

2026 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

HIGHLIGHTS

OFF-EXCHANGE ONLY

2026 ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Individual Off-Exchange Only – 48 unique plans will be available for plan year 2026.
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO, POS and PPO)
 - Cigna HealthCare of Illinois, HMO
 - UnitedHealthcare of Illinois, HMO
 - MercyCare, HMO

In 2026:

- HAMP and Quartz will no longer offer Individual Off- Exchange only plans.

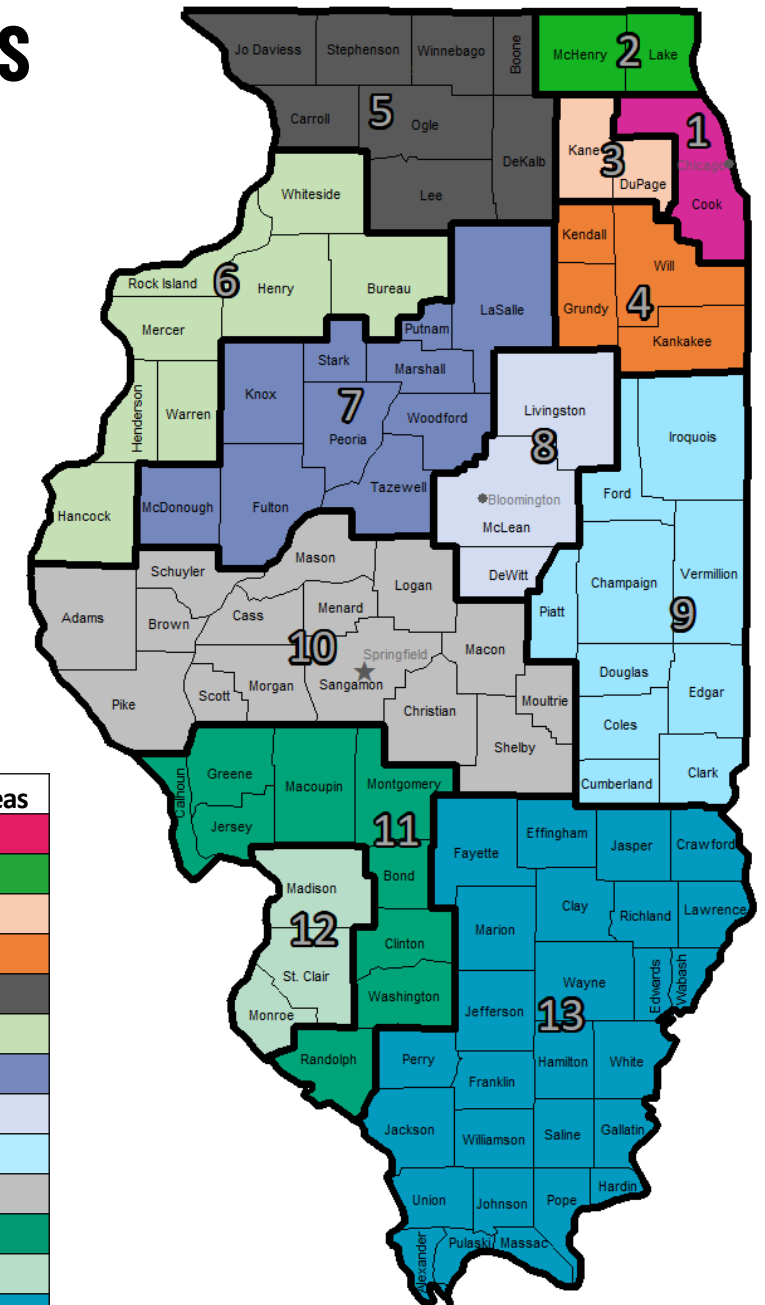
2026 ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Small Group Off-Exchange Market – 644 unique plans will be available for plan year 2026.
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
 - MercyCare HMO Inc. – (HMO)
 - Medical Associates Health plan, Inc –(HMO)
 - 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)
- HAMP and Quartz are exiting the Small Group market in 2026.

HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2026 remain unchanged from plan year 2025.

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



OFF-EXCHANGE ONLY – ADDITIONAL BACKGROUND

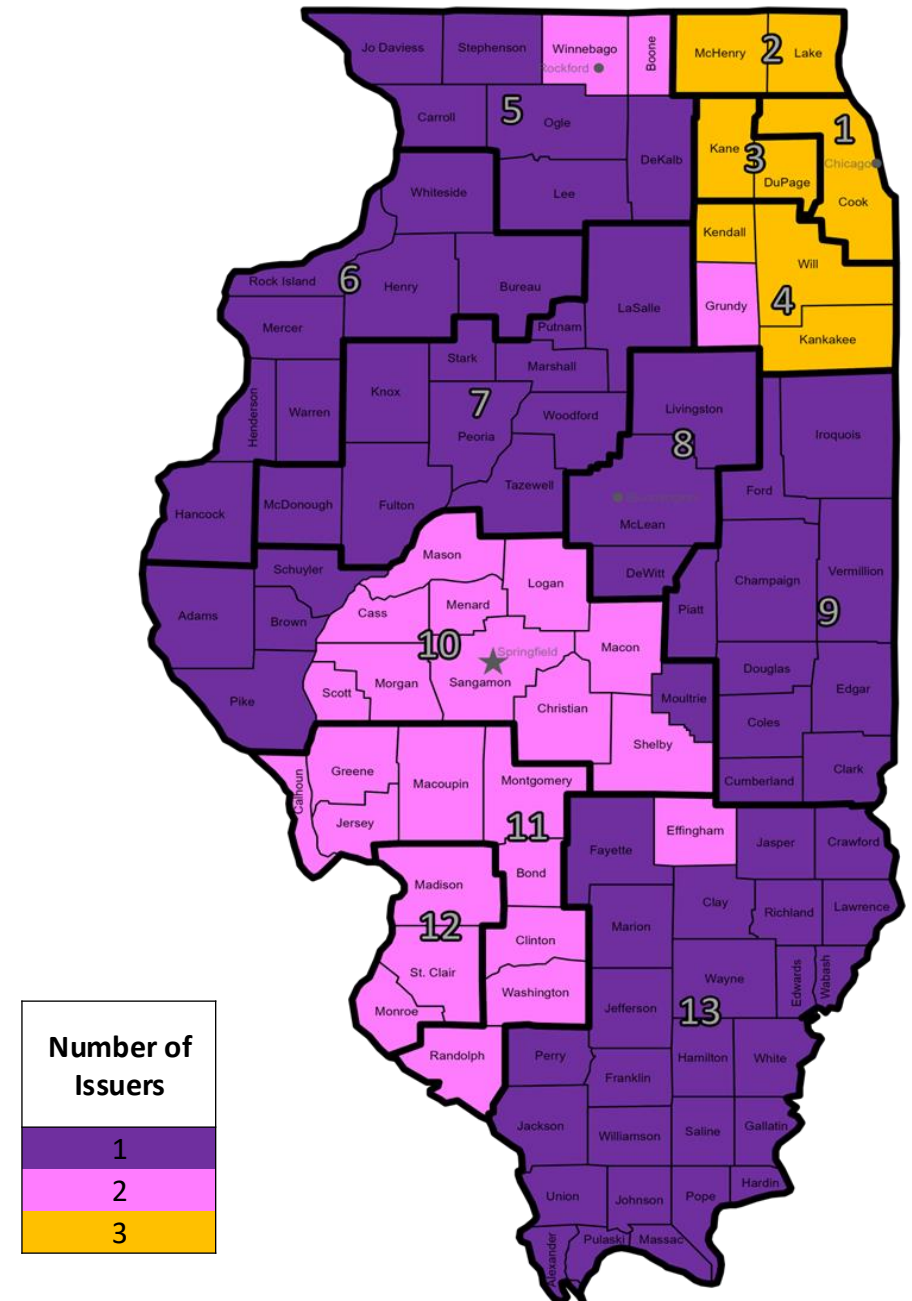
- The information provided in this deck represents plans that will be available Off-Exchange only, through an issuer, broker, or agent.
- With the exception of enhanced Silver CSR benefit plans, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers purchasing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

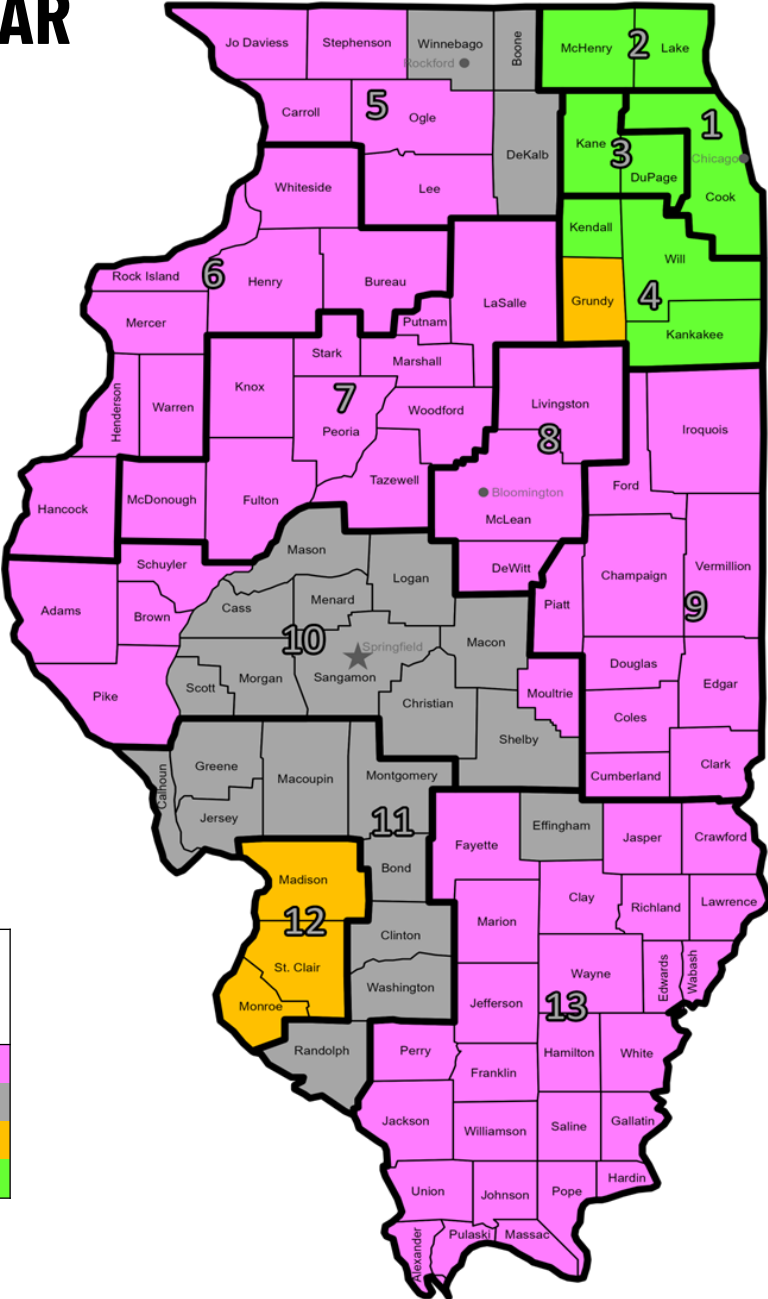
- Cigna, HCSC, MercyCare and United will offer Individual Off-Exchange only plans in plan year 2026.
- HAMP and Quartz are no longer offering Off-Exchange only plans starting in plan year 2026.
- HCSC is the only issuer offering Individual Off-Exchange only plans in all counties.
- In 2025 there were no counties with three (3) issuers for Off-Exchange plans, but in 2026 there are eight (8) counties with three (3) issuers for Off-Exchange only plans. This is mainly due to Cigna and United offering off-exchange plans in Rating Areas 1, 2, 3, and 4 in plan year 2026.
- The number of counties with only one (1) issuer for Off-Exchange only plans increased from fourteen (14) in 2025 to sixty-eight (68) in 2026. This is mainly due to the exit of HAMP.



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

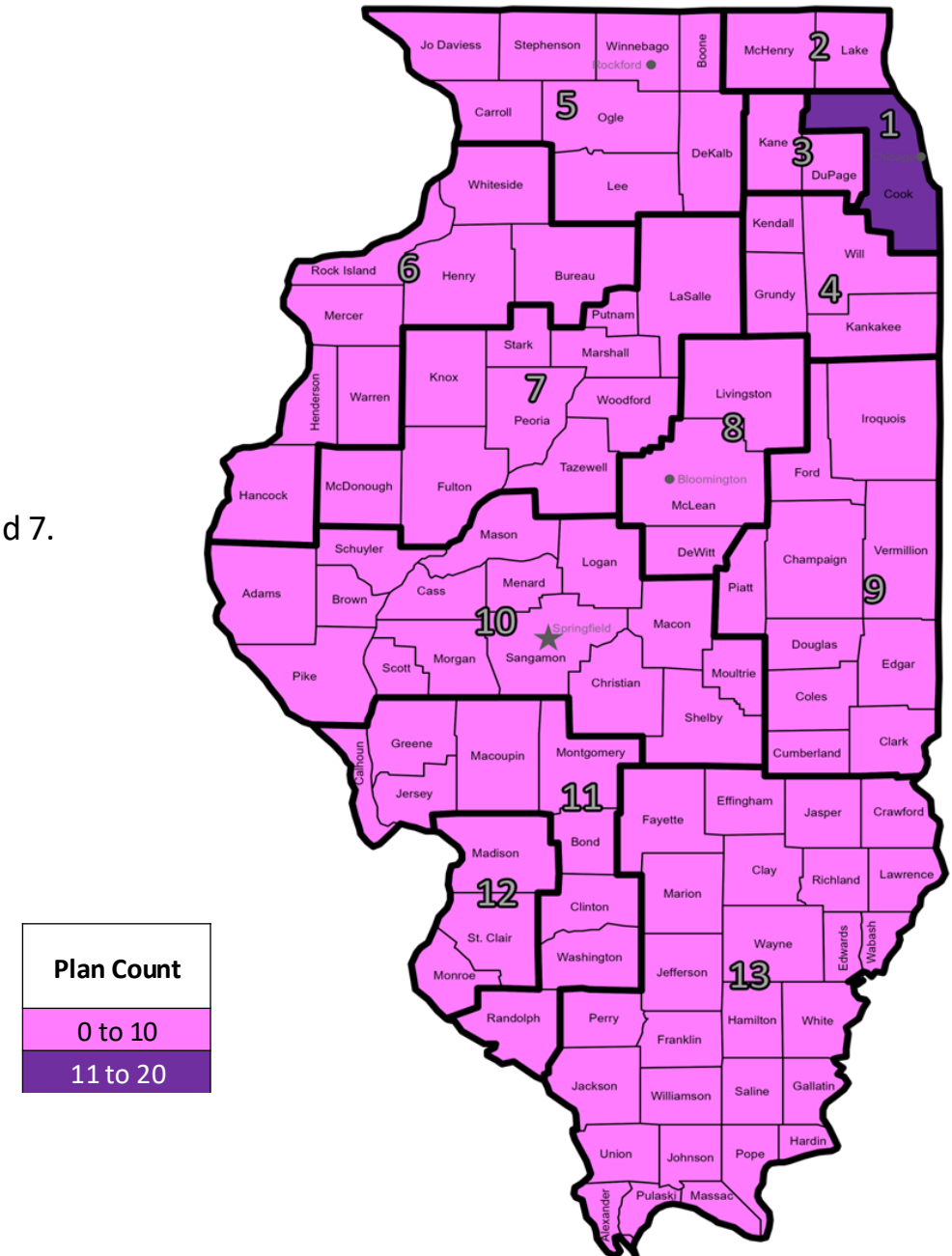
- Rating Areas 1, 2, 3, 4, and 12 will experience an increase in the number of off-exchange only plans. This is due to Cigna and United offering plans in these areas starting in this policy year.
- Rating Areas 6, 7, 8, and 9, as well as most of Rating Areas 5 and 13 will experience a decrease in issuers. This is due to HAMP and Quartz exiting the market in 2026.

Change in Issuers	
-1	
0	
1	
2	



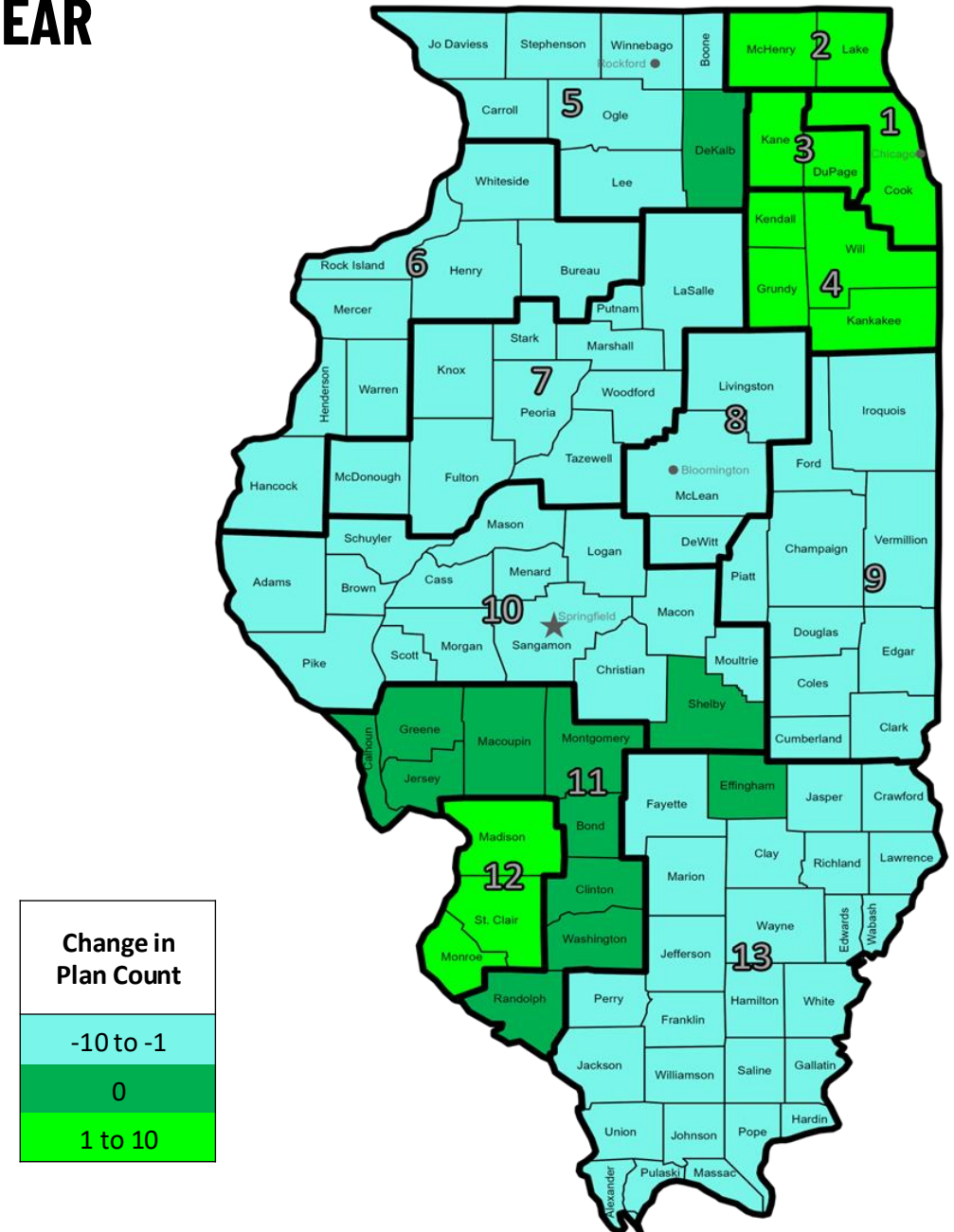
NUMBER OF PLANS BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

- Cigna
 - Offering HMO plans in Rating Areas 1, 3, and 4 and parts of Rating Area 2.
- HCSC
 - Offering Blue Choice Preferred PPO plans in all counties.
 - Offering Blue Precision HMO plans in Rating Areas 1, 2, 3, 4, and parts of Rating Areas 5 and 7.
 - Offering BCBSIL HMO Networks in Rating Areas 1 and 3.
 - Offering MyBlue Plus in Rating Areas 1 and 3, and parts of Rating Area 4.
- MercyCare
 - Offering HMO plans in parts of Rating Areas 2 and 5.
- United
 - Offering HMO plans in Rating Areas 1, 2, 3, 11, and 12 and parts of 4, 10, and 13.



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

- Much of the state outside of the greater Chicago and St. Louis areas will experience a slight decrease in the total number of Individual Off-Exchange only plans due to HAMP and Quartz exiting the market in policy year 2026.



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

	Cigna	HCSC HMO	HCSC POS	HCSC PPO	MercyCare	United
Rating Area 1	Full	Full	Full	Full		Full
Rating Area 2	Partial	Full		Full	Partial	Full
Rating Area 3	Full	Full	Full	Full		Full
Rating Area 4	Full	Full	Partial	Full		Partial
Rating Area 5		Partial		Full	Partial	
Rating Area 6				Full		
Rating Area 7		Partial		Full		
Rating Area 8				Full		
Rating Area 9				Full		
Rating Area 10				Full		Partial
Rating Area 11				Full		Full
Rating Area 12				Full		Full
Rating Area 13				Full		Partial

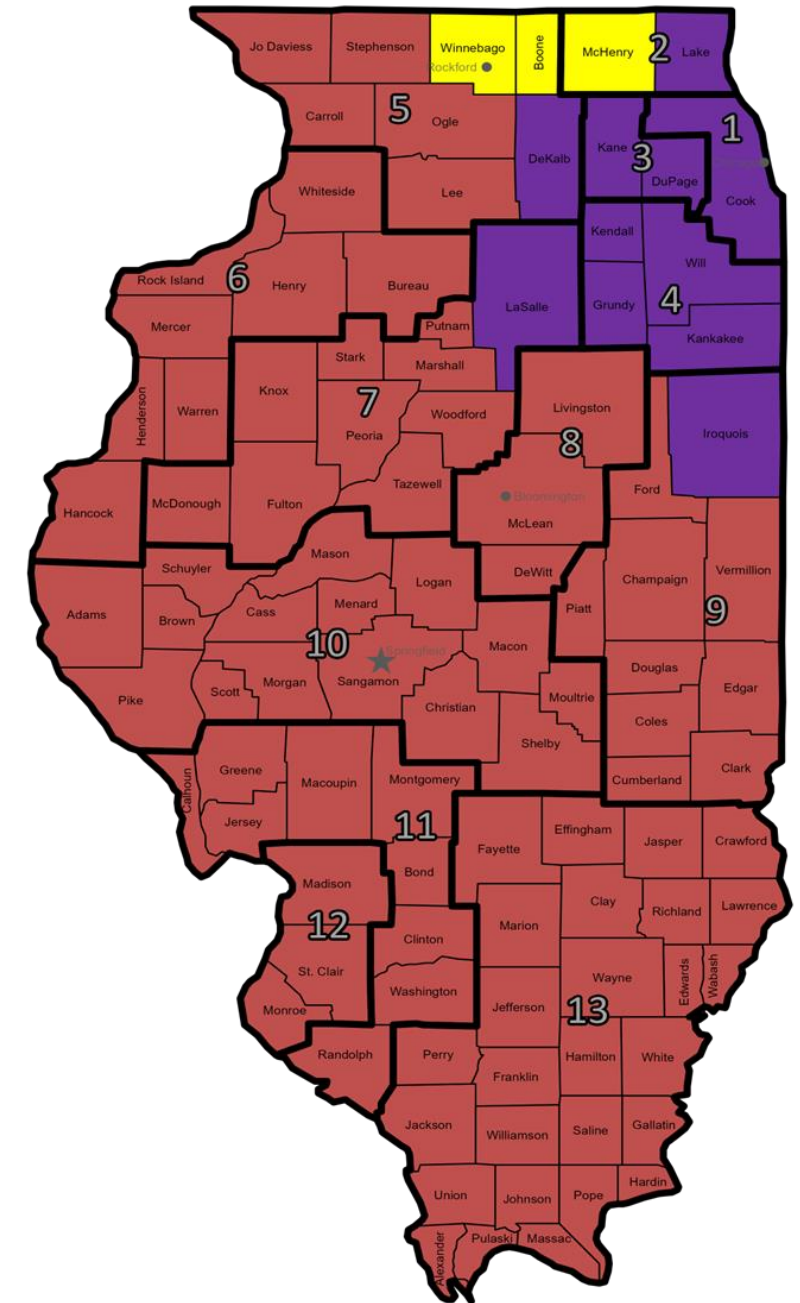
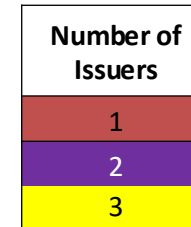
- Only HCSC (HMO, POS and PPO) offers multiple Individual Off-Exchange only plan types. HCSC (PPO) is the only carrier to offer Off-Exchange only plans statewide.
- In addition to these coverage options, all On-Exchange options, with the exception of enhanced Silver CSR benefit plans, will be available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

PLAN ANALYSIS

SMALL GROUP OFF-EXCHANGE ONLY

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

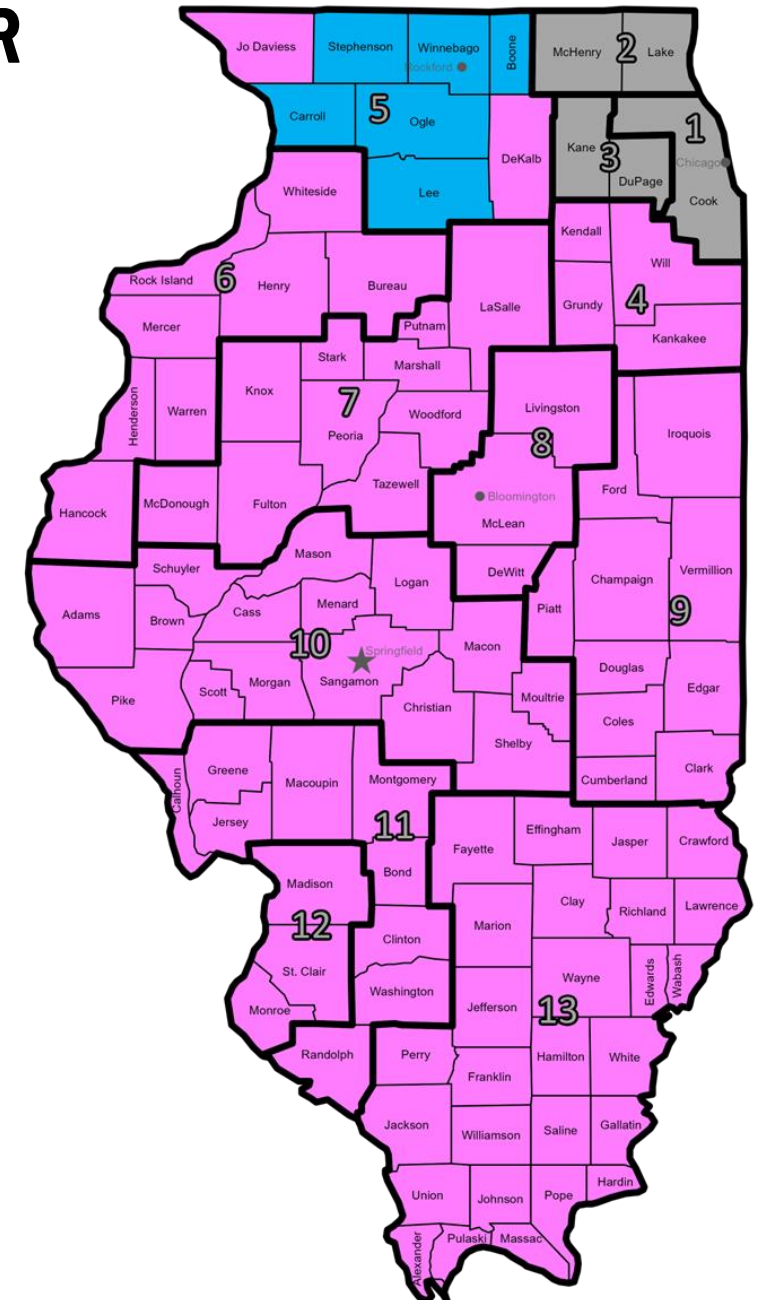
- HCSC is offering Small Group plans in all rating areas.
- HCSC is the only issuer for the majority of the state.



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

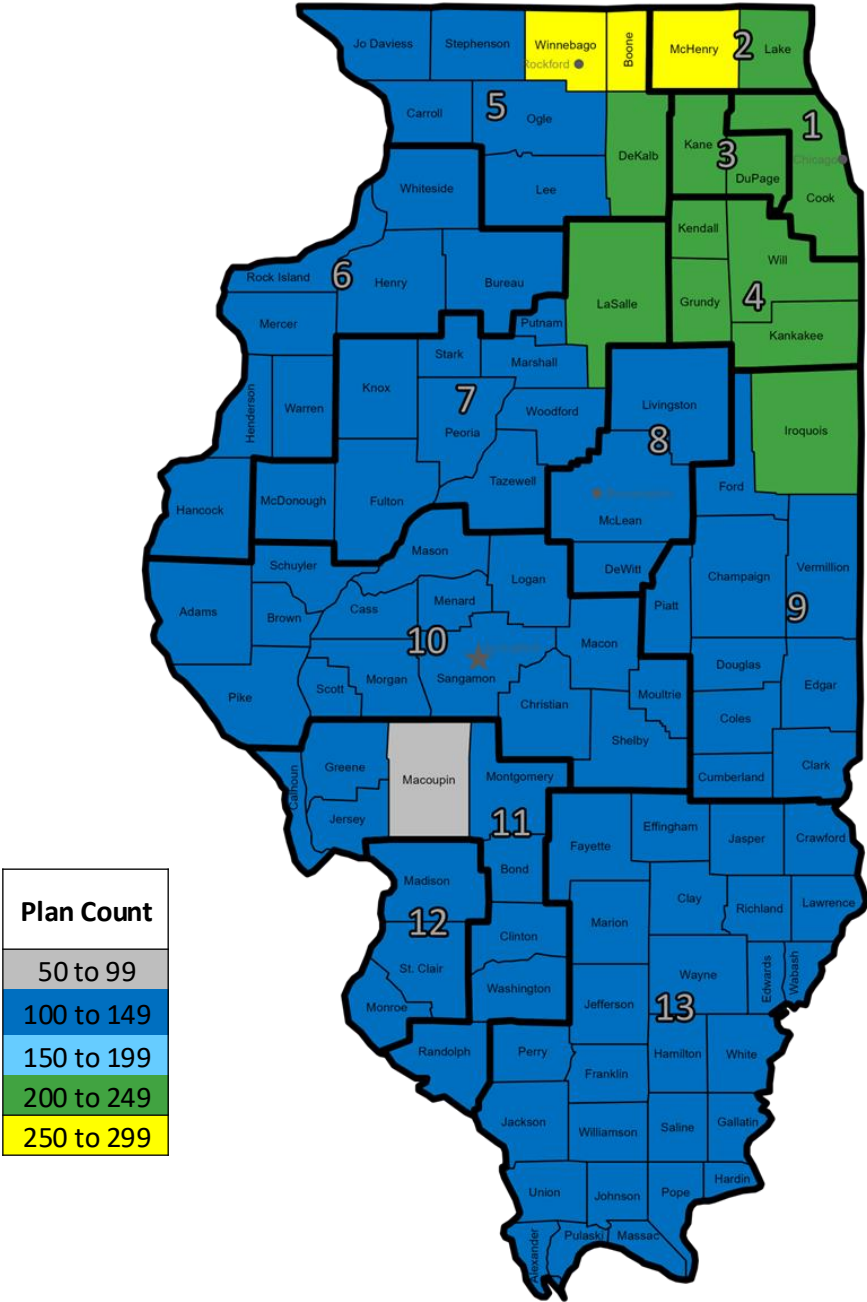
- Most of the state will have fewer issuers in 2026 except for Rating Areas 1, 2, and 3, which will have no change. The decrease in issuers is primarily due to HAMP no longer offering plans, as they previously offered plans in all or part of ten (10) rating areas.
- Parts of Rating Area 5 will see the largest decrease in issuers in 2026.
- No rating areas will see an increase in the number of issuers.

Change in Issuers	
-2	
-1	
0	



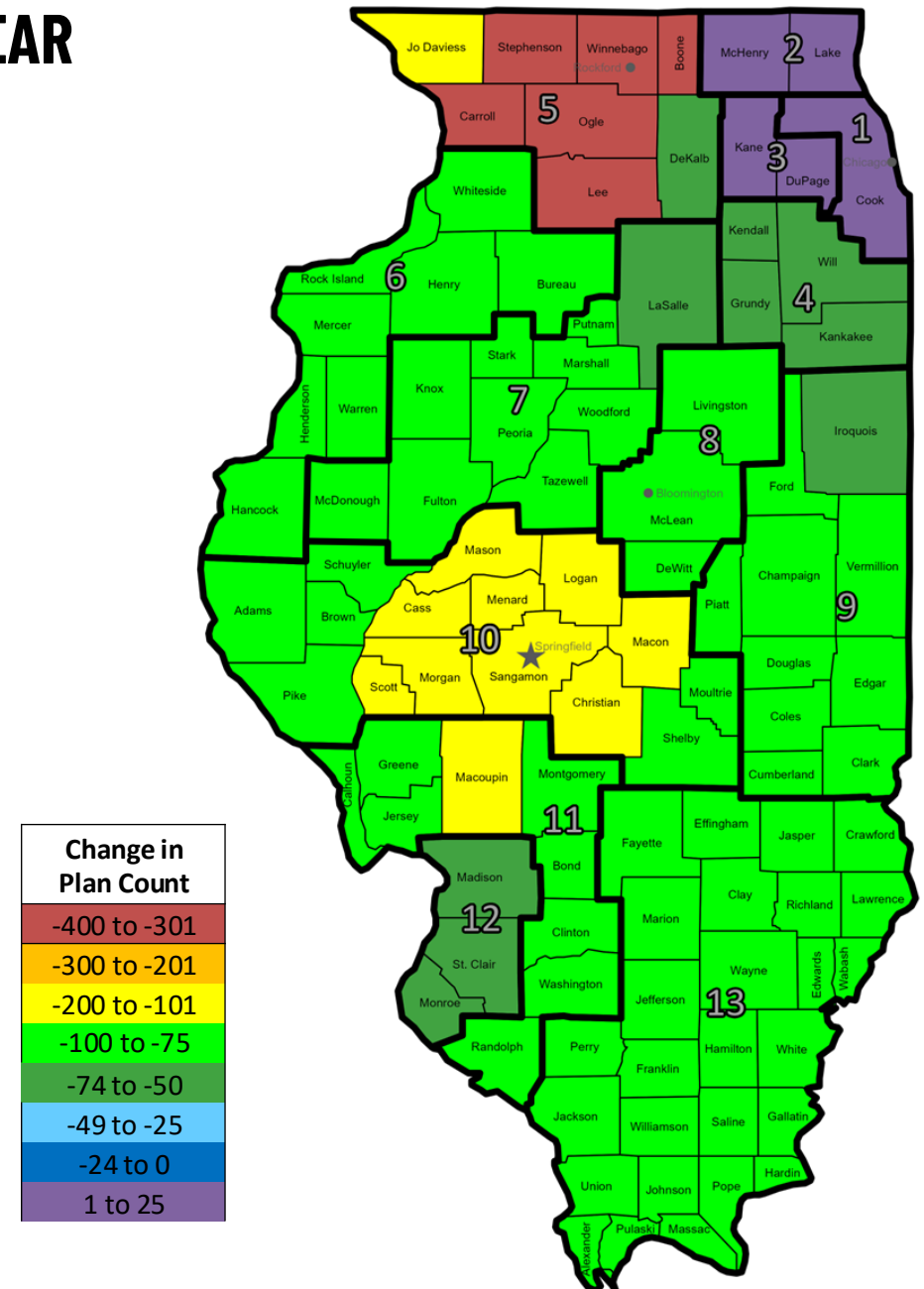
NUMBER OF PLANS BY COUNTY (SMALL GROUP, OFF-EXCHANGE ONLY)

- 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 will have the most plan options available in 2026.



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 2026, consistent with the decrease in the number of issuers.
- Rating Areas 1, 2, and 3 are the only areas where the number of plan options increased in 2026.
 - This is due to an increase in plans offered by United.



RATE INFORMATION

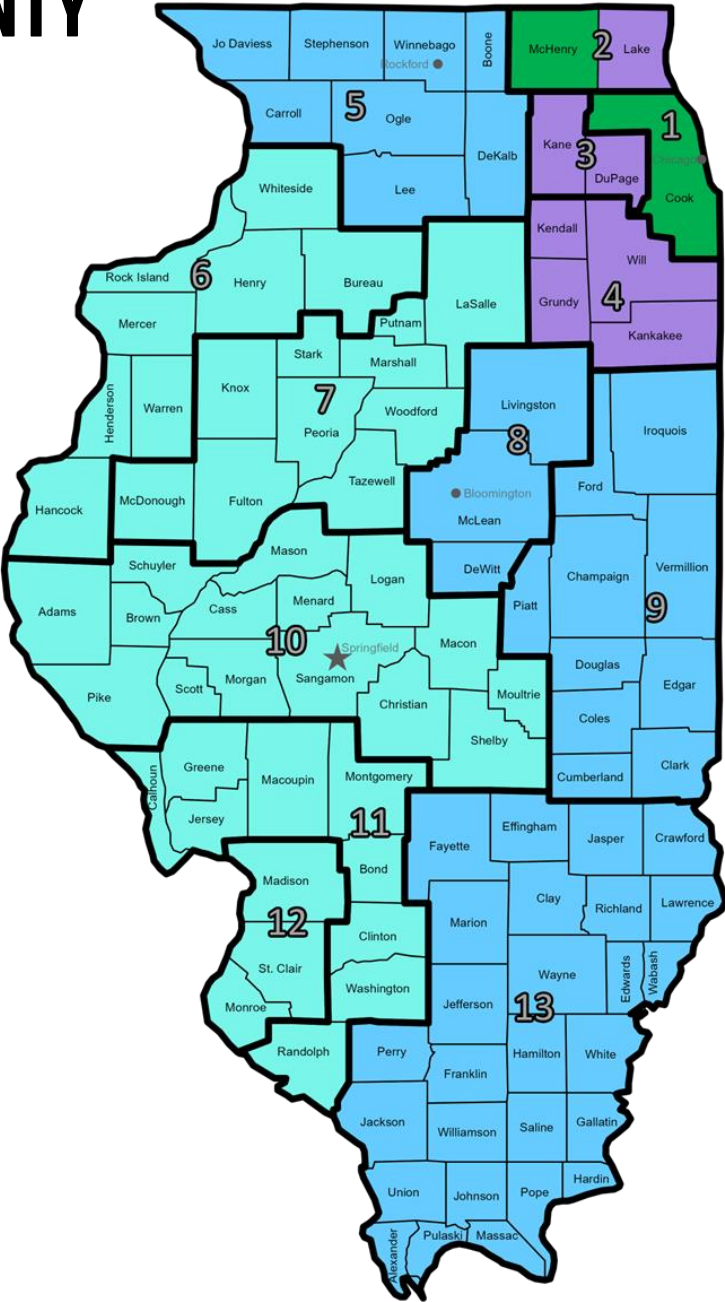
INDIVIDUAL, OFF-EXCHANGE ONLY

RATE CHANGE OF THE LOWEST COST BRONZE PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Most of the state will experience 10 to 20% increases in rates.
- The largest increases are in Rating Area 1, and in McHenry County in Rating Area 2.
- Rating Areas 3 and 4 and Lake County in Rating Area 2 will experience 20 to 30% decreases in rates.

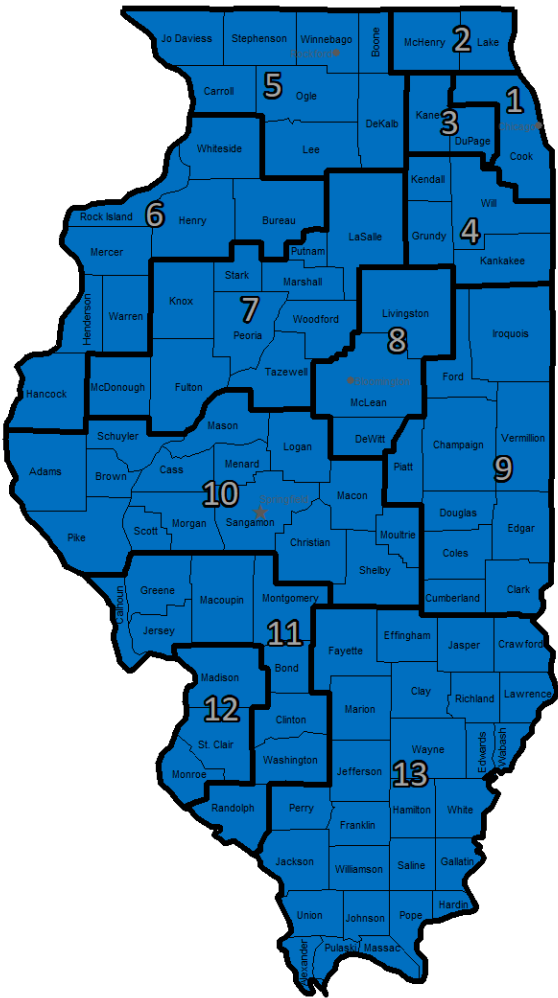
Rate Change
-30% to -20%
-20% to -10%
-10% to 0%
0% to 10%
10% to 20%
20% to 30%



CHANGE IN THE LOWEST COST BRONZE PLANS BY COUNTY

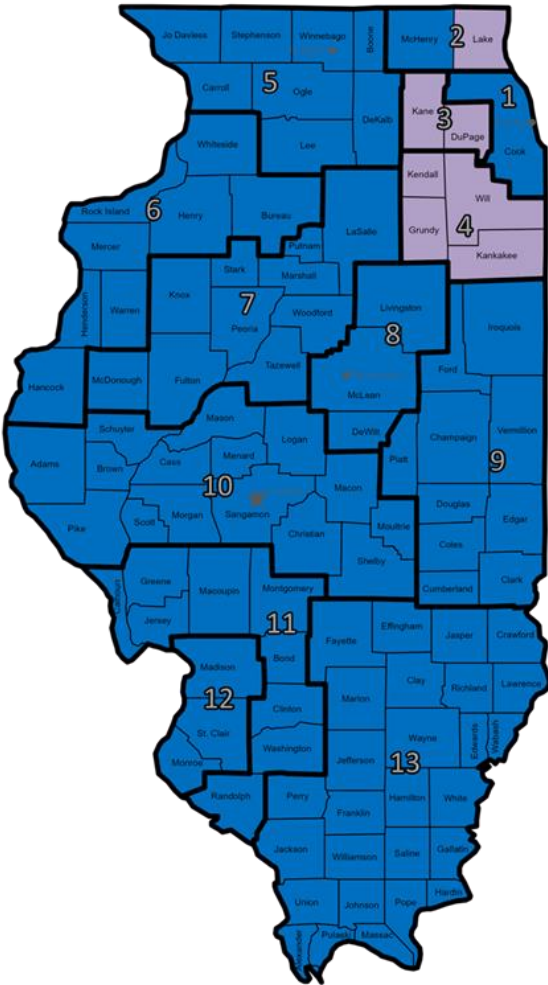
(INDIVIDUAL, OFF-EXCHANGE ONLY)

2025 Lowest Cost Bronze Issuer



Issuer
HCSC
Cigna

2026 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 7% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2025 Issuer ¹	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer ¹	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	HCSC	\$467.01	HCSC	\$573.41	23%
Rating Area 2	HCSC	\$438.99	Cigna ^{2a}	\$343.03	-22%
	HCSC	\$438.99	HCSC ^{2b}	\$534.70	22%
Rating Area 3	HCSC	\$439.38	Cigna	\$344.28	-22%
Rating Area 4	HCSC	\$418.91	Cigna	\$322.32	-23%
Rating Area 5	HCSC	\$518.83	HCSC	\$567.54	9%
Rating Area 6	HCSC	\$496.46	HCSC	\$547.95	10%
Rating Area 7	HCSC	\$498.25	HCSC	\$548.84	10%
Rating Area 8	HCSC	\$527.32	HCSC	\$575.66	9%
Rating Area 9	HCSC	\$587.30	HCSC	\$645.62	10%
Rating Area 10	HCSC	\$523.09	HCSC	\$575.84	10%
Rating Area 11	HCSC	\$464.68	HCSC	\$519.45	12%
Rating Area 12	HCSC	\$475.26	HCSC	\$525.31	11%
Rating Area 13	HCSC	\$624.66	HCSC	\$682.49	9%
Weighted Average Change³					7%

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).

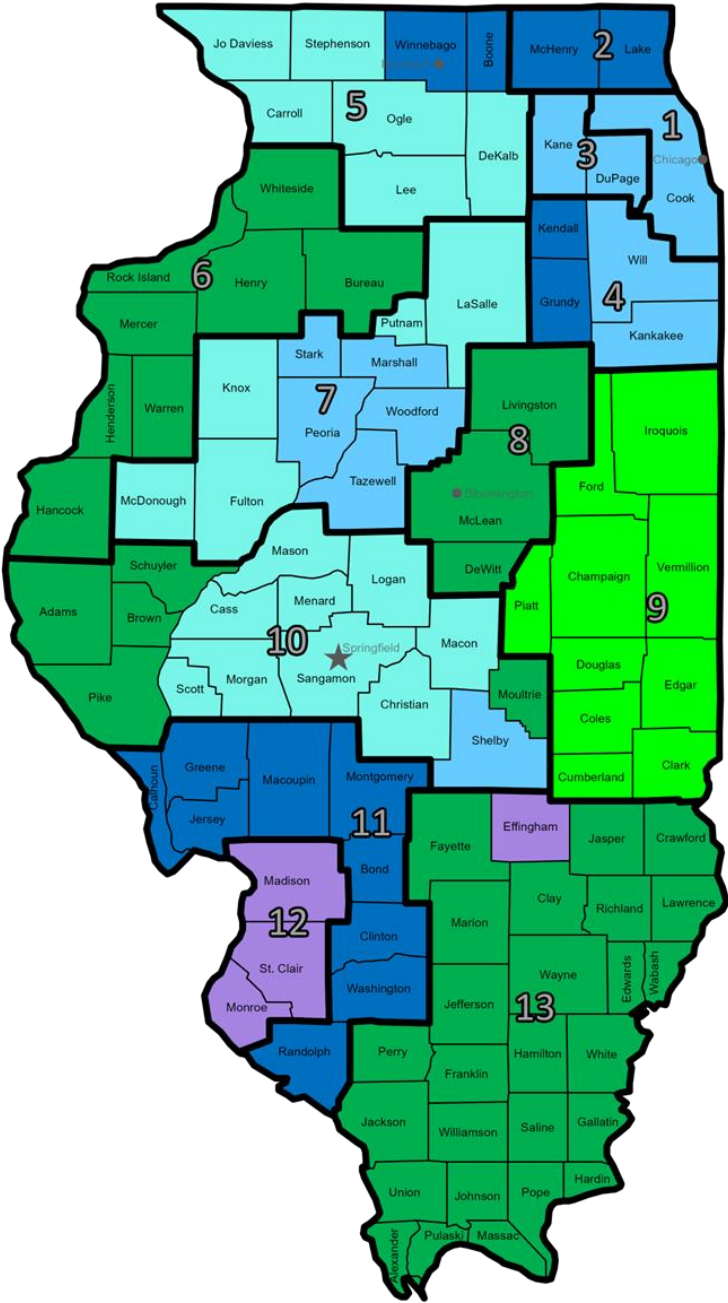
3. Weights used for average increase calculation are based on CMS 2025 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files>

RATE CHANGE OF THE LOWEST COST SILVER PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

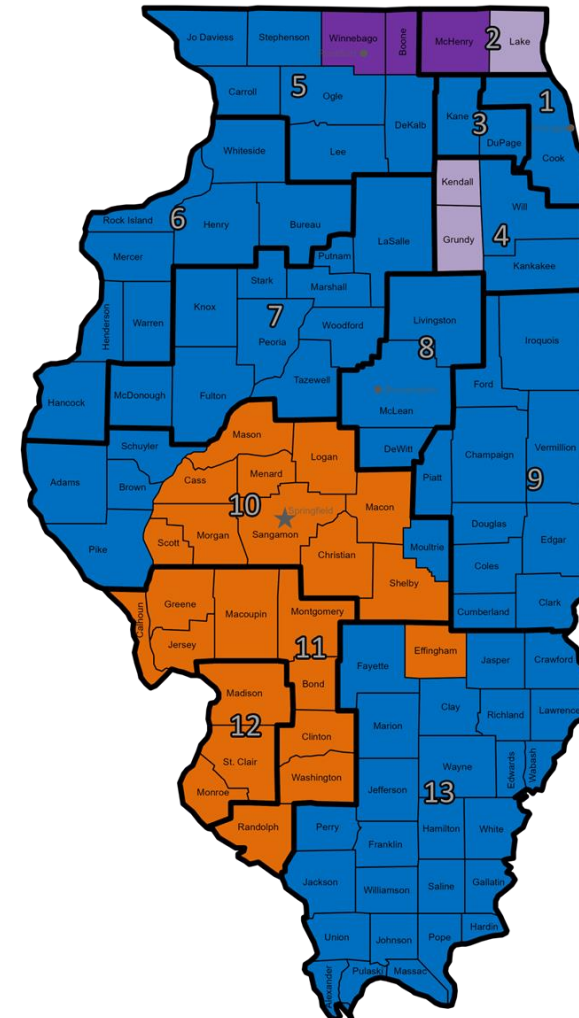
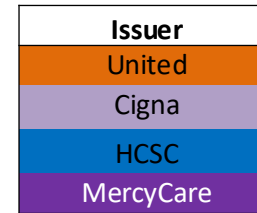
- Rate changes for Silver plans that are offered Off-Exchange only vary throughout the state, ranging from -30% to 35%.
- The largest increases will be in Rating Area 9.

Rate Change
-30% to -20%
-20% to -10%
-10% to 0%
0% to 10%
10% to 20%
20% to 30%
30% to 40%



(INDIVIDUAL, OFF-EXCHANGE ONLY)

2026 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 7% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2025 Issuer ¹	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer ¹	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	HCSC	\$309.93	HCSC	\$331.86	7%
Rating Area 2	HCSC	\$359.61	Cigna ^{2a}	\$356.88	-1%
Rating Area 2	HCSC	\$359.61	MercyCare ^{2b}	\$356.56	-1%
Rating Area 3	HCSC	\$325.27	HCSC	\$345.83	6%
Rating Area 4	HCSC	\$342.91	Cigna ^{3a}	\$335.33	-2%
	HCSC	\$285.74	HCSC ^{3b}	\$311.90	9%
Rating Area 5	Quartz	\$409.19	MercyCare ^{4a}	\$384.89	-6%
	Quartz	\$509.60	HCSC ^{4b}	\$611.00	20%
	HCSC	\$438.61	HCSC ^{4b}	\$495.71	13%
Rating Area 6	HAMP	\$468.99	HCSC	\$589.91	26%
Rating Area 7	HAMP	\$505.88	HCSC	\$590.87	17%
	HCSC	\$464.87	HCSC	\$504.80	9%
Rating Area 8	HAMP	\$516.42	HCSC	\$619.74	20%
Rating Area 9	HAMP	\$516.42	HCSC	\$695.06	35%
Rating Area 10	HAMP	\$511.15	HCSC ^{5a}	\$619.94	21%
	HAMP	\$455.49	United ^{5b}	\$531.27	17%
	HAMP	\$511.15	United ^{5b}	\$531.27	4%
Rating Area 11	HCSC	\$505.53	United	\$482.09	-5%
Rating Area 12	HCSC	\$519.48	United	\$364.91	-30%
Rating Area 13	HAMP	\$600.73	HCSC ^{6a}	\$734.75	22%
	HAMP	\$600.73	United ^{6b}	\$471.45	-22%
Weighted Average Change⁷					7%

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 six counties (Carroll, DeKalb, Jo Daviess, Lee, Ogle, and Stephenson).

5a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 5b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, Shelby).

6a. In 26 counties (Alexander, Clay, Crawford, Edwards, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson). 6b. In Effingham County.

7. Weights used for average increase calculation are based on CMS 2025 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files>

RATE CHANGE OF LOWEST COST PLATINUM PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- There are no platinum plans on exchange in 2026.