

2025 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

HIGHLIGHTS

OFF-EXCHANGE ONLY

2025 ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Individual Off-Exchange Only – 55 unique plans will be available for plan year 2025.
 - Health Alliance Medical Plans, Inc. (HAMP) – (HMO and POS)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO, POS and PPO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)

In 2025:

- Aetna Health and Aetna Life will no longer offer Individual Off-Exchange only plans.
- There are no carriers offering Individual Off-Exchange Gold 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.

2025 ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Small Group Off-Exchange Market – 763 unique plans will be available for plan year 2025.
 - Health Alliance Medical Plan, Inc. (HAMP) – (HMO 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 and POS)
 - Quartz Health Insurance Corporation (Quartz PPO) – (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)
- Aetna Health and Aetna Life is exiting the Small Group market in 2025

OFF-EXCHANGE ONLY – ADDITIONAL BACKGROUND

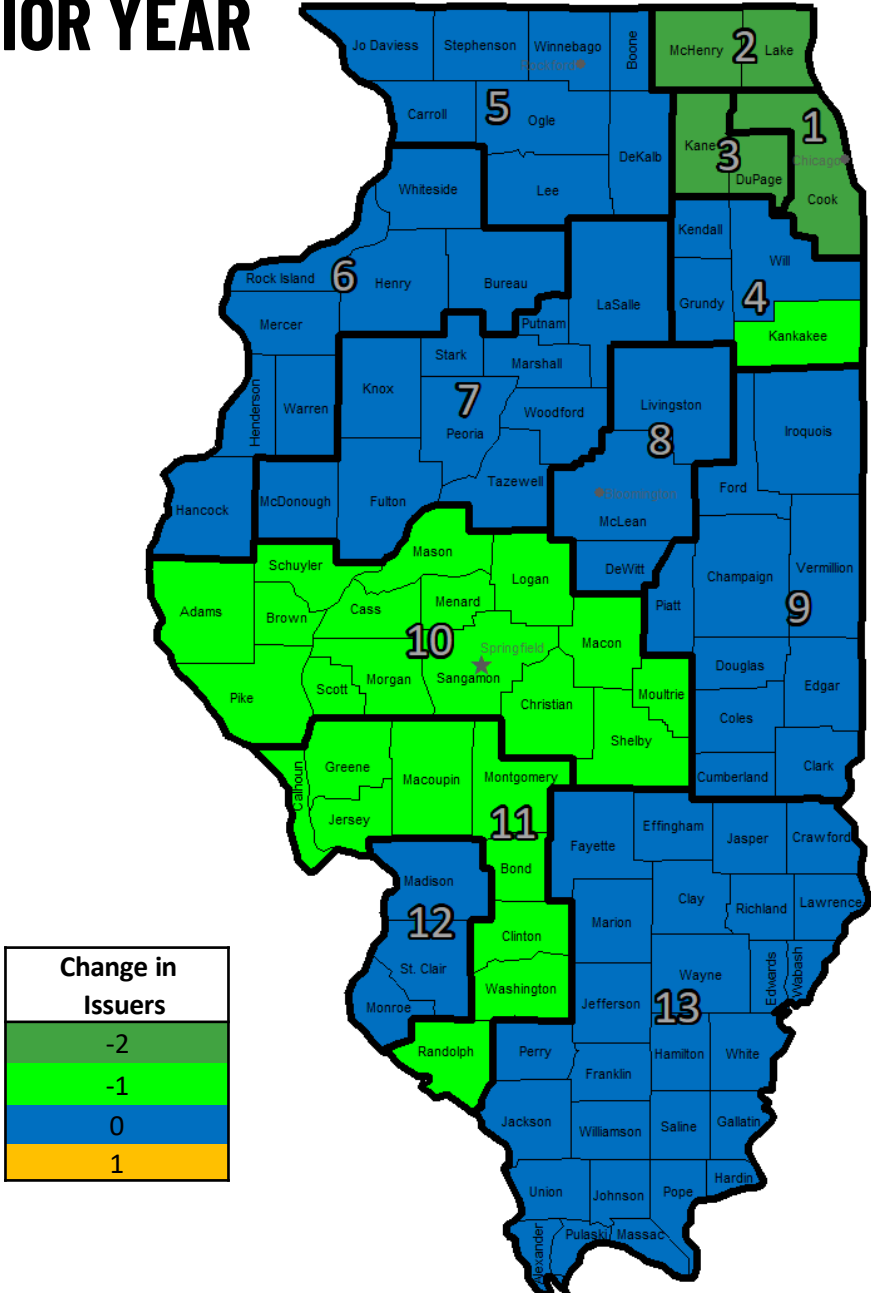
- The information provided in this deck represents plans that will be available Off-Exchange only, through an issuer, broker, or agent.
- With the exception of enhanced Silver CSR benefit plans, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers purchasing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

PLAN ANALYSIS

INDIVIDUAL, OFF-EXCHANGE ONLY

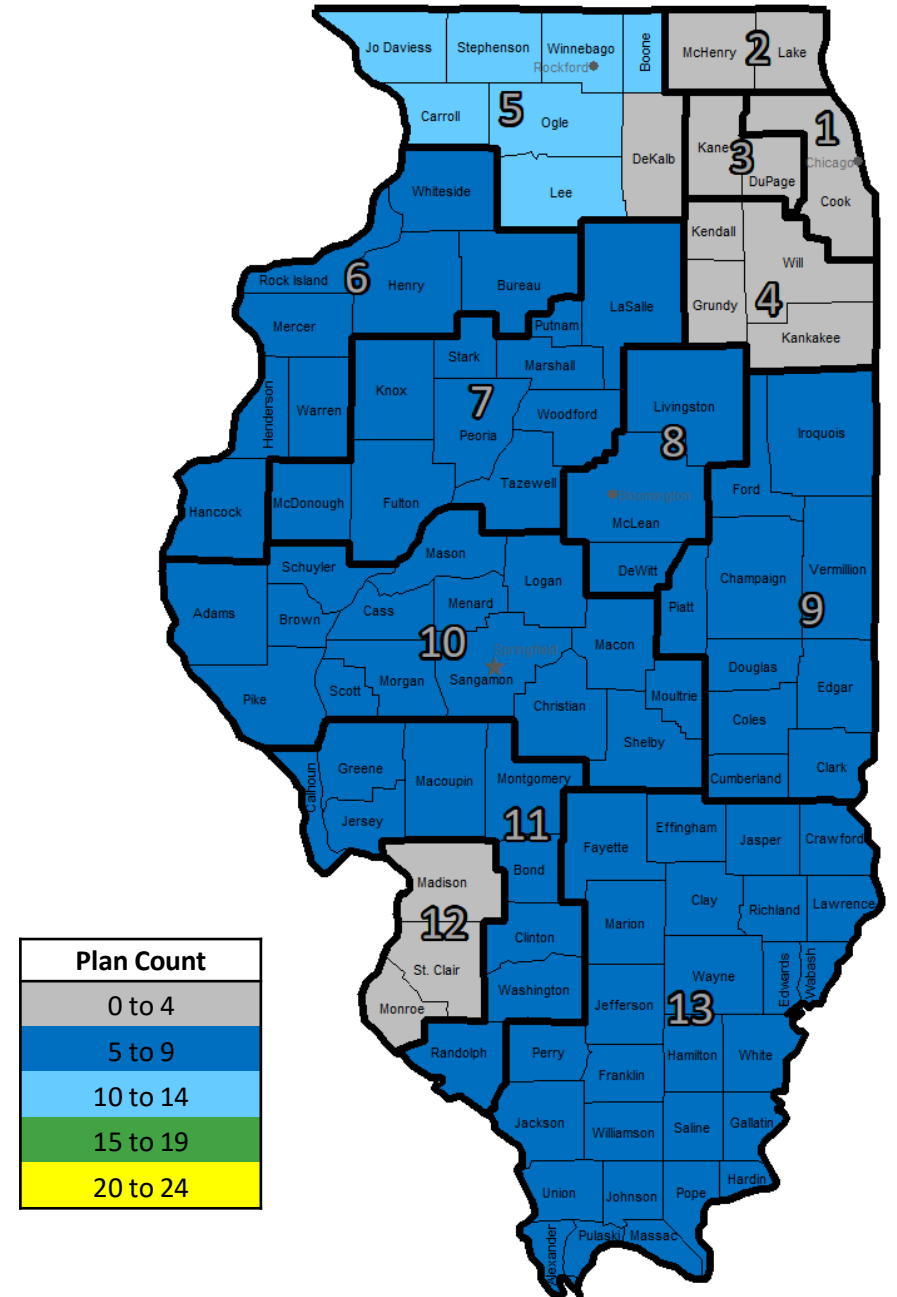
NUMBER OF ISSUERS BY COUNTY - CHANGE FROM PRIOR YEAR (INDIVIDUAL, OFF-EXCHANGE ONLY)

- Many of the counties in the state will not see a change in the number of issuers offering Off-Exchange only plans in 2025 as compared to 2024.
- Rating Areas 1, 2, 3, 10 and 11 will see a decrease in the number of issuers offering Off-Exchange only plans in 2025 as compared to 2024.
 - This is due to the Aetna entities no longer offering Off-Exchange only plans.



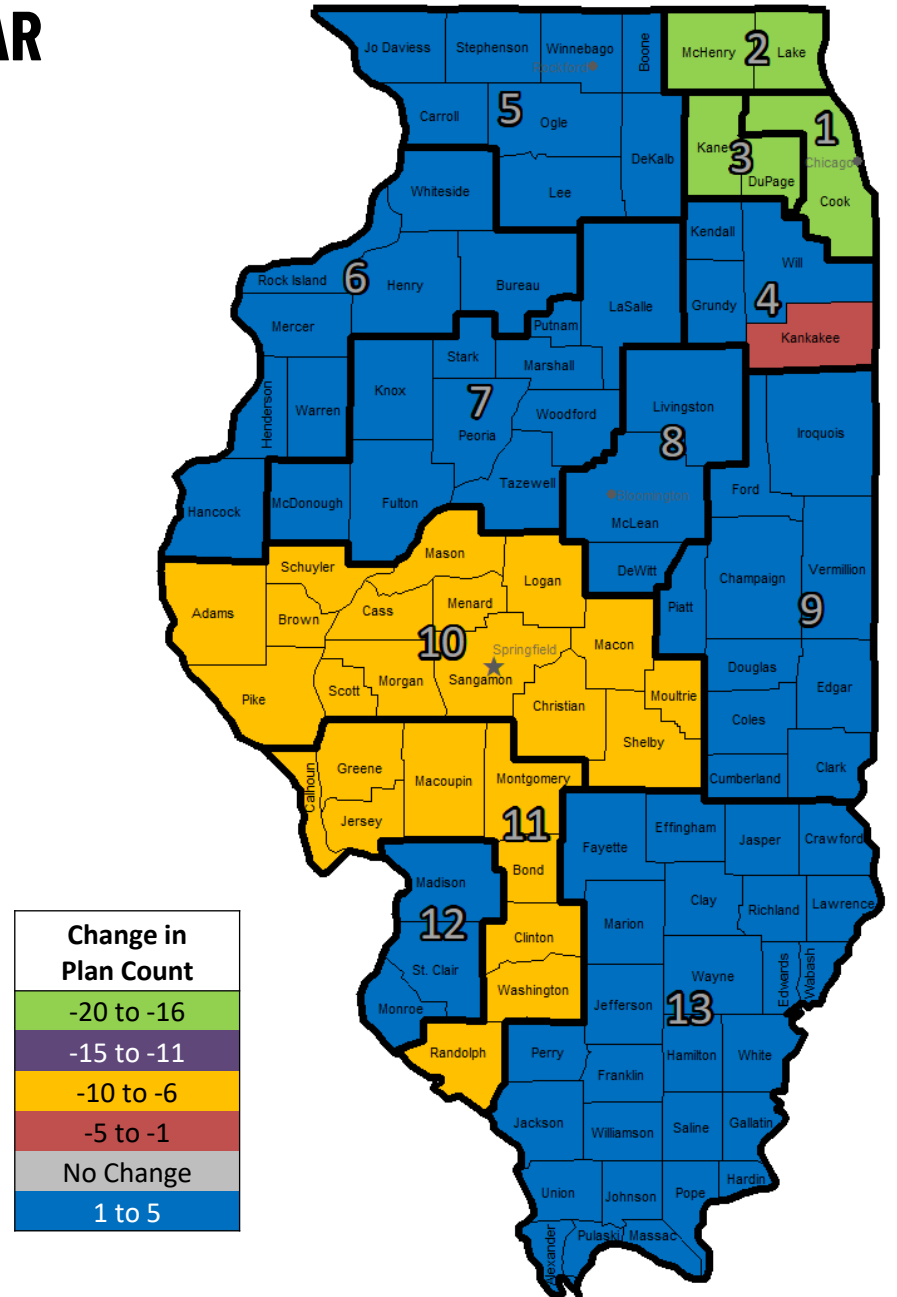
NUMBER OF PLANS BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

- HAMP
 - Offering plan options in Rating Areas 6, 7, 8, 9, 10, 11, and 13.
- HCSC
 - Offering Blue Choice Preferred PPO plans in all counties.
 - Offering Blue Precision HMO plans in Rating Areas 2 and 4, and parts of Rating Areas 5 and 7.
 - Offering BCBSIL HMO Networks in Rating Areas 1 and 3.
 - Offering MyBlue Plus (New in 2025) in Rating Areas 1 and 3, and parts of Rating Area 4
- 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 slight increase in the total number of Individual Off-Exchange only plans due to an increase in plans offered by HCSC.
- Rating Areas 1, 2, and 3 will see the largest decrease driven by Aetna no longer offering Individual Off-Exchange only plans in 2025.



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

	HAMP POS	HCSC HMO	HCSC POS	HCSC PPO	Quartz HMO
Rating Area 1		Full	Full	Full	
Rating Area 2		Full		Full	
Rating Area 3		Full	Full	Full	
Rating Area 4		Full	Partial	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	
Rating Area 11	Full			Full	
Rating Area 12				Full	
Rating Area 13	Full			Full	

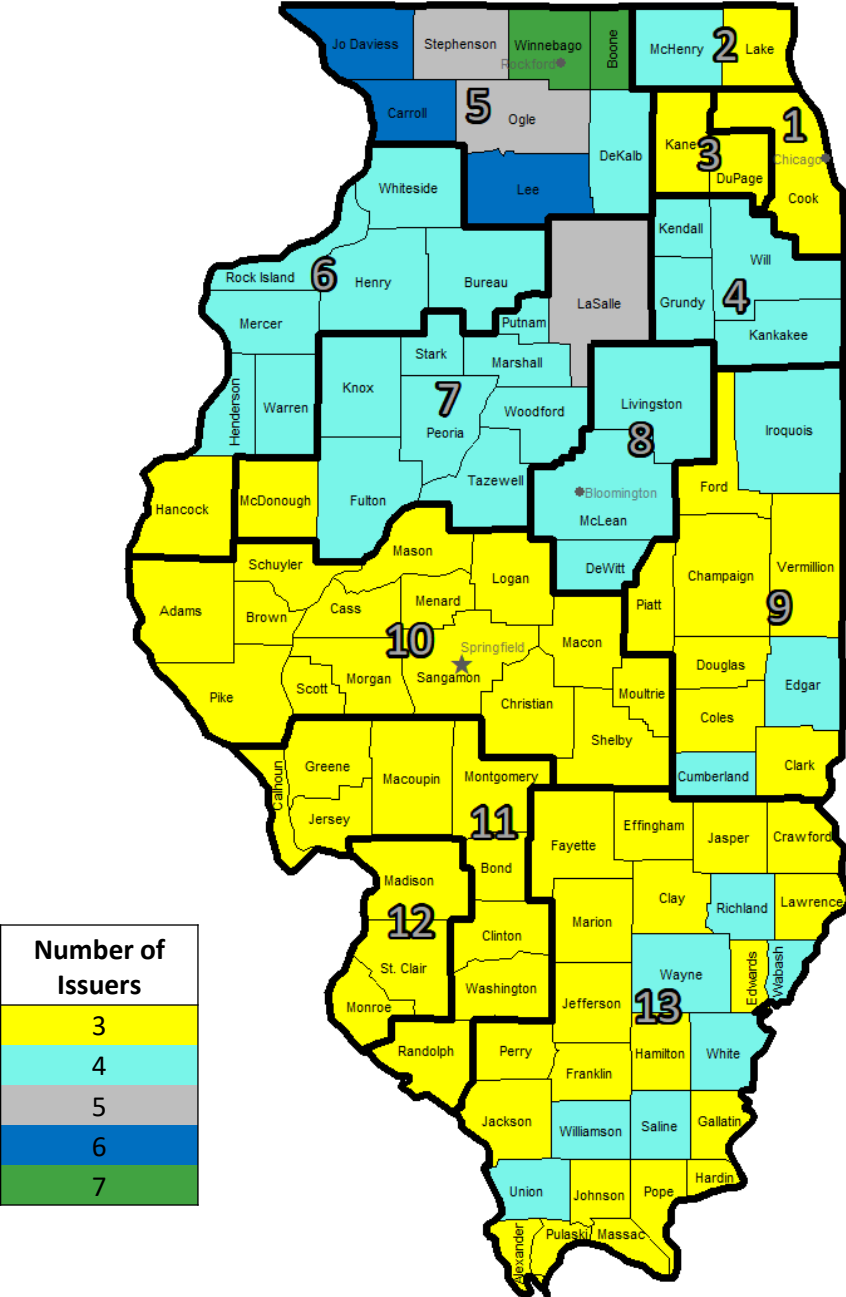
- Only HCSC (HMO, POS and PPO) offers multiple Individual Off-Exchange only plan types. HCSC (PPO) is the only carrier to offer Off-Exchange only plans statewide.
- In addition to these coverage options, all On-Exchange options, with the exception of enhanced Silver CSR benefit plans, will be available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

PLAN ANALYSIS

SMALL GROUP OFF-EXCHANGE ONLY

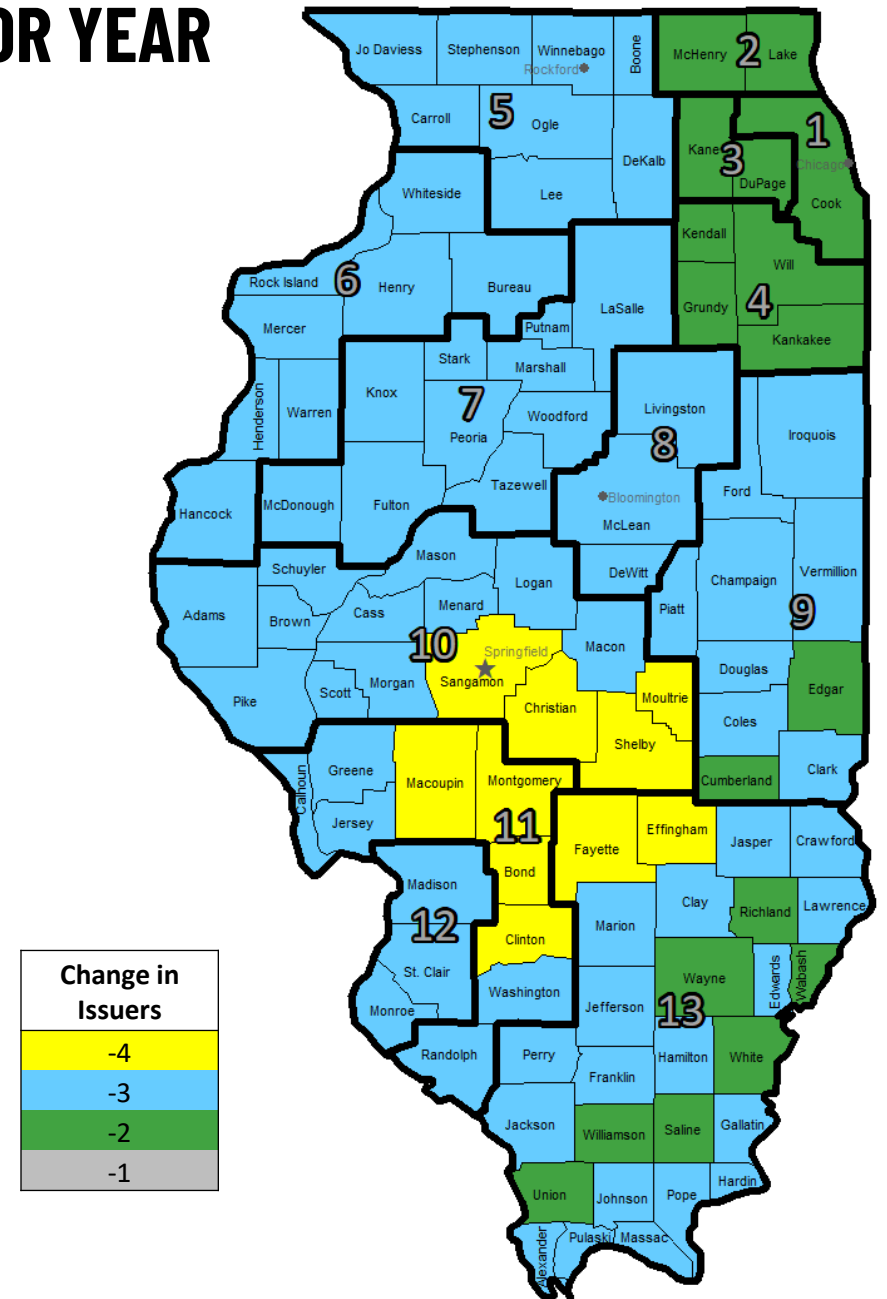
NUMBER OF ISSUERS BY COUNTY (SMALL GROUP, OFF-EXCHANGE ONLY)

- HCSC and one of the United entities are offering Small Group plans in all rating areas.
- Every county within the state will have plan options to consider from at least three issuers.



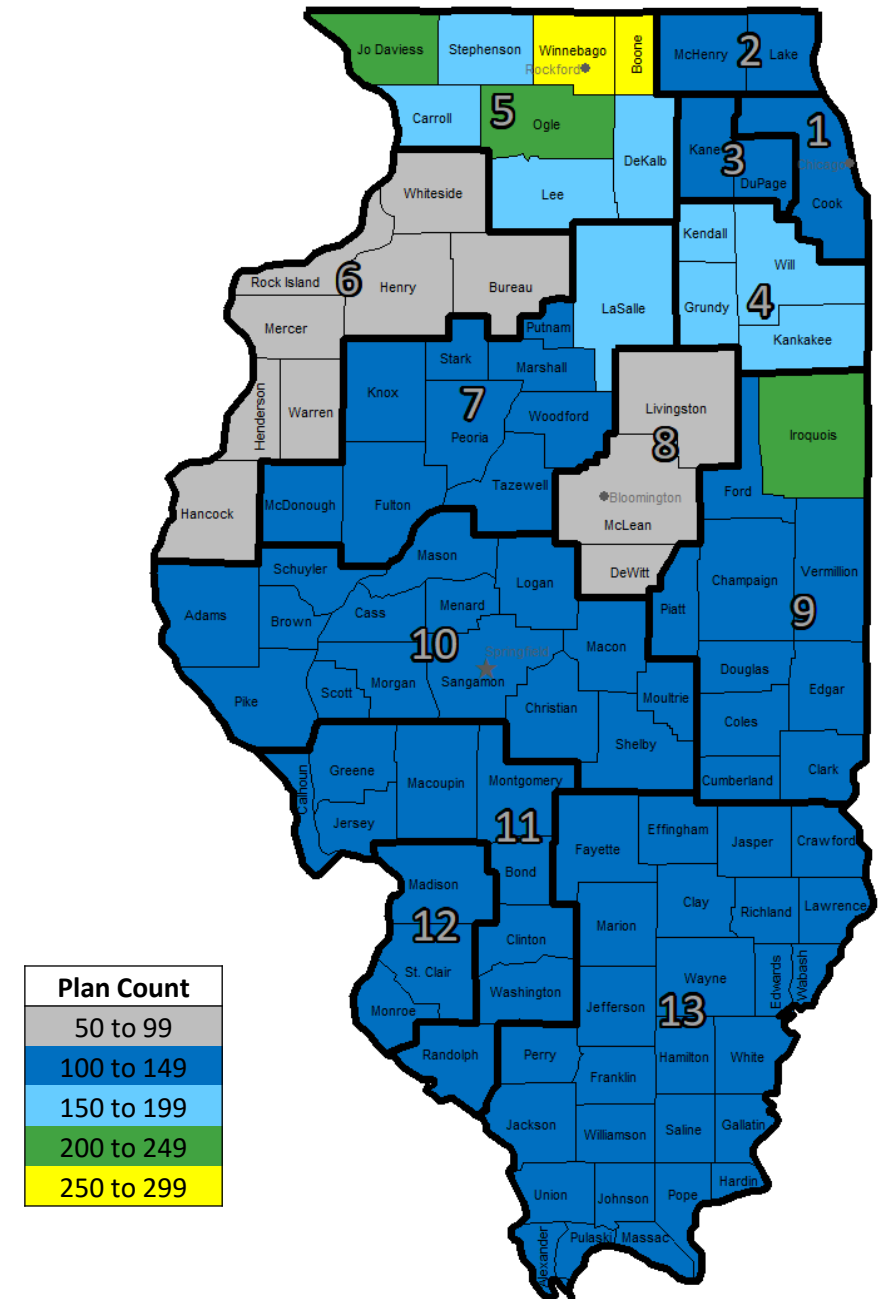
NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR (SMALL GROUP, OFF-EXCHANGE ONLY)

- The entire state will have fewer issuers in 2025. This is primarily due to the Aetna companies no longer offering plans, as they previously offered plans in all counties.
- Parts of Rating Areas 10, 11, 12 will see the largest decrease in issuers in 2025.
- No rating areas will see an increase in the number of issuers.



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

- A wide range of plan options for small employers are available in all counties as most of the state falls within the 100 to 149 plan count range.
- The Northwest part of the state and Iroquois county will have the most plan options available in 2025.



RATE INFORMATION

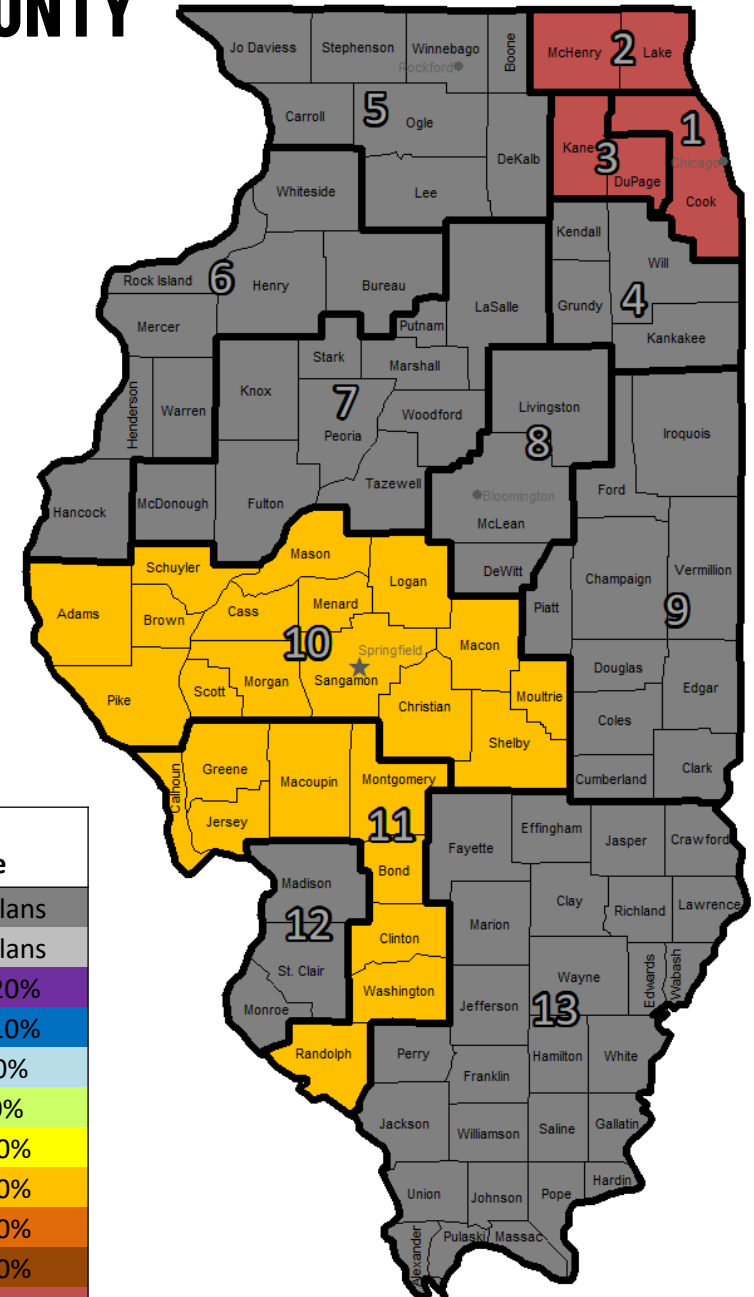
INDIVIDUAL, OFF-EXCHANGE ONLY

RATE CHANGE OF THE LOWEST COST BRONZE PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- In 2024, most of the state had no issuers offering Off-Exchange only Bronze plans.
 - Only Aetna (Health and Life) offered Off-Exchange only Bronze plans in the Individual market in 2024.
- In 2025, however, all residents in the state will have Off-Exchange only Bronze plans available due to HCSC’s expanded plan offerings.
- There are no rate decreases reported for 2025.
- The largest increases are in Rating Areas 1, 2, and 3 and are substantial, exceeding 50%.

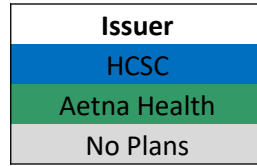
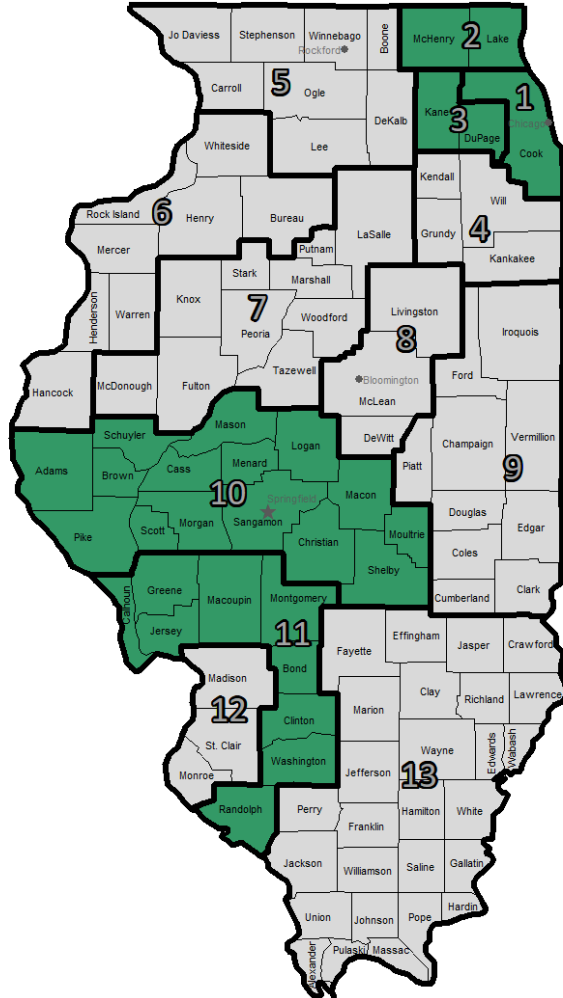
Rate Change
No 2024 Plans
No 2025 Plans
-30% to -20%
-20% to -10%
-10% to 0%
0% to 10%
10% to 20%
20% to 30%
30% to 40%
40% to 50%
50%+



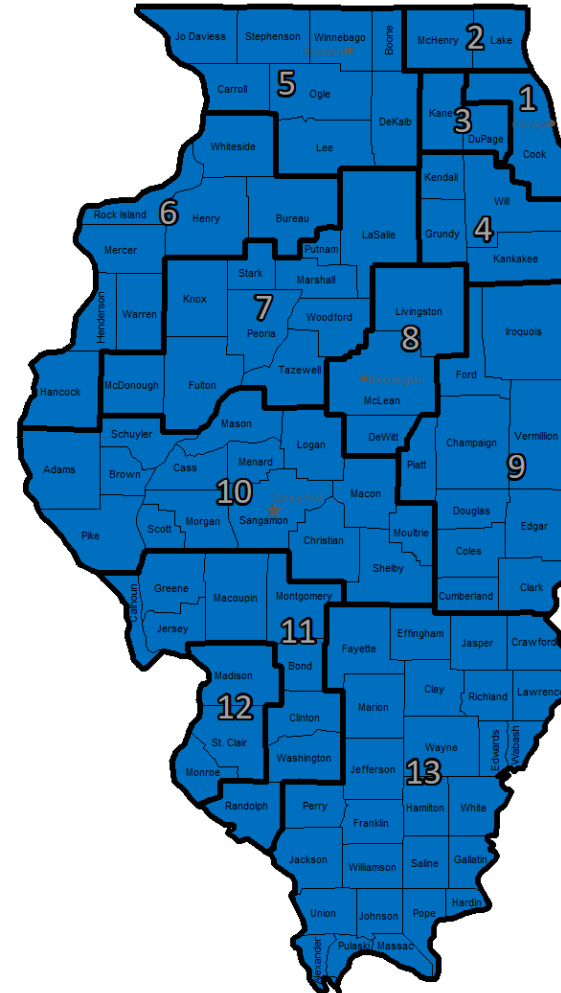
CHANGE IN THE LOWEST COST BRONZE PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2024 Lowest Cost Bronze Issuer



2025 Lowest Cost Bronze Issuer



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS BEING OFFERED OFF-EXCHANGE ONLY IS A 63% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

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	\$263.16	HCSC	\$467.01	77%
Rating Area 2	Aetna	\$264.85	HCSC	\$438.99	66%
Rating Area 3	Aetna	\$286.15	HCSC	\$439.38	54%
Rating Area 4			HCSC	\$418.91	
Rating Area 5			HCSC	\$518.83	
Rating Area 6			HCSC	\$496.46	
Rating Area 7			HCSC	\$498.25	
Rating Area 8			HCSC	\$527.32	
Rating Area 9			HCSC	\$587.30	
Rating Area 10	Aetna	\$405.98	HCSC	\$523.09	29%
Rating Area 11	Aetna	\$374.69	HCSC	\$464.68	24%
Rating Area 12			HCSC	\$475.26	
Rating Area 13			HCSC	\$624.66	
Weighted Average Change²					63%

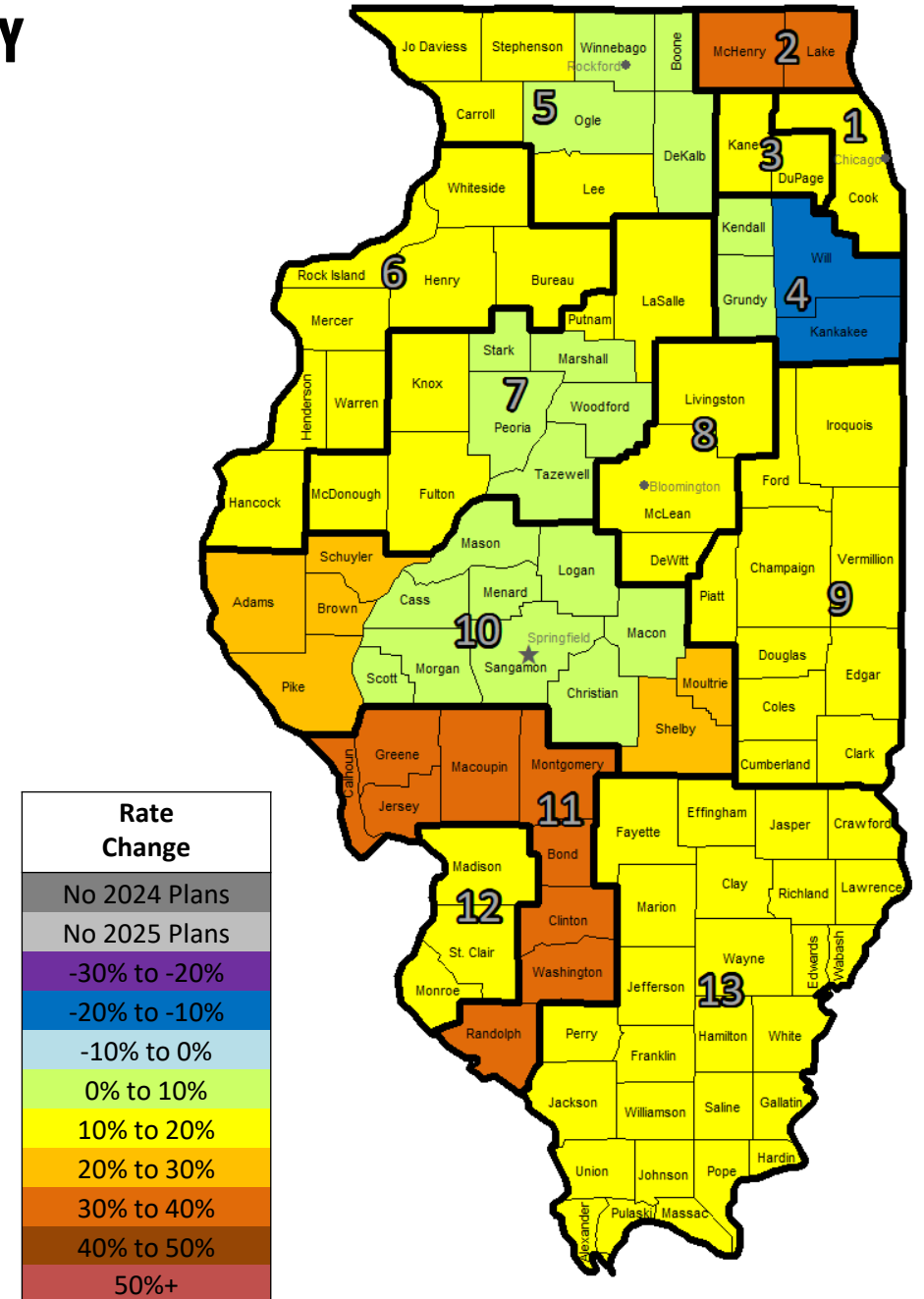
Notes:

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 2024 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2024-marketplace-open-enrollment-period-public-use-files>

RATE CHANGE OF THE LOWEST COST SILVER PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

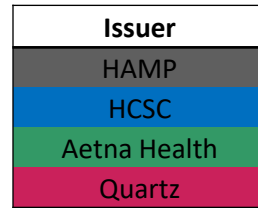
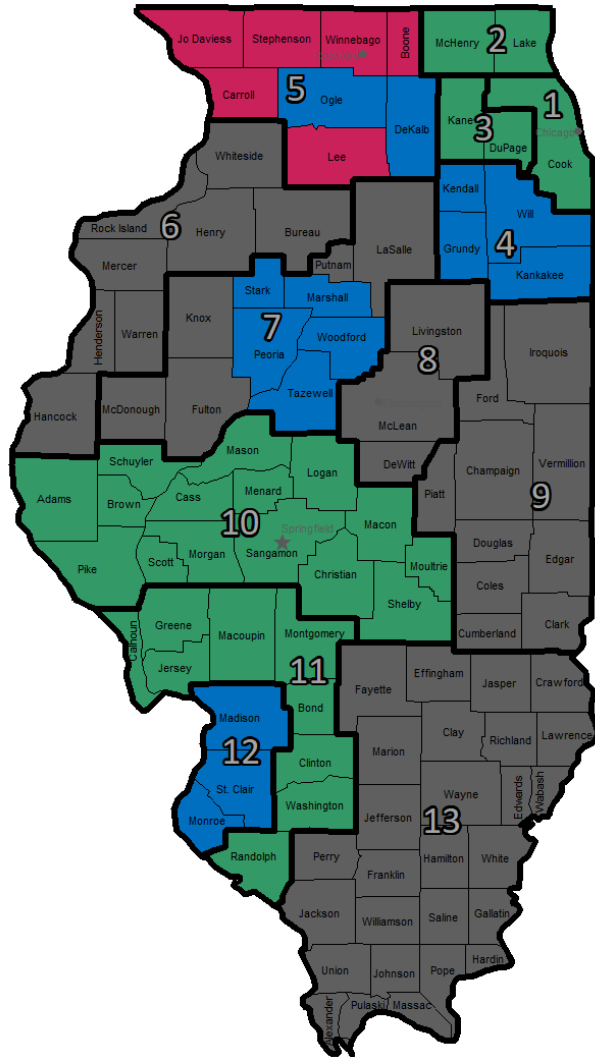
- Rate changes for Silver plans that are offered Off-Exchange only vary throughout the state, ranging from -13% to 32%.
- The largest increases will be in Rating Area 2.
- Rating Area 4 is the only area with a decrease in rates.



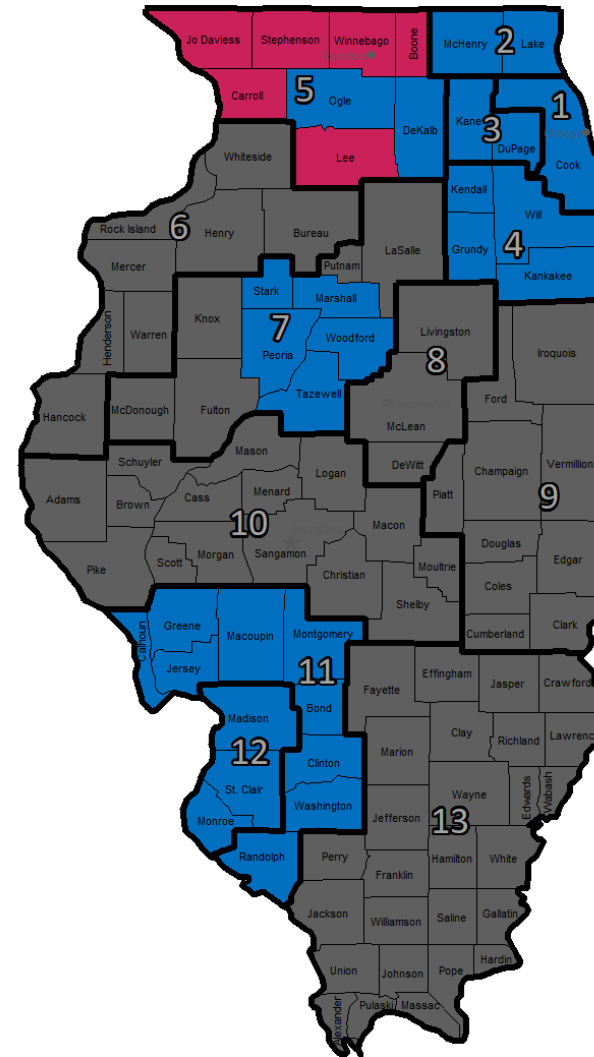
CHANGE IN THE LOWEST COST SILVER PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2024 Lowest Cost Silver Issuer



2025 Lowest Cost Silver Issuer



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS BEING OFFERED OFF-EXCHANGE ONLY IS A 14% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

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	\$269.82	HCSC	\$309.93	15%
Rating Area 2	Aetna	\$271.55	HCSC	\$359.61	32%
Rating Area 3	Aetna	\$293.40	HCSC	\$325.27	11%
Rating Area 4	HCSC	\$329.87	HCSC ^{2a}	\$342.91	4%
	HCSC	\$329.87	HCSC ^{2b}	\$285.74	-13%
Rating Area 5	Quartz	\$373.46	Quartz ^{3a}	\$409.19	10%
	Quartz	\$443.07	Quartz ^{3b}	\$509.60	15%
	HCSC	\$422.41	HCSC ^{3c}	\$438.61	4%
Rating Area 6	HAMP	\$408.14	HAMP	\$468.99	15%
Rating Area 7	HAMP	\$455.06	HAMP ^{4a}	\$505.88	11%
	HCSC	\$449.64	HCSC ^{4b}	\$464.87	3%
Rating Area 8	HAMP	\$436.29	HAMP	\$516.42	18%
Rating Area 9	HAMP	\$459.75	HAMP	\$516.42	12%
Rating Area 10	Aetna	\$416.26	HAMP ^{5a}	\$511.15	23%
	Aetna	\$416.26	HAMP ^{5b}	\$455.49	9%
Rating Area 11	Aetna	\$384.18	HCSC	\$505.53	32%
Rating Area 12	HCSC	\$444.16	HCSC	\$519.48	17%
Rating Area 13	HAMP	\$534.81	HAMP	\$600.73	12%
Weighted Average Change⁶					14%

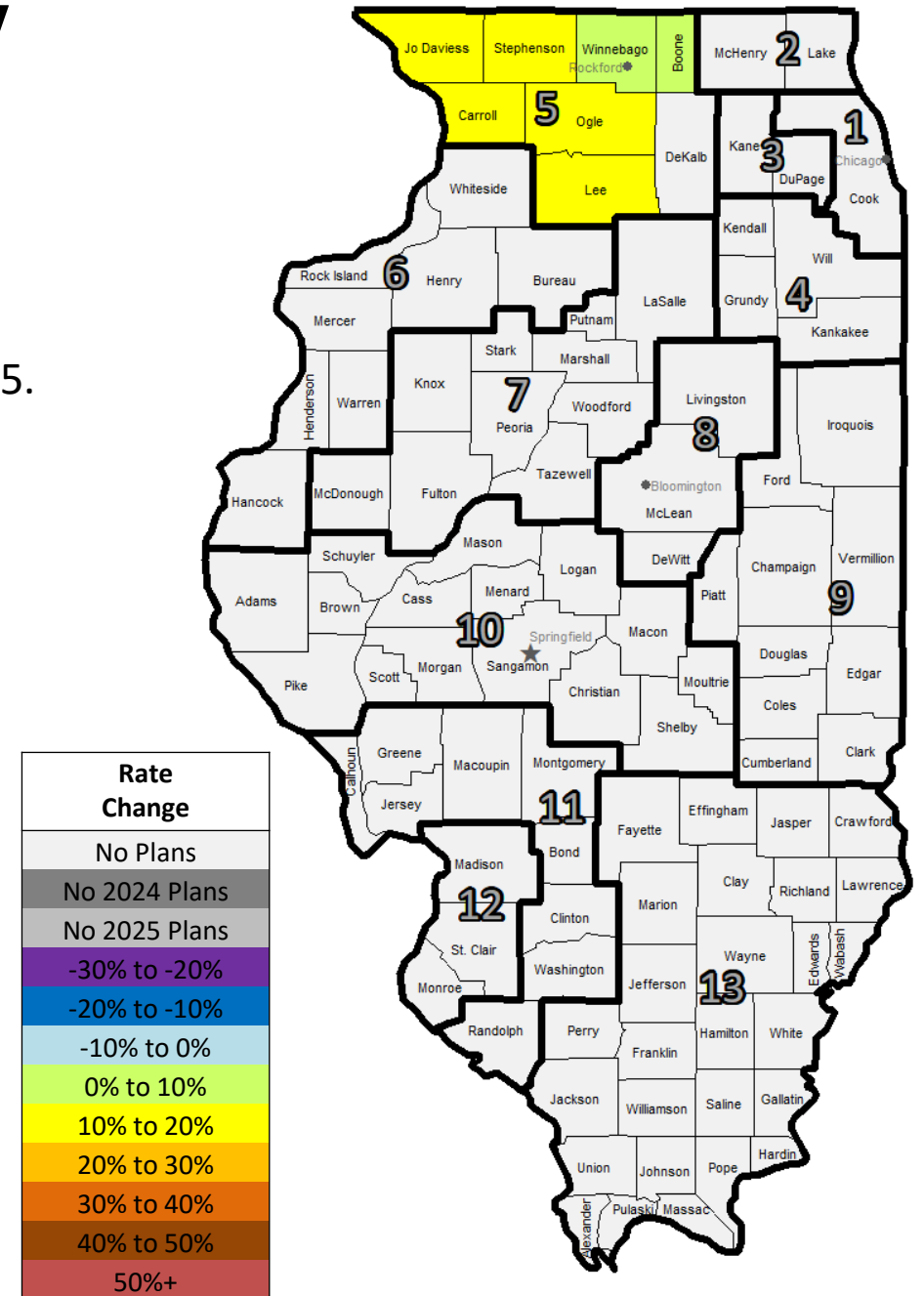
Notes:

1. Lowest across the rating area. May not be available in all counties in the rating area.
- 2a. In two counties (Grundy and Kendall). 2b. In two counties (Kankakee and Will).
- 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 five counties (Marshall, Peoria, Stark, Tazewell, and Woodford). 4b. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam).
- 5a. In six counties (Adams, Brown, Moultrie, Pike, Schuyler, and Shelby). 5b. In nine counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, and Scott).
6. 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>

RATE CHANGE OF LOWEST COST PLATINUM PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

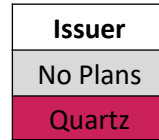
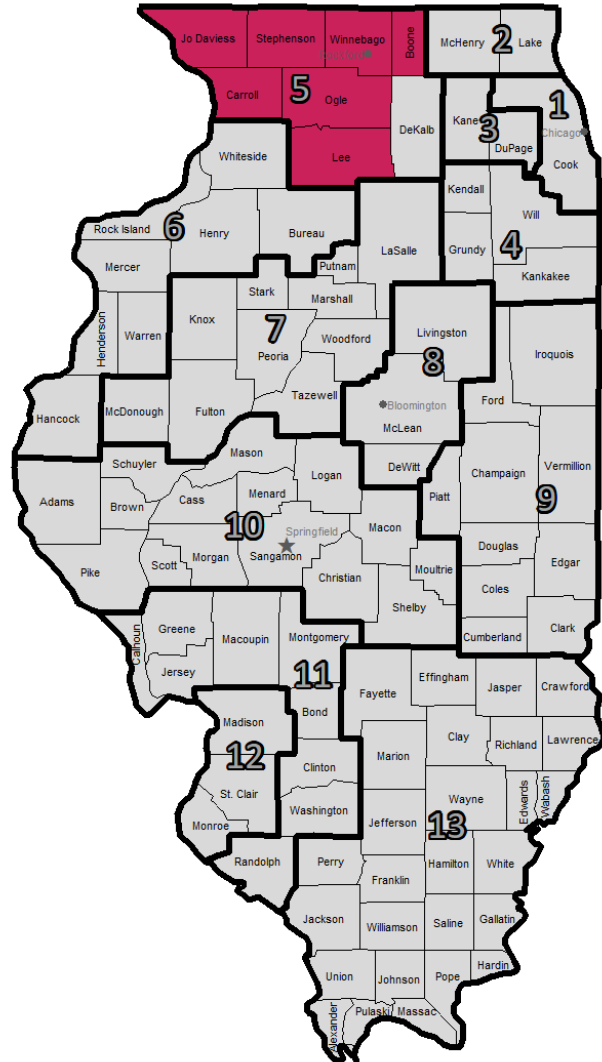
- Rating Area 5 is the only rating area to offer Off-Exchange only Platinum plans in 2025 ranging from an 8% to a 14% increase.
- Only Quartz offers Individual Off-Exchange only Platinum plans in 2025.



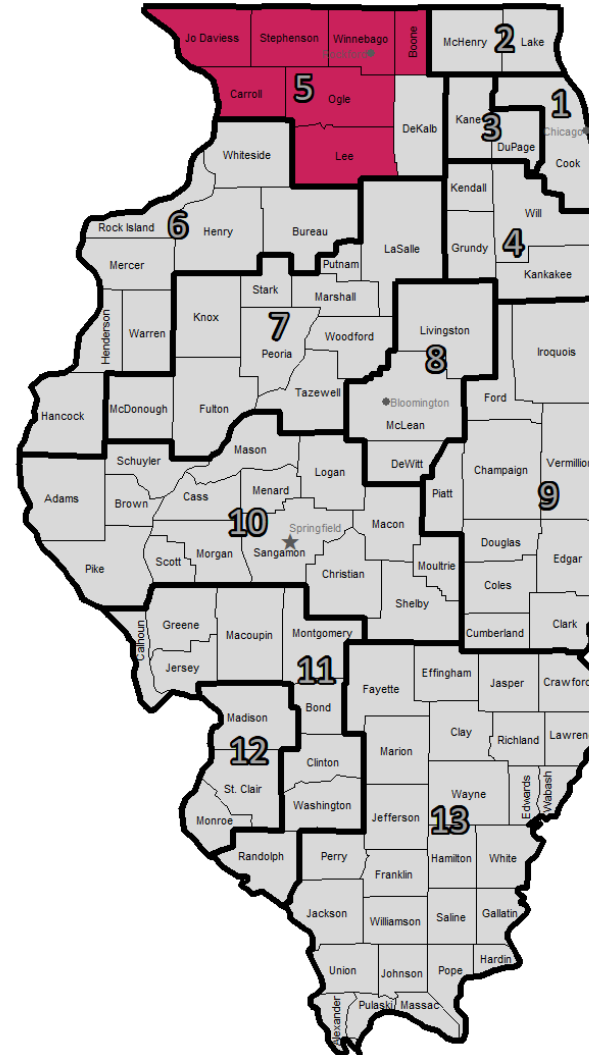
CHANGE IN THE LOWEST COST PLATINUM PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

2024 Lowest Cost Platinum Issuer



2025 Lowest Cost Platinum Issuer



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST PLATINUM PLANS BEING OFFERED OFF-EXCHANGE ONLY IS A 10% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

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 5	Quartz	\$637.08	Quartz ^{2a}	\$688.85	8%
	Quartz	\$755.82	Quartz ^{2b}	\$857.90	14%
Weighted Average Change³					10%

- The Off-Exchange only Platinum plans are only offered in parts of Rating Area 5 (by Quartz) in 2025. Consistent with 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.
 2a. In two counties (Boone and Winnebago). 2b. In five counties (Carroll, Jo Daviess, Lee, Ogle, and Stephenson).
 3. 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>