]	$422.90	10%
	HCSC	$392.54	HCSC[3]	$430.76	10%
Rating Area 6	HCSC	$402.76	HAMP[4]	$392.70	-2%
	Celtic	$276.23	Celtic[4]	$334.25	21%
Rating Area 7	HAMP	$415.96	HAMP	$431.97	4%
Rating Area 8	HAMP	$390.76	HAMP	$405.79	4%
Rating Area 9	HAMP	$390.76	HAMP	$431.97	11%
Rating Area 10	HCSC	$407.56	HAMP	$423.24	4%
Rating Area 11	HAMP	$420.16	HAMP	$436.33	4%
Rating Area 12	Celtic	$272.32	Celtic	$299.02	10%
Rating Area 13	HAMP	$478.97	HAMP	$497.42	4%
Weighted Average Change[5]					**12%**

Notes:

1. Lowest across the rating area. May not be available in all counties in the rating area.
2. Aetna has the lowest cost Silver plan in McHenry county and Celtic has the lowest cost Silver plan in Lake county.
3. Quartz has the lowest cost Silver plan in some counties (Boone, Carroll, Jo Daviess, Lee, Ogle, Stephenson, Winnebago) and HCSC has the lowest cost Silver plan in one county (DeKalb).
4. 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).
5. 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.

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

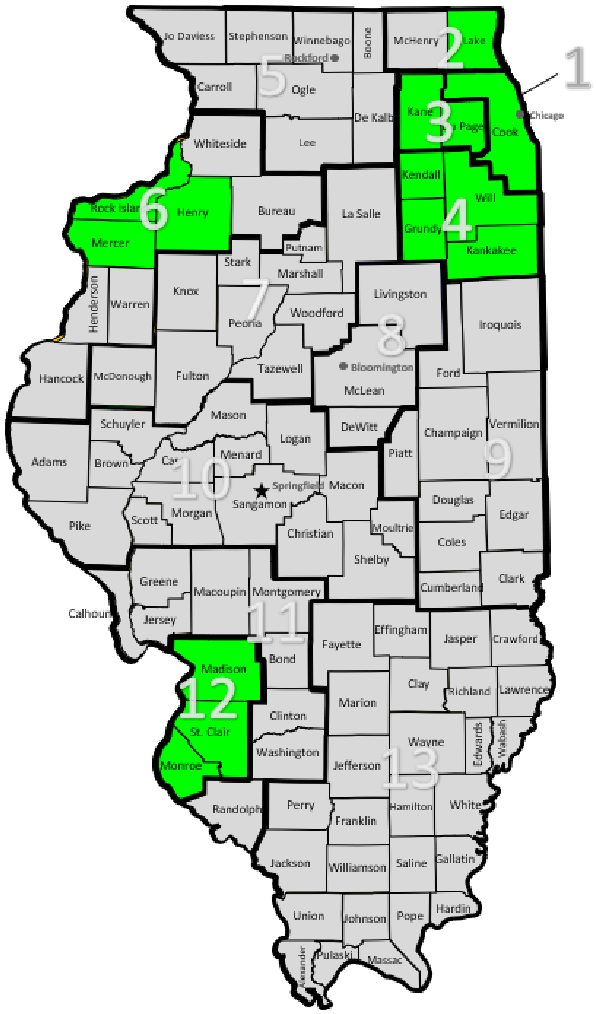
- The St. Louis, Quad Cities, and Chicagoland Area are the only areas with Off-Exchange only Gold coverage options.
- Rating Area 1 and part of Rating Area 6 will see the greatest increase in rates for Off-Exchange only Gold plans.
- Part of Rating Area 2 will see a decrease in rates for Off-Exchange only Gold plans.



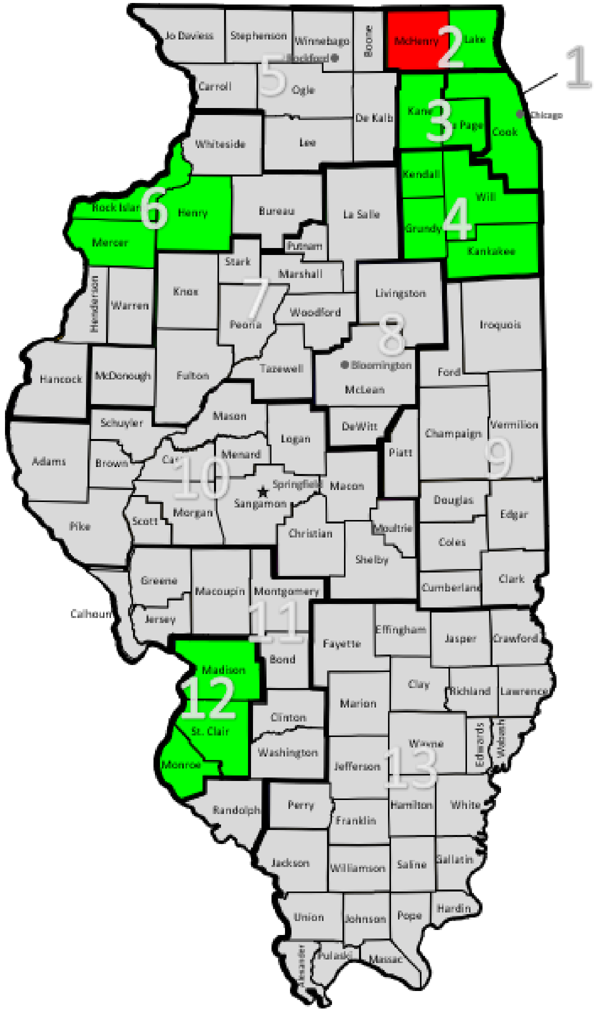
CHANGE IN LOWEST COST GOLD PLAN ISSUER BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2022 Lowest Cost Gold Issuer



2023 Lowest Cost Gold Issuer



Issuer
Aetna (HIC)
Celtic
NA

THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS OFFERED OFF-EXCHANGE ONLY IS A 12% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

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	$264.32	Celtic	$312.76	18%
Rating Area 2	Celtic	$339.74	Celtic[2]	$323.17	-5%
			Aetna[2]	$376.54	N/A
Rating Area 3	Celtic	$327.14	Celtic	$362.00	11%
Rating Area 4	Celtic	$326.27	Celtic	$333.87	2%
Rating Area 6	Celtic	$353.25	Celtic	$422.81	20%
Rating Area 12	Celtic	$348.25	Celtic	$378.25	9%
Weighted Average Change[3]					**12%**

- No Gold coverage options were available in Rating Areas 5, 7 to 11, 13, and parts of 2 and 6 in 2022 for Off-Exchange only plans.
- No Gold coverage options are available in Rating Areas 5, 7 to 11, 13, and part of 6 in 2023 for Off-Exchange only plans.
- Aetna and Celtic are the only issuers offering Individual Off-Exchange only Gold plans in this market for 2023.

Notes:
1. Lowest across the rating area. May not be available in all counties in the rating area.
2. Aetna is the lowest cost Gold plan in McHenry county and Celtic is the lowest cost Gold plan in Lake county.
3. 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.

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

- Individual Off-Exchange only Platinum plans are now offered in this market for 2023; however, the plans are only offered in parts of Rating Area 5 (by Quartz).
- No Individual Off-Exchange only Platinum plans were available in this market in 2022.

2023 Lowest Cost Platinum Issuer

INDIVIDUAL OFF-EXCHANGE ONLY PLATINUM PLANS ARE NOW OFFERED IN PLAN YEAR 2023 BUT WERE NOT AVAILABLE IN PLAN YEAR 2022

(INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2023 Issuer[1]	2023 21 Year-Old Non-Tobacco Rate
Rating Area 5	Quartz[2]	$614.12

- No Platinum options were available in 2022 for Off-Exchange only plans.
- The Off-Exchange only Platinum plans are only offered in parts of Rating Area 5 (by Quartz).

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Quartz offers the lowest cost Platinum plans in Boone, Carroll, Jo Daviess, Lee, Ogle, Stephenson, and Winnebago counties.