

2025 ANALYSIS OF ILLINOIS ON-EXCHANGE PLANS

HIGHLIGHTS ON-EXCHANGE

HIGHLIGHTS OF 2025 AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

- Illinois will have eleven (11) issuers on the Illinois Individual Exchange for plan year 2025 while plan year 2024 had twelve (12) issuers.
- One (1) issuer is leaving the Individual Exchange for plan year 2025, SSM Health Plan.
- There are no carriers offering On-Exchange Platinum plans in 2025. HAMP terminated their On-Exchange Platinum plan at the end of 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 0% increase.
- There are no issuers on the Small Group On-Exchange Market (i.e., the SHOP) in Illinois for plan year 2025. This is consistent with the 2024 plan year. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.

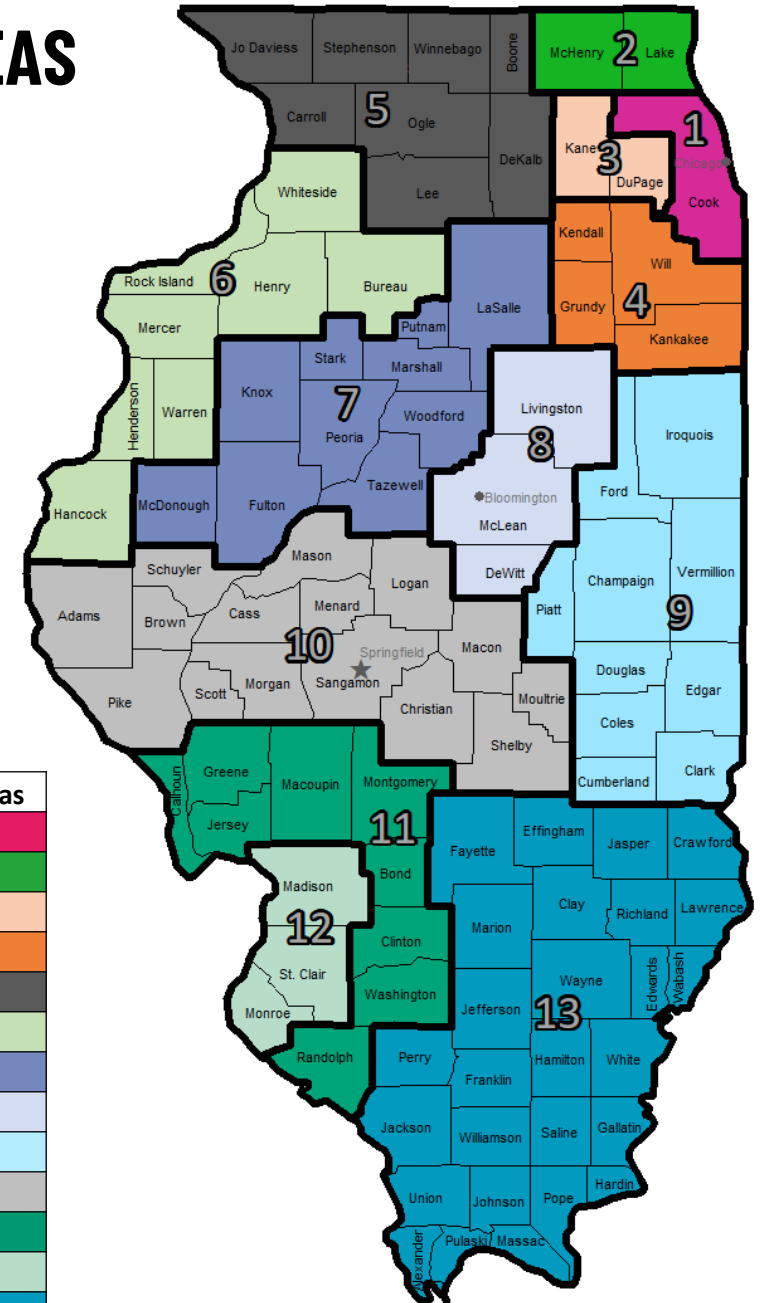
ISSUERS ON THE 2025 ACA MARKETPLACE

- Individual On-Exchange – 347 unique plans will be available in plan year 2025.
 - 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, POS, and PPO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (HMO and POS)
 - MercyCare HMO, Inc. (MercyCare) – (HMO)
 - Molina Healthcare of Illinois, Inc. (Molina) – (HMO)
 - Oscar Health Plan, Inc. (Oscar) – (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
 - UnitedHealthcare of Illinois, Inc. (United) – (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 2025 remain unchanged from plan year 2024

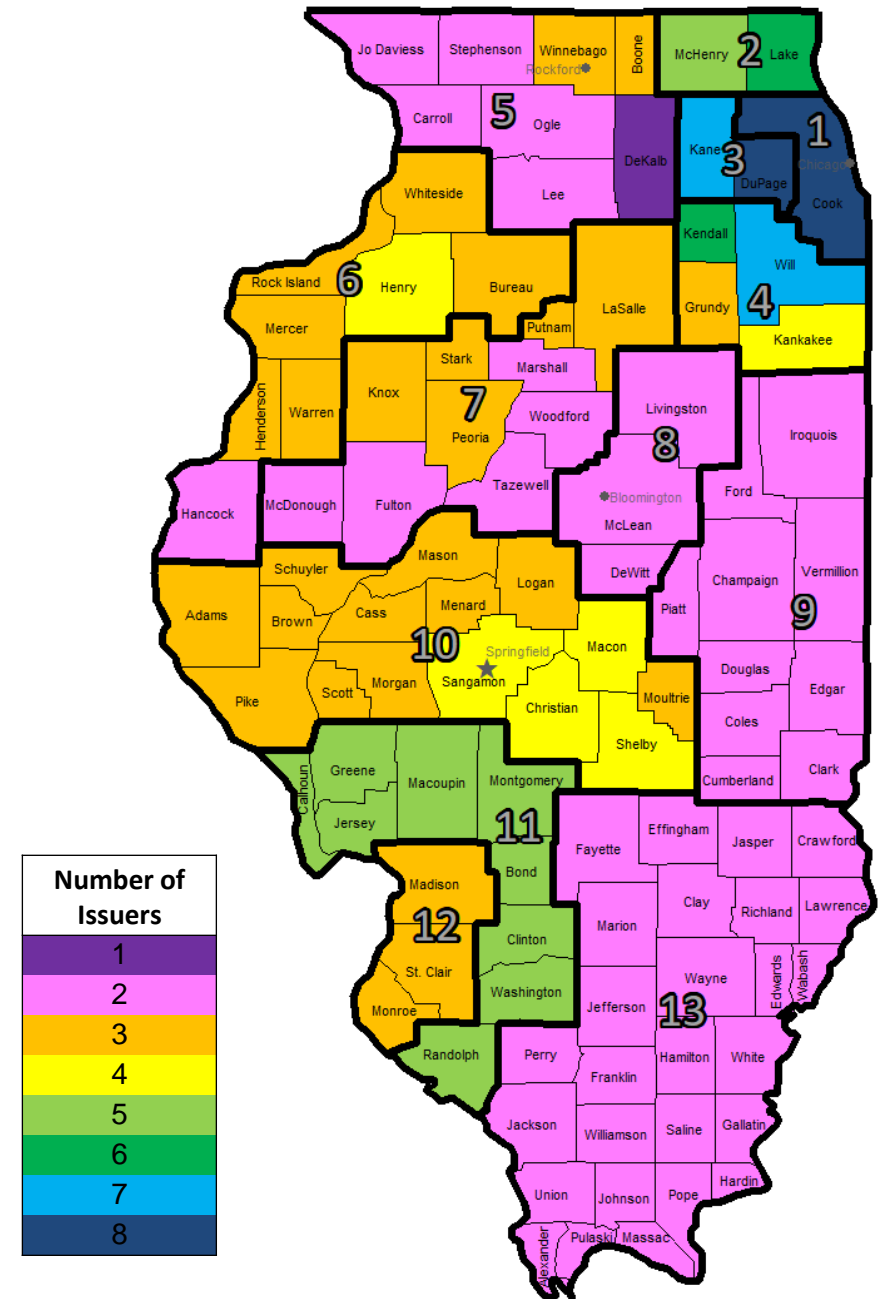
| Rating Areas | |
|--------------|--|
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |
| 11 | |
| 12 | |
| 13 | |



PLAN ANALYSIS ON-EXCHANGE

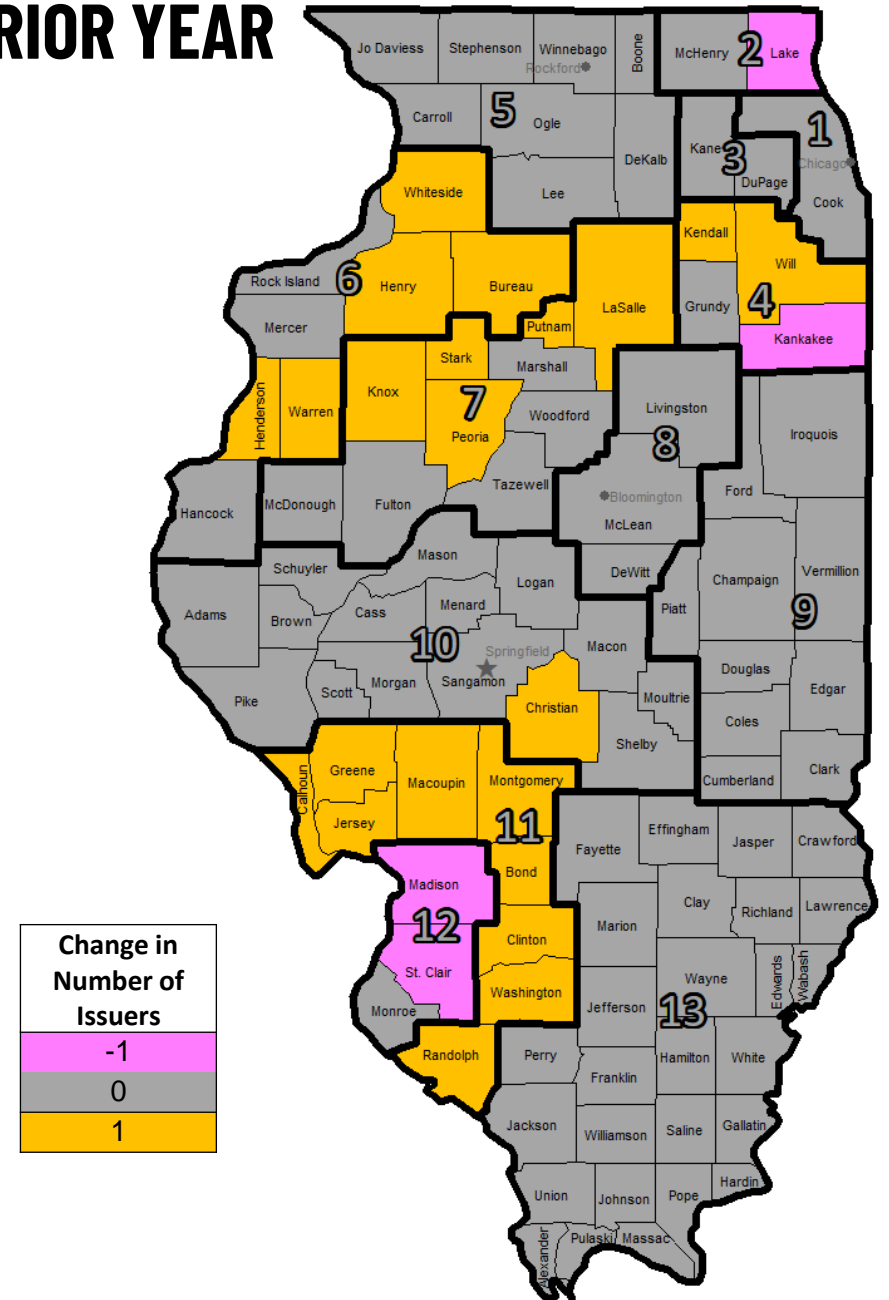
NUMBER OF ISSUERS BY COUNTY (INDIVIDUAL, ON-EXCHANGE)

- Aetna Health, Celtic, Oscar, and United increased their service area coverage for plan year 2025.
- Aetna Life, HCSC, MercyCare, Molina, and Quartz maintained the same service area coverage as plan year 2024.
- Cigna and HAMP decreased their service area coverage for plan year 2025.
- 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 parts of the Chicagoland area (Rating Areas 2, 4) will have changes in coverage options. Lake County and McHenry County (Rating Area 2) will have changes in coverage options due to Cigna leaving the Rating Area and United expanding into McHenry County. Kendall County and Will County (Rating Area 4) will now have additional coverage options due to Aetna Health and Oscar’s expansions. Kankakee County (Rating Area 4) will have fewer coverage options due to HAMP leaving Rating Area 4.
- Residents in parts of Northern/Central Illinois will have increased coverage options due to Aetna Health’s expansion into parts of Rating Areas 6 and 7.
- Residents in the areas surrounding the St. Louis area (Rating Areas 11, 12) will have changes in coverage options. United’s expansion into Rating Area 12 will provide additional coverage options while SSM Health leaving Rating Area 12 will reduce coverage options.
- The state will see little change in the number of issuers offering coverage relative to plan year 2024.



ISSUERS PARTICIPATING BY PLAN TYPE AND BY RATING AREA

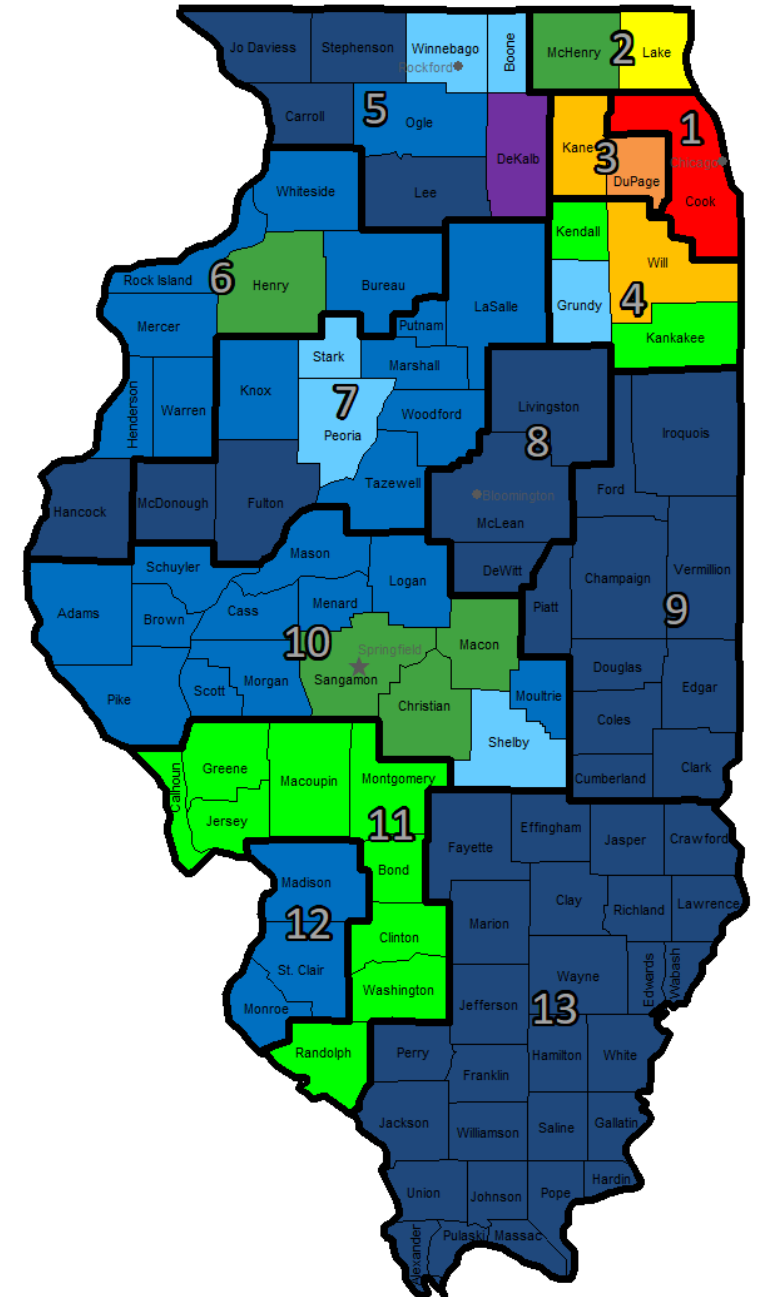
| | Aetna HMO | Aeta Life PPO | Celtic HMO | CIGNA HMO | HAMP HMO | HAMP POS | HCSC HMO | HCSC POS | HCSC PPO | MercyCare HMO | Molina HMO | Oscar HMO | Quartz HMO | United HMO |
|----------------|-----------|---------------|------------|-----------|----------|----------|----------|----------|----------|---------------|------------|-----------|------------|------------|
| Rating Area 1 | Full | Full | Full | Full | | | Full | Full | Full | | Full | Full | | Full |
| Rating Area 2 | Full | Full | Partial | | | | Full | | Full | Partial | | Partial | | Full |
| Rating Area 3 | Full | Full | Full | Full | | | Full | Full | Full | | Full | Partial | | Full |
| Rating Area 4 | Partial | | Full | Full | | | Full | Partial | Full | | Partial | Partial | | Partial |
| Rating Area 5 | | | | | | | Partial | | Full | Partial | | | Partial | |
| Rating Area 6 | Partial | | Partial | | Full | Full | | | Full | | | | | |
| Rating Area 7 | Partial | | | | 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 | | | | | Full |
| Rating Area 12 | | | Full | | | | | | Full | | | | | 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)

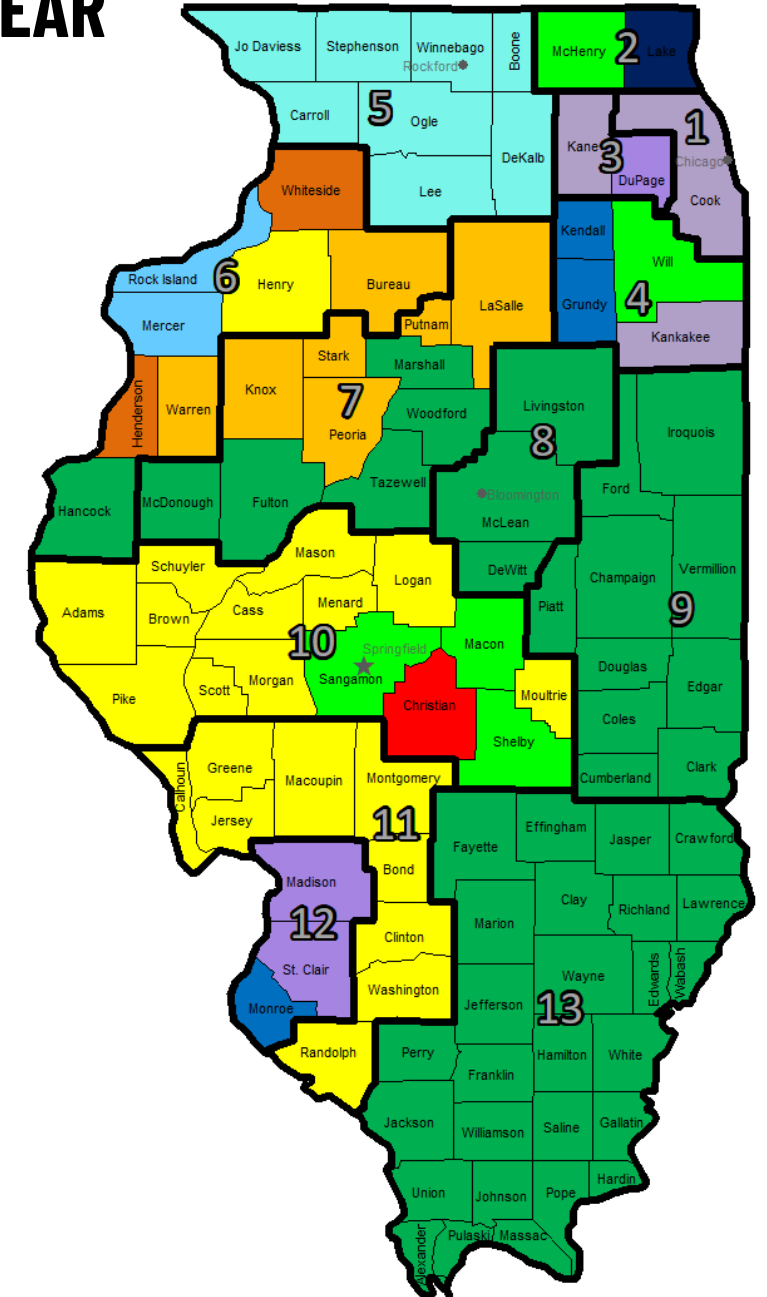
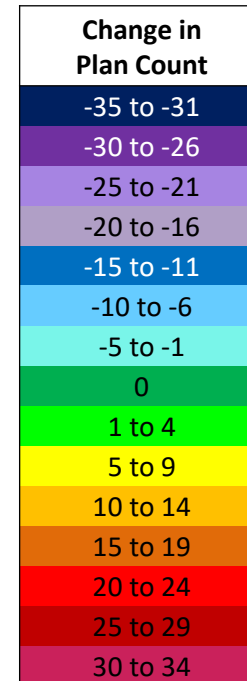
- Rating Areas 1, 2, 3, and 4 (the Chicagoland area) will have the most coverage options in the state, similar to prior years. The St. Louis area follows with the second most coverage options in the state. Both of these regions saw changes in issuers as detailed below:
 - Aetna Health expanded into Rating Area 4 (Will County)
 - Cigna left Rating Area 2 (Lake and McHenry Counties)
 - HAMP left Rating Area 4 (Kankakee County)
 - Oscar expanded into Kendall County
 - United expanded into McHenry County (Rating Area 2) and Rating Area 11
 - SSM Health, which offered plans in Rating Area 12, left the market

| Plan Count |
|------------|
| 11 to 20 |
| 21 to 30 |
| 31 to 40 |
| 41 to 50 |
| 51 to 60 |
| 61 to 70 |
| 71 to 80 |
| 81 to 90 |
| 91 to 100 |
| 101 to 110 |
| 111 to 120 |



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

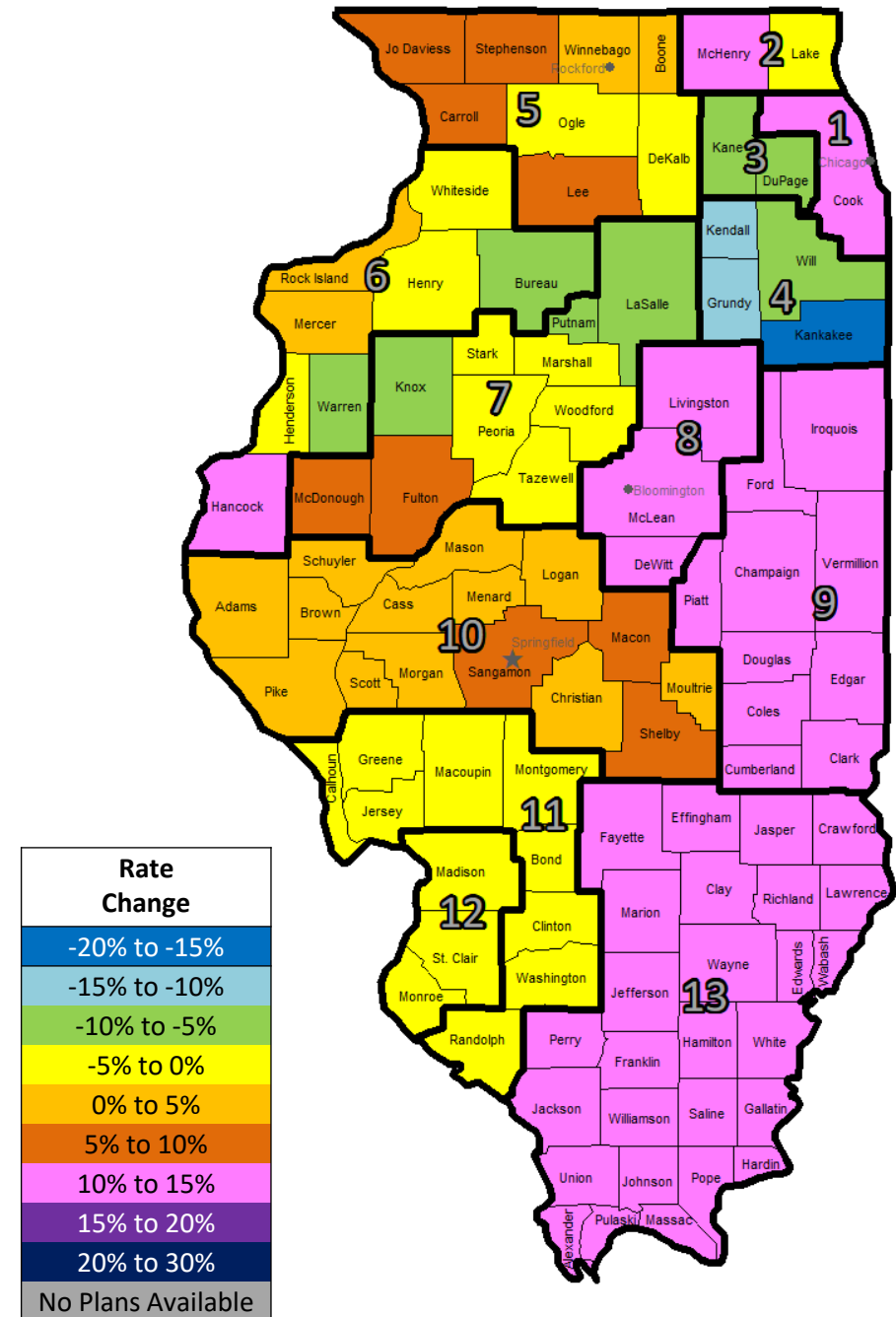
- The Chicagoland area will experience the largest decrease in plan options in Illinois in 2025, compared to 2024.
- Most of rural Illinois will experience little change in the total number of individual plans offered.
- Rating Area 10 will experience the largest increase in the number of plans being offered due to United’s expansion into this rating area.



RATE INFORMATION ON-EXCHANGE

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

- The state will see rate changes between -16% and 15% for the lowest cost Bronze plan with most of the state seeing rate changes between -5% to +15%.
- The largest increases to the lowest cost Bronze plan rates will occur in Rating Areas 8, 9, and 13 and part of Rating Area 10 where the rate increase is 15%, which is at the highest end of the range in the color legend.
- Rating Area 4 will see the largest rate decrease, -16%, in Kankakee County.
- Rate changes in Rating Area 11 (where United expanded) and Rating Area 12 (where SSM Health left the market) had minimal rate changes (ranging from -5% to 0%).
- The distribution of issuers offering the lowest cost Bronze plan changed from 2024 to 2025:
 - Aetna Health in all or part of three (3) rating areas
 - Celtic in all or part of six (6) rating areas
 - HAMP in all or part of three (3) rating areas
 - HCSC in all or part of five (5) rating areas
 - United in all or part of one (1) rating area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 5% INCREASE

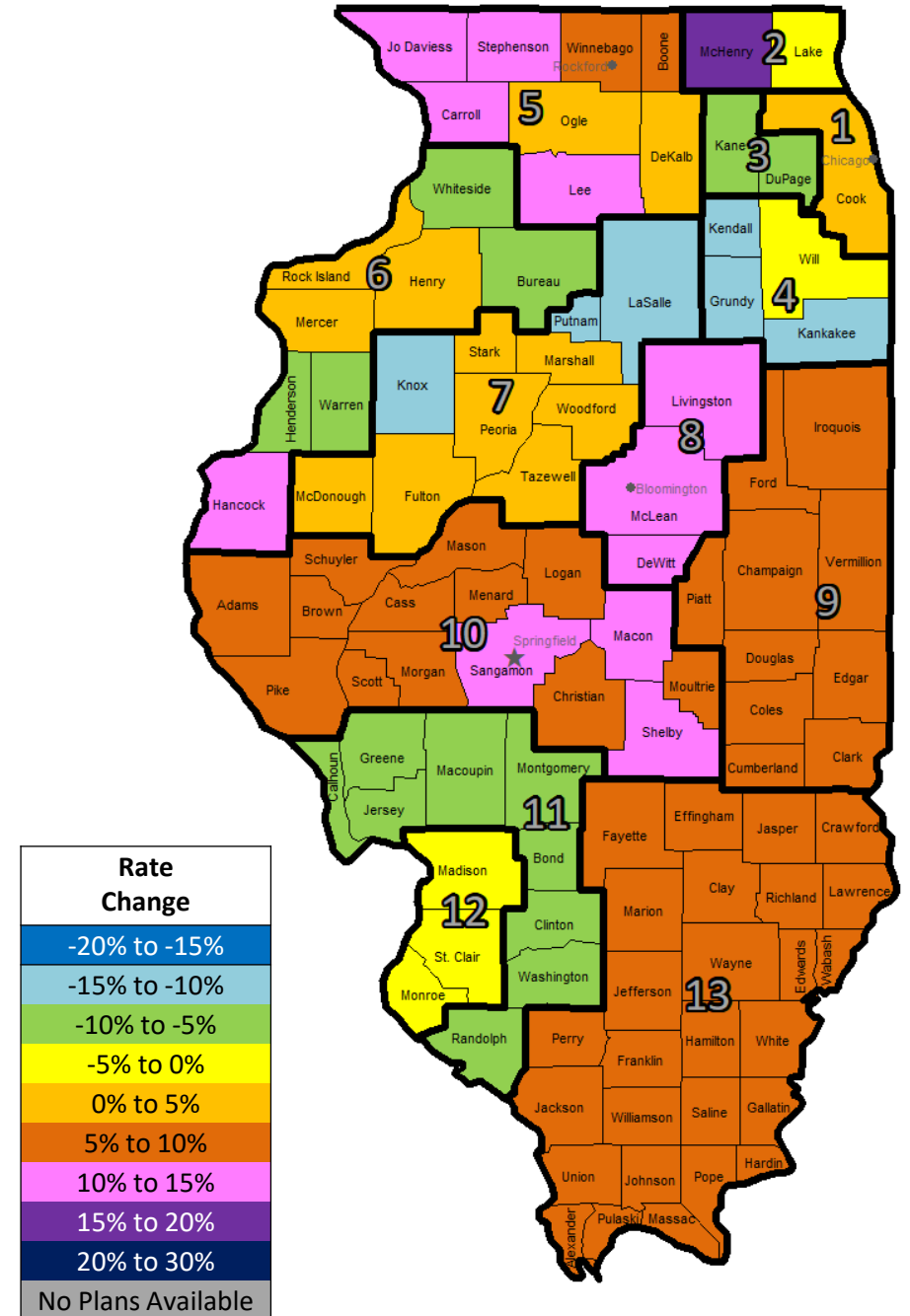
| Rating Area | 2024 Issuer ¹ | 2024 21 Year-Old Non-Tobacco Rate | 2025 Issuer ¹ | 2025 21 Year-Old Non-Tobacco Rate | 2025 Rate Change |
|--------------------------------------------|--------------------------|-----------------------------------|--------------------------|-----------------------------------|------------------|
| Rating Area 1 | HCSC | \$227.29 | HCSC | \$254.34 | 12% |
| Rating Area 2 | Aetna | \$263.07 | Celtic ^{2a} | \$260.14 | -1% |
| | Aetna | \$263.07 | United ^{2b} | \$294.58 | 12% |
| Rating Area 3 | United | \$281.39 | Celtic | \$259.80 | -8% |
| Rating Area 4 | Celtic | \$287.50 | Celtic ^{3a} | \$245.03 | -15% |
| | United | \$276.32 | HCSC ^{3b} | \$233.77 | -15% |
| | United | \$276.32 | Celtic ^{3a} | \$245.03 | -11% |
| | Oscar | \$253.00 | HCSC ^{3b} | \$233.77 | -8% |
| Rating Area 5 | Quartz | \$375.81 | HCSC ^{4a} | \$376.91 | 0% |
| | HCSC | \$421.58 | HCSC ^{4b} | \$452.49 | 7% |
| | HCSC | \$378.33 | HCSC ^{4a} | \$376.91 | 0% |
| Rating Area 6 | HAMP | \$375.22 | Aetna ^{5a} | \$347.90 | -7% |
| | HAMP | \$375.22 | HAMP ^{5c} | \$428.24 | 14% |
| | HAMP | \$375.22 | Celtic ^{5b} | \$372.31 | -1% |
| | Celtic | \$363.90 | Aetna ^{5a} | \$347.90 | -4% |
| | Celtic | \$363.90 | Celtic ^{5b} | \$372.31 | 2% |
| Rating Area 7 | HCSC | \$409.95 | HCSC ^{6a} | \$435.05 | 6% |
| | HCSC | \$409.95 | Aetna ^{6b} | \$382.81 | -7% |
| | HCSC | \$401.28 | HCSC ^{6c} | \$400.39 | 0% |
| | HCSC | \$401.28 | Aetna ^{6b} | \$382.81 | -5% |
| Rating Area 8 | HAMP | \$401.10 | HCSC | \$460.04 | 15% |
| Rating Area 9 | HAMP | \$422.66 | HAMP | \$471.55 | 12% |
| Rating Area 10 | HCSC | \$385.99 | Aetna | \$401.19 | 4% |
| | United | \$372.96 | Aetna | \$401.19 | 8% |
| Rating Area 11 | Aetna | \$372.18 | Celtic | \$357.17 | -4% |
| Rating Area 12 | United | \$287.17 | Celtic | \$286.95 | 0% |
| Rating Area 13 | HAMP | \$491.67 | HAMP | \$548.53 | 12% |
| Weighted Average Change⁷ | | | | | 5% |

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.
- 2a. In one county (Lake). 2b. In one county (McHenry).
- 3a. In two counties (Grundy and Kendall). 3b. In two counties (Kankakee and Will).
- 4a. In four counties (Boone, DeKalb, Ogle, and Winnebago). 4b. In four counties (Carroll, Jo Daviess, Lee, and Stephenson).
- 5a. In three counties (Bureau, Henry, and Warren). 5b. In four counties (Henderson, Mercer, Rock Island, and Whiteside). 5c. In one county (Hancock).
- 6a. In two counties (Fulton and McDonough). 6b. In five counties (Knox, LaSalle, Peoria, Putnam, and Stark). 6c. In three counties (Marshall, Tazewell, and Woodford).
7. Weights used for average increase calculation are based on CMS 2024 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2024-marketplace-open-enrollment-period-public-use-files>.

INDIVIDUAL MARKET - RATE CHANGE OF THE LOWEST COST SILVER PLANS BY COUNTY

- The state will see rate changes between -13% and 19% for the lowest cost Silver plan with most of the state seeing rate changes between 0% to 15%.
- The largest decrease to the lowest cost Silver plan rates will occur in Rating Areas 4 and 7.
- The largest increases to the lowest cost Silver plan rates will occur in Rating Area 2 McHenry County where the rate increase is 19%, which is at the highest end of the range in the color legend.
- In Rating Area 11 (where United expanded) and Rating Area 12 (where SSM Health left the market) the rate changes are approximately -5% (some are slightly below 5% and some are slight above which puts them into two different colors on the legend).
- The distribution of issuers offering the lowest cost Silver plan changed from 2024 to 2025:
 - Aetna Health in all or part of four (4) rating areas
 - Celtic in all or part of seven (7) rating areas
 - HAMP in all or part of two (2) rating areas
 - HCSC in all or part of five (5) rating areas
 - MercyCare in all or part of one (1) rating area



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

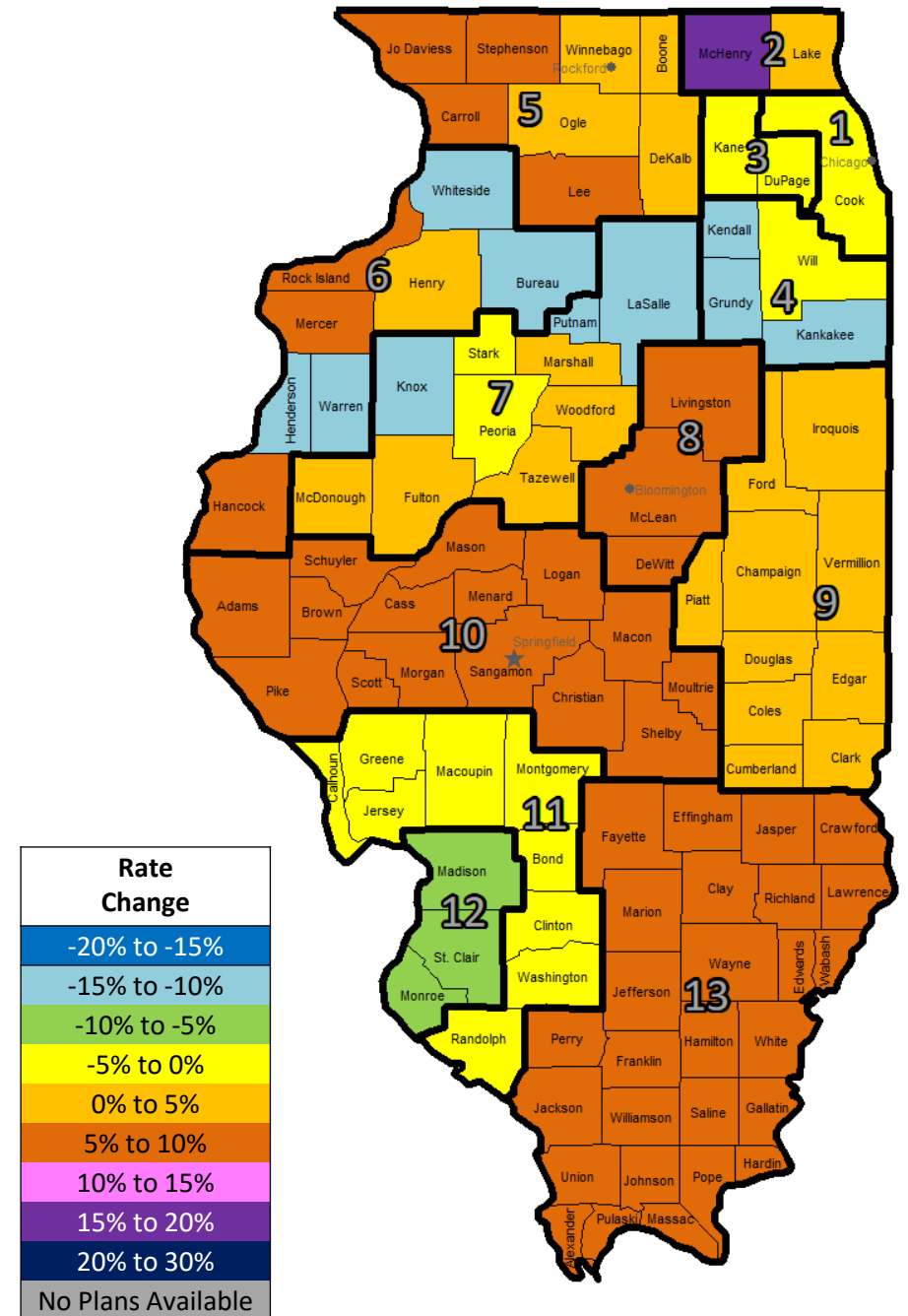
| Rating Area | 2024 Issuer ¹ | 2024 21 Year-Old Non-Tobacco Rate | 2025 Issuer ¹ | 2025 21 Year-Old Non-Tobacco Rate | 2025 Rate Change |
|--------------------------------------------|--------------------------|-----------------------------------|--------------------------|-----------------------------------|------------------|
| Rating Area 1 | HCSC | \$296.43 | Celtic | \$305.65 | 3% |
| Rating Area 2 | Celtic | \$310.57 | Celtic ^{2a} | \$306.73 | -1% |
| | Aetna | \$314.42 | Aetna ^{2b} | \$374.56 | 19% |
| Rating Area 3 | Molina | \$325.97 | Celtic | \$306.33 | -6% |
| Rating Area 4 | Celtic | \$331.38 | Celtic ^{3a} | \$288.91 | -13% |
| | Celtic | \$331.38 | HCSC ^{3b} | \$288.25 | -13% |
| | Molina | \$330.88 | Celtic ^{3a} | \$288.91 | -13% |
| | Oscar | \$299.94 | HCSC ^{3b} | \$288.25 | -4% |
| Rating Area 5 | MercyCare | \$437.96 | MercyCare ^{4a} | \$460.27 | 5% |
| | Quartz | \$522.21 | HCSC ^{4b} | \$576.55 | 10% |
| | HCSC | \$444.62 | HCSC ^{4c} | \$465.51 | 5% |
| Rating Area 6 | HAMP | \$485.69 | Aetna ^{5a} | \$441.38 | -9% |
| | HAMP | \$485.69 | HAMP ^{5b} | \$542.63 | 12% |
| | HAMP | \$485.69 | Celtic ^{5c} | \$439.00 | -10% |
| | Celtic | \$419.43 | Celtic ^{5c} | \$439.00 | 5% |
| Rating Area 7 | HAMP | \$541.51 | HCSC ^{6a} | \$552.23 | 2% |
| | HAMP | \$541.51 | Aetna ^{6b} | \$485.68 | -10% |
| | HCSC | \$472.23 | HCSC ^{6c} | \$494.12 | 5% |
| | HCSC | \$472.23 | Aetna ^{6b} | \$485.68 | 3% |
| Rating Area 8 | HAMP | \$519.18 | HCSC | \$585.20 | 13% |
| Rating Area 9 | HAMP | \$547.09 | HAMP | \$597.51 | 9% |
| Rating Area 10 | Aetna | \$481.97 | Aetna | \$508.99 | 6% |
| | United | \$461.26 | Aetna | \$508.99 | 10% |
| Rating Area 11 | Aetna | \$444.82 | Celtic | \$421.15 | -5% |
| Rating Area 12 | United | \$355.16 | Celtic | \$338.34 | -5% |
| Rating Area 13 | HAMP | \$636.42 | HCSC | \$689.64 | 8% |
| Weighted Average Change⁷ | | | | | 2% |

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.
- 2a. In one county (Lake). 2b. In one county (McHenry).
- 3a. In two counties (Grundy and Kendall). 3b. In two counties (Kankakee and Will).
- 4a. In two counties (Boone and Winnebago). 4b. In four counties (Carroll, Jo Daviess, Lee, and Stephenson). 4c. In two counties (DeKalb and Ogle).
- 5a. In two counties (Bureau and Warren). 5b. In one county (Hancock). 5c. In five counties (Henderson, Henry, Mercer, Rock Island, and Whiteside).
- 6a. In two counties (Fulton and McDonough). 6b. In five counties (Knox, LaSalle, Peoria, Putnam, and Stark). 6c. In three counties (Marshall, Tazewell, and Woodford).
7. Weights used for average increase calculation are based on CMS 2024 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2024-marketplace-open-enrollment-period-public-use-files>.

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

- The state will see rate changes between -13% and 19% for the second lowest cost Silver plan with most of the state seeing rate changes between 0% to 10%.
- The largest decreases to the second lowest cost Silver plan rates will occur in Rating Areas 4, 6, and 7 driven by Aetna Health’s expansion into these rating areas.
- The largest increase to second lowest cost Silver plan rates will occur in Rating Area 2, McHenry County, with a rate increase of 19%, which is at the high end of the range in the color legend.
- In Rating Area 11 (where United expanded) and Rating Area 12 (where SSM Health left the market) the rate changes range from -6% to -3%.
- The distribution of issuers offering the second lowest cost Silver plan changed from 2024 to 2025:
 - Aetna Health in all or part of four (4) rating areas
 - Celtic in all or part of seven (7) rating areas
 - HAMP in all or part of four (4) rating areas
 - HCSC in all or part of two (2) rating areas
 - MercyCare in all or part of one (1) rating area
 - Quartz in all or part of one (1) rating area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE SECOND LOWEST COST SILVER PLANS IS 0%

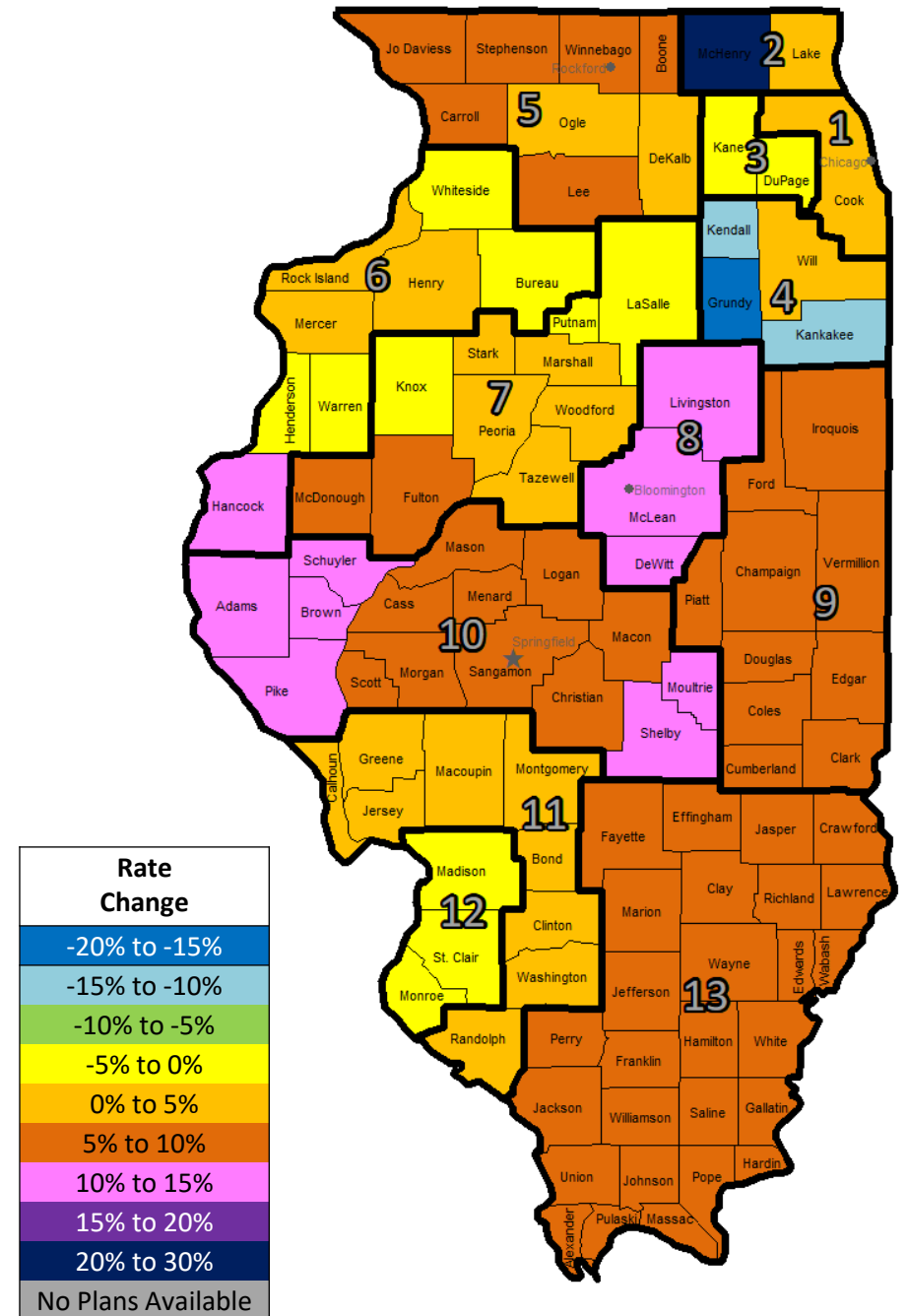
| Rating Area | 2024 Issuer ¹ | 2024 21 Year-Old Non-Tobacco Rate | 2025 Issuer ¹ | 2025 21 Year-Old Non-Tobacco Rate | 2025 Rate Change |
|--------------------------------------------|--------------------------|-----------------------------------|--------------------------|-----------------------------------|------------------|
| Rating Area 1 | Aetna | \$312.42 | Celtic | \$312.19 | 0% |
| Rating Area 2 | Celtic | \$312.23 | Celtic ^{2a} | \$313.30 | 0% |
| | Aetna | \$314.82 | Aetna ^{2b} | \$375.38 | 19% |
| Rating Area 3 | Molina | \$326.15 | Celtic | \$312.88 | -4% |
| Rating Area 4 | Celtic | \$333.14 | Celtic ^{3a} | \$295.09 | -11% |
| | Celtic | \$333.14 | Celtic ^{3b} | \$288.91 | -13% |
| | Molina | \$331.06 | Celtic ^{3a} | \$295.09 | -11% |
| | Oscar | \$302.08 | Celtic ^{3b} | \$288.91 | -4% |
| Rating Area 5 | MercyCare | \$439.41 | MercyCare ^{4a} | \$460.85 | 5% |
| | Quartz | \$535.81 | Quartz ^{4b} | \$583.76 | 9% |
| Rating Area 6 | HCSC | \$461.80 | HCSC ^{4c} | \$470.77 | 2% |
| | HCSC | \$508.07 | Aetna ^{5a} | \$442.35 | -13% |
| | HCSC | \$508.07 | HAMP ^{5b} | \$543.51 | 7% |
| | HCSC | \$508.07 | Celtic ^{5c} | \$448.39 | -12% |
| | Celtic | \$421.66 | Aetna ^{5d} | \$441.38 | 5% |
| Rating Area 7 | Celtic | \$421.66 | Celtic ^{5c} | \$448.39 | 6% |
| | HCSC | \$550.43 | HCSC ^{6a} | \$573.59 | 4% |
| | HCSC | \$550.43 | Aetna ^{6b} | \$486.74 | -12% |
| | HCSC | \$490.21 | HCSC ^{6c} | \$499.16 | 2% |
| Rating Area 8 | HCSC | \$490.21 | Aetna ^{6b} | \$486.74 | -1% |
| | HAMP | \$546.47 | HAMP | \$597.51 | 9% |
| Rating Area 9 | HAMP | \$575.85 | HAMP | \$598.48 | 4% |
| Rating Area 10 | Aetna | \$482.59 | Aetna | \$510.11 | 6% |
| | Aetna | \$481.97 | Aetna | \$510.11 | 6% |
| Rating Area 11 | Aetna | \$445.39 | Celtic | \$430.16 | -3% |
| Rating Area 12 | Celtic | \$368.31 | Celtic | \$345.58 | -6% |
| Rating Area 13 | HCSC | \$655.49 | HAMP | \$695.06 | 6% |
| Weighted Average Change⁷ | | | | | 0% |

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.
- 2a. In one county (Lake). 2b. In one county (McHenry).
- 3a. In two counties (Grundy and Kendall). 3b. In two counties (Kankakee and Will).
- 4a. In two counties (Boone and Winnebago). 4b. In four counties (Carroll, Jo Daviess, Lee, and Stephenson). 4c. In two counties (DeKalb and Ogle).
- 5a. In two counties (Bureau and Warren). 5b. In one county (Hancock). 5c. In four counties (Henderson, Mercer, Rock Island, and Whiteside). 5d. In one county (Henry).
- 6a. In two counties (Fulton and McDonough). 6b. In five counties (Knox, LaSalle, Peoria, Putnam, and Stark). 6c. In three counties (Marshall, Tazewell, and Woodford).
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INDIVIDUAL MARKET - RATE CHANGE OF THE LOWEST COST GOLD PLANS BY COUNTY

- The state will see rate changes between -15% and 21% for the lowest cost Gold plan with most of the state seeing rate changes between -5% to 10%.
- The largest decrease to the lowest cost Gold plan rates will occur in Rating Area 4.
- The largest increases to the lowest cost Gold plan rates will occur in Rating Area 2, McHenry County, where the rate increase is 21%.
- In Rating Area 11 (where United expanded) and Rating Area 12 (where SSM Health left the market) the rate changes range from -2% to 1%.
- The distribution of issuers offering the lowest cost Gold plan changed from 2024 to 2025:
 - Aetna Health in all or part of three (3) rating areas
 - Celtic in all or part of seven (7) 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
 - United in all or part of two (2) rating areas



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

| Rating Area | 2024 Issuer ¹ | 2024 21 Year-Old Non-Tobacco Rate | 2025 Issuer ¹ | 2025 21 Year-Old Non-Tobacco Rate | 2025 Rate Change |
|--------------------------------------------|--------------------------|-----------------------------------|--------------------------|-----------------------------------|------------------|
| Rating Area 1 | Aetna | \$339.76 | Celtic | \$355.00 | 4% |
| Rating Area 2 | Aetna | \$341.94 | Celtic ^{2a} | \$356.26 | 4% |
| | Aetna | \$341.94 | United ^{2b} | \$414.18 | 21% |
| Rating Area 3 | Oscar | \$364.44 | Celtic | \$355.79 | -2% |
| | Aetna | \$369.45 | Celtic | \$355.79 | -4% |
| Rating Area 4 | Celtic | \$396.00 | Celtic | \$335.56 | -15% |
| | United | \$386.26 | Celtic | \$335.56 | -13% |
| | Molina | \$381.61 | Celtic | \$335.56 | -12% |
| | Oscar | \$324.57 | Celtic | \$335.56 | 3% |
| Rating Area 5 | MercyCare | \$456.54 | MercyCare ^{3a} | \$486.42 | 7% |
| | Quartz | \$592.91 | HCSC ^{3b} | \$651.48 | 10% |
| | HCSC | \$528.60 | HCSC ^{3c} | \$538.14 | 2% |
| Rating Area 6 | HAMP | \$530.93 | Aetna ^{4a} | \$519.47 | -2% |
| | HAMP | \$530.93 | HAMP ^{4b} | \$584.53 | 10% |
| | HAMP | \$530.93 | Celtic ^{4c} | \$509.88 | -4% |
| | Celtic | \$501.23 | Celtic ^{4c} | \$509.88 | 2% |
| Rating Area 7 | HAMP | \$591.95 | HCSC ^{5a} | \$623.74 | 5% |
| | HAMP | \$591.95 | Aetna ^{5b} | \$571.60 | -3% |
| | HCSC | \$561.67 | HCSC ^{5c} | \$569.23 | 1% |
| Rating Area 8 | HAMP | \$567.54 | HAMP | \$643.64 | 13% |
| Rating Area 9 | HAMP | \$598.05 | HAMP | \$643.64 | 8% |
| Rating Area 10 | Aetna | \$524.16 | Aetna ^{6a} | \$599.04 | 14% |
| | Aetna | \$524.16 | HAMP ^{6b} | \$560.00 | 7% |
| | United | \$521.37 | HAMP ^{6b} | \$560.00 | 7% |
| | United | \$521.37 | United ^{6c} | \$587.27 | 13% |
| Rating Area 11 | Aetna | \$483.76 | Celtic | \$489.15 | 1% |
| Rating Area 12 | United | \$401.44 | Celtic | \$392.97 | -2% |
| Rating Area 13 | HAMP | \$695.70 | HAMP | \$748.73 | 8% |
| Weighted Average Change⁷ | | | | | 4% |

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.
- 2a. In one county (Lake). 2b. In one county (McHenry).
- 3a. In two counties (Boone and Winnebago). 3b. In four counties (Carroll, Jo Daviess, Lee, and Stephenson). 3c. In two counties (DeKalb and Ogle).
- 4a. In two counties (Bureau and Warren). 4b. In one county (Hancock). 4c. In five counties (Henderson, Henry, Mercer, Rock Island, and Whiteside).
- 5a. In two counties (Fulton and McDonough). 5b. In three counties (Knox, LaSalle, and Putnam). 5c. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).
- 6a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 6b. In nine counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, and Scott). 6c. In one county (Shelby).
7. Weights used for average increase calculation are based on CMS 2024 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2024-marketplace-open-enrollment-period-public-use-files>