

# **2026 ANALYSIS OF ILLINOIS ON-EXCHANGE PLANS**

# **HIGHLIGHTS ON-EXCHANGE**

# HIGHLIGHTS OF 2026 AFFORDABLE CARE ACT (ACA) MARKETPLACE MEDICAL PLANS

- Illinois will have seven (7) issuers on the Illinois Individual Exchange for plan year 2026 while plan year 2025 had eleven (11) issuers.
- Four (4) issuers are leaving the Individual Exchange for plan year 2026: Aetna, Aetna Life, HAMP, and Quartz.
- There are no carriers offering On-Exchange Platinum health plans in 2026.
- 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 34% increase.
- There are no issuers on the Small Group On-Exchange Market (i.e., the SHOP) in Illinois for plan year 2026. This is consistent with the 2025 plan year. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.

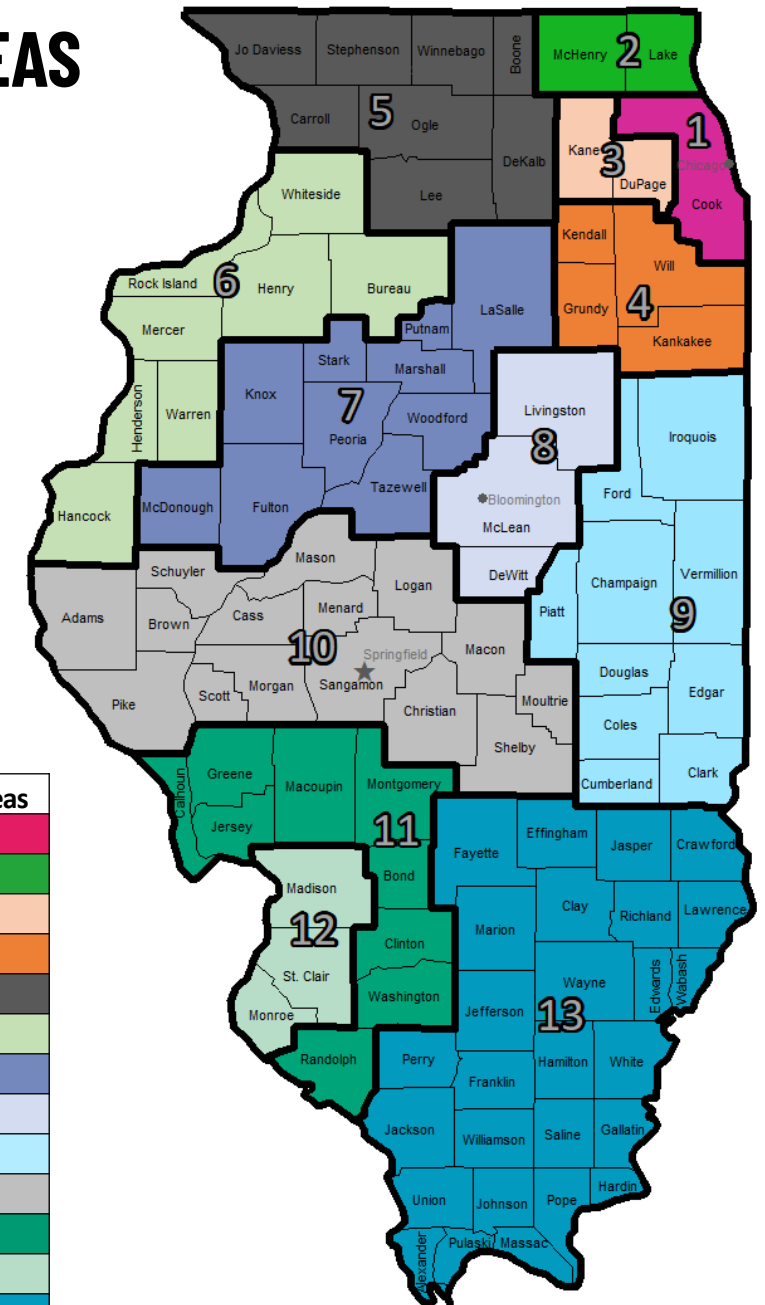
# ISSUERS ON THE 2026 ACA MARKETPLACE

- Individual On-Exchange – 285 unique health plans will be available in plan year 2026.
  - 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)
  - MercyCare HMO, Inc. (MercyCare) – (HMO)
  - Molina Healthcare of Illinois, Inc. (Molina) – (HMO)
  - Oscar Health Plan, Inc. (Oscar) – (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 2026 remain unchanged from plan year 2025

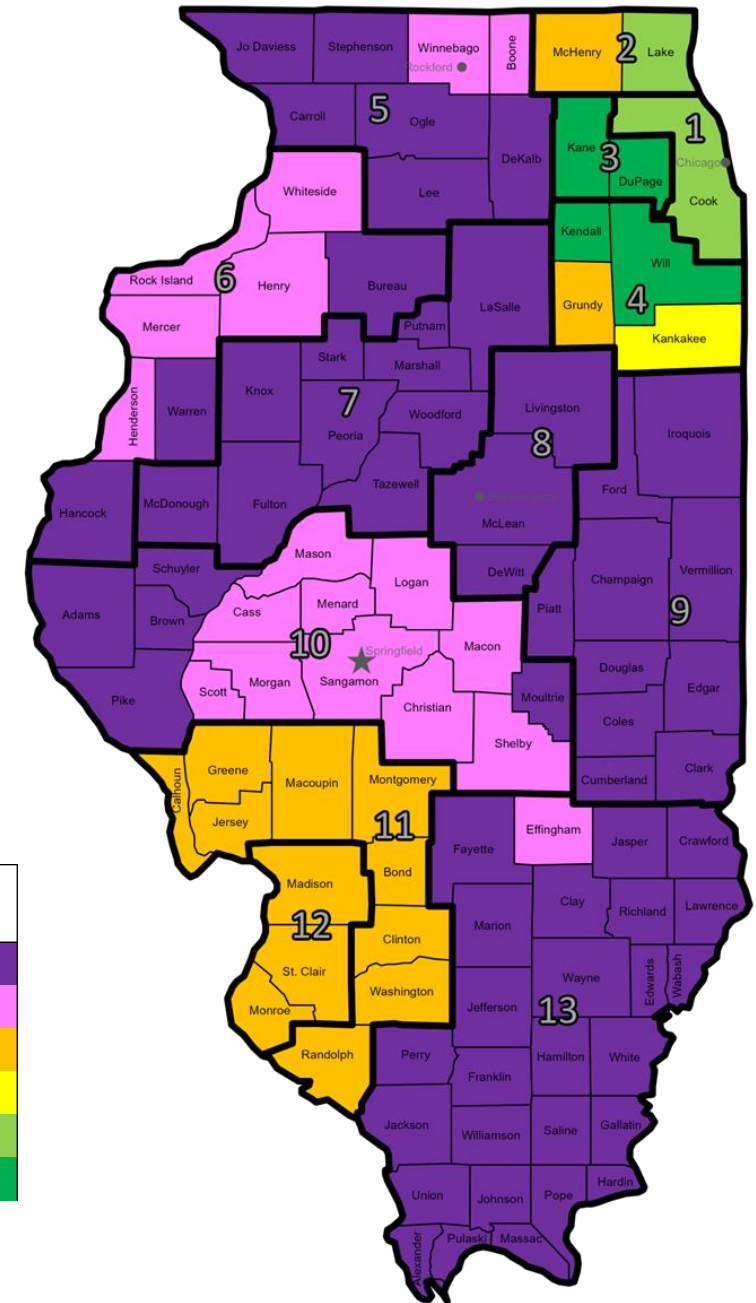
Rating Areas	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	



# **PLAN ANALYSIS ON-EXCHANGE**

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

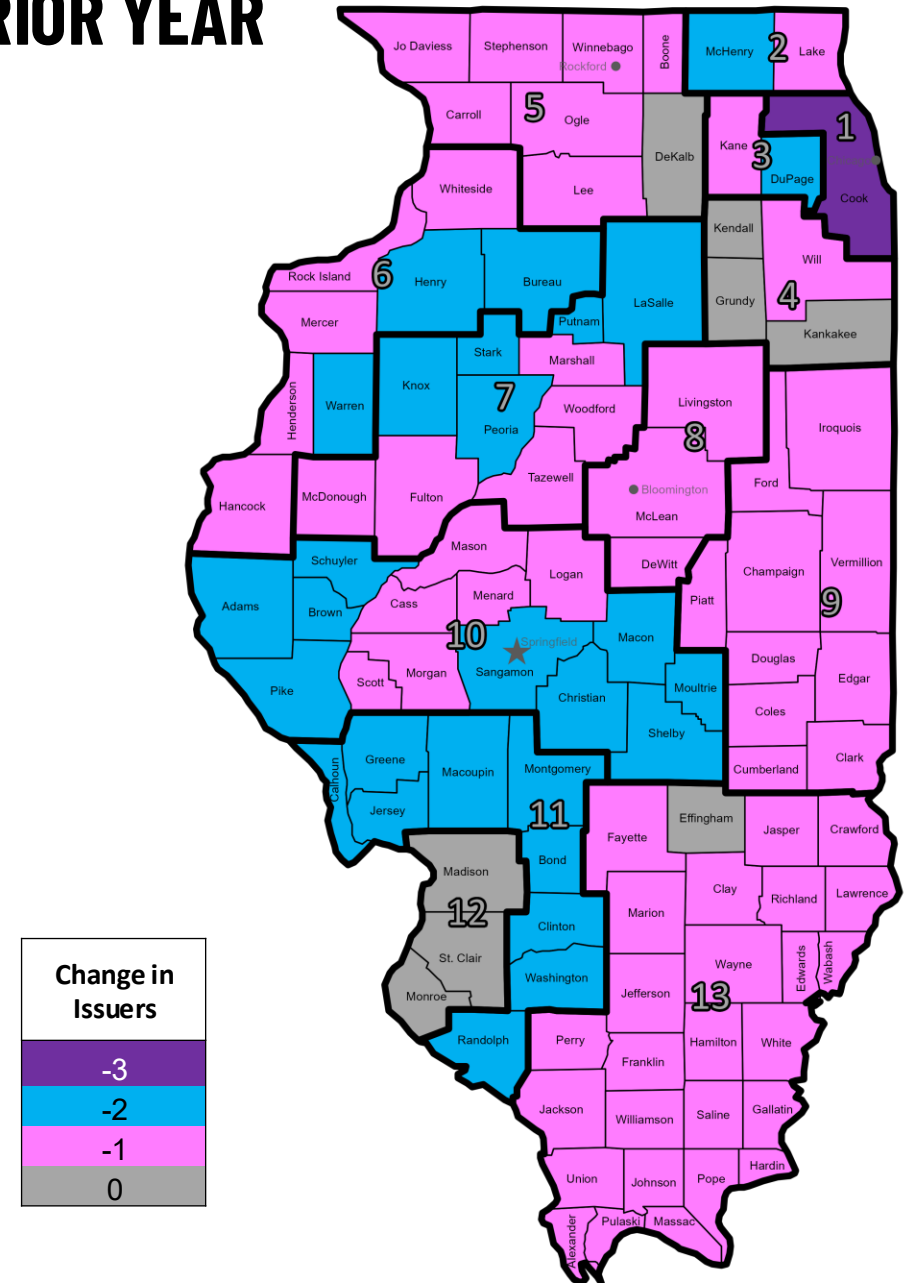
- Oscar increased their service area coverage for plan year 2026, now covering all of Rating Area 3.
- Celtic, HCSC, MercyCare, and Molina maintained the same service area coverage as plan year 2025.
- Cigna, Oscar and United changed their service area coverage for plan year 2026.
- HCSC continues to be the only issuer to cover the entire state and is the only available issuer in 63 counties.



Number of Issuers
1
2
3
4
5
6

## NUMBER OF ISSUERS BY COUNTY - CHANGE FROM PRIOR YEAR (INDIVIDUAL, ON-EXCHANGE)

- Most counties in the State will see a decrease in the number of issuers offering coverage relative to plan year 2025 and no counties will see an increase in issuers.
- Residents in Cook County (Rating Area 1) will have changes in coverage options due to Aetna / Aetna Life and Cigna leaving the county. Residents in Lake County and McHenry County (Rating Area 2) will have changes in coverage options due to Cigna reentering Lake County and Aetna / Aetna Life leaving the Rating Area.
- Oscar will now cover Kane County in Rating Area 3.
- United will now cover Effingham County in Rating Area 13, and Cass, Logan, Mason, Menard, Morgan, and Scott counties in Rating Area 10.





# ISSUERS PARTICIPATING BY PLAN TYPE AND BY RATING AREA

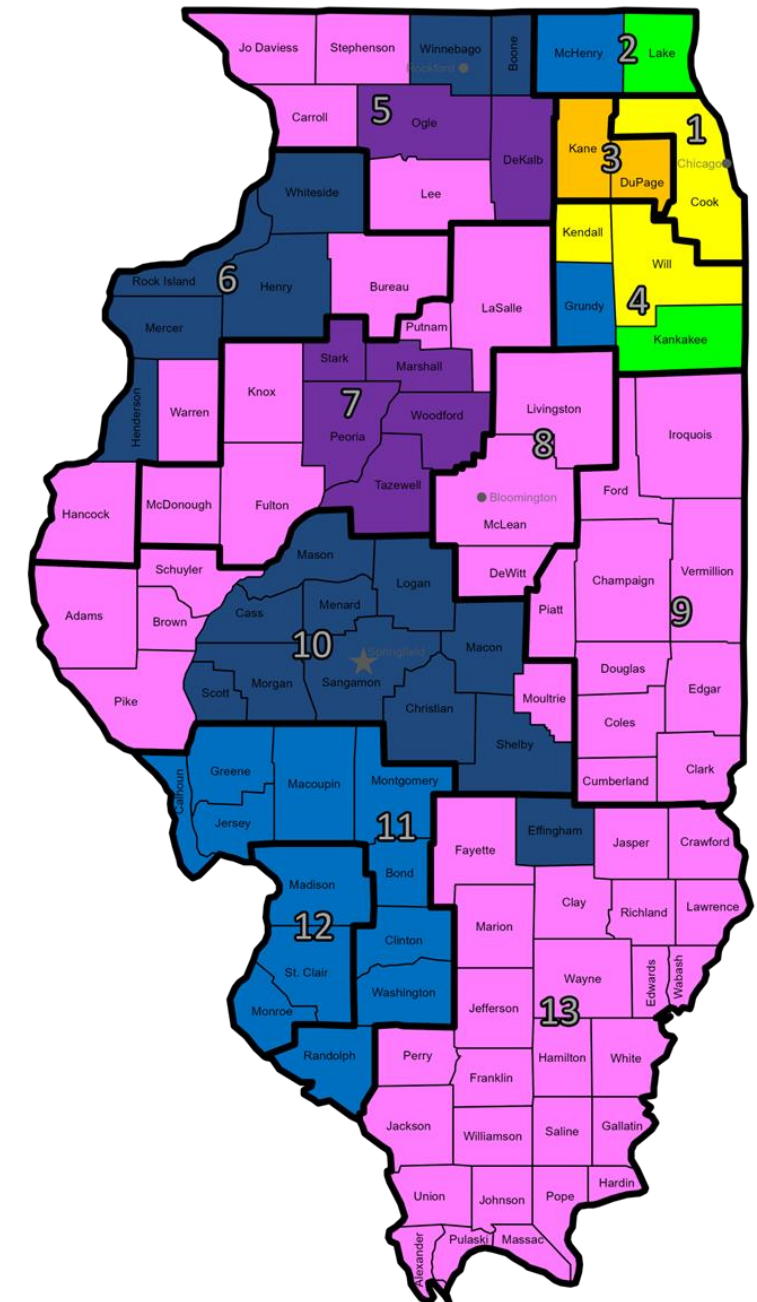
	Celtic HMO	CIGNA HMO	HCSC HMO	HCSC POS	HCSC PPO	MercyCare HMO	Molina HMO	Oscar HMO	United HMO
Rating Area 1	Full		Full	Full	Full		Full	Full	Full
Rating Area 2	Partial	Partial	Full		Full	Partial		Partial	Full
Rating Area 3	Full	Full	Full	Full	Full		Full	Full	Full
Rating Area 4	Full	Full	Full	Partial	Full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

- 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:
  - Cigna left Rating Area 1 and entered Lake County in Rating Area 2.
  - HAMP left the market.
  - Aetna and Aetna Life, which offered plans in Rating Areas 1, 2, 3, 4, 6, 7, 10, and 11 left the market.

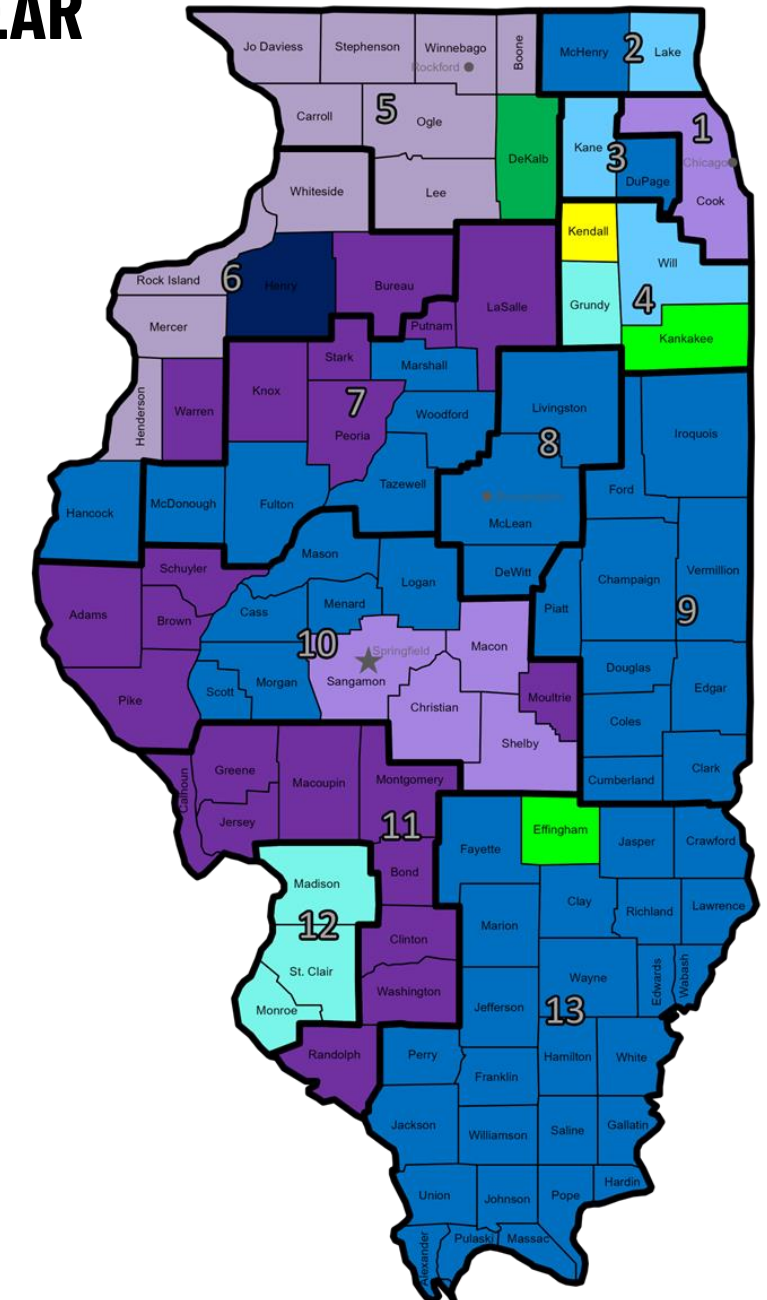
Plan Count
1 to 10
11 to 20
21 to 30
31 to 40
41 to 50
51 to 60
61 to 70
71 to 80
81 to 90



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

- Nearly all counties experienced a decrease in the number of available plans in plan year 2026.
- The western part of the State, except rating area 12 around St. Louis, will experience some of the largest decreases in plans offered. Henry County (Rating Area 6) will experience the largest decrease in plans, with 32 less plans offered than in PY2025.
- DeKalb County is the only county to experience no changes in the number of plans available.
- Kendall, Kankakee, and Effingham are the only counties that will have more plans available in plan year 2026.

Change in Plan Count
-35 to -31
-30 to -26
-25 to -21
-20 to -16
-15 to -11
-10 to -6
-5 to -1
0
1 to 4
5 to 9

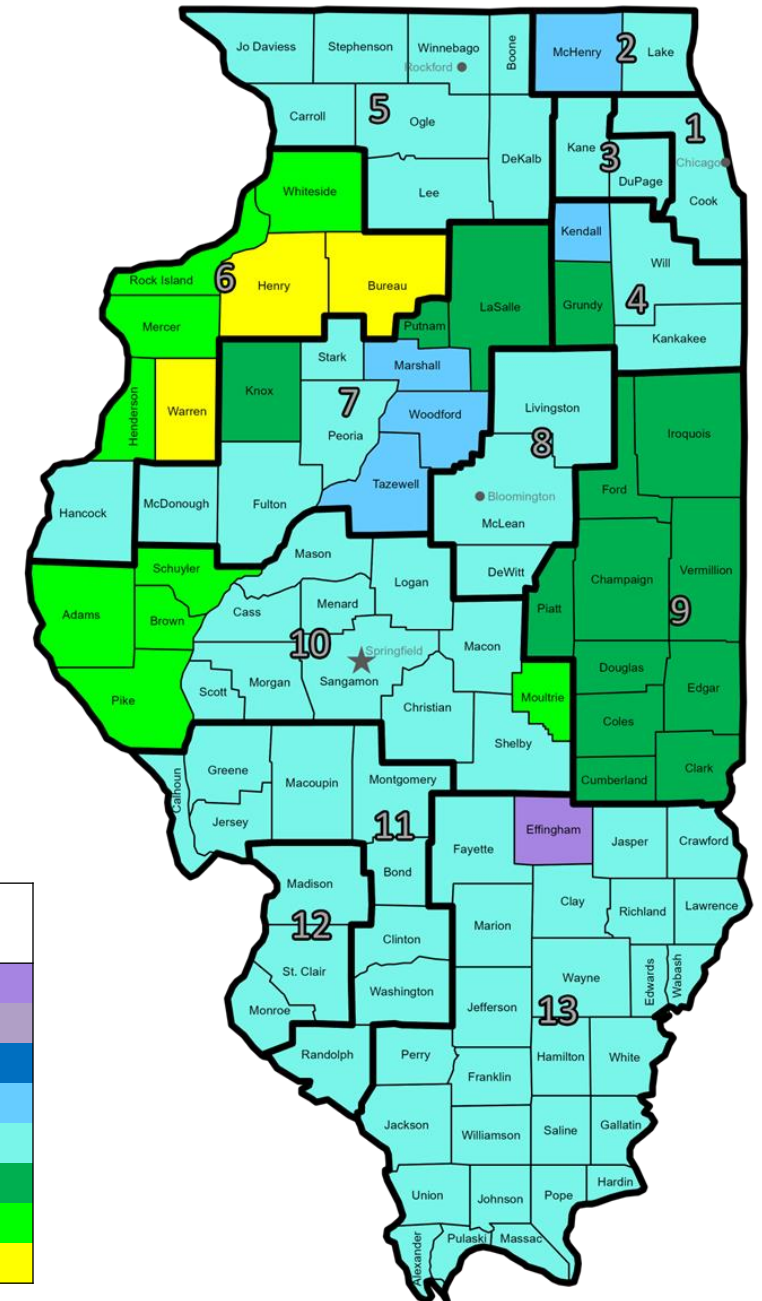


# **RATE INFORMATION ON-EXCHANGE**

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

- Nearly all counties in the State will experience increases in rates for the lowest cost Bronze plan. The average increase across all areas is 15%.
- The western part of the State will experience some of the largest changes in rates for the lowest cost Bronze plan, with many counties having lowest cost Bronze plan rate increases between 30% to 50%.
- Effingham County (Rating Area 13) is the only county that will see a decrease in rates, with a decrease of 25% compared to plan year 2025.
- The distribution of issuers offering the lowest cost Bronze plan changed from 2025 to 2026:
  - Oscar in all or part of four (4) rating areas.
  - United in all or part of five (5) rating areas.
  - HCSC in all or part of eight (8) rating areas.

Rate Change
-30% to -20%
-20% to -10%
-10% to 0%
0% to 10%
10% to 20%
20% to 30%
30% to 40%
40% to 50%



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 15% INCREASE

Rating Area	2025 Issuer <sup>1</sup>	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer <sup>1</sup>	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	HCSC	\$254.34	Oscar	\$291.94	15%
Rating Area 2	Celtic	\$260.14	Oscar <sup>2a</sup>	\$305.44	17%
	United	\$294.58	United <sup>2b</sup>	\$313.99	7%
Rating Area 3	Celtic	\$259.80	Oscar	\$294.07	13%
	Celtic	\$245.03	HCSC <sup>3a</sup>	\$308.86	26%
Rating Area 4	HCSC	\$233.77	HCSC <sup>3a</sup>	\$275.88	18%
	Celtic	\$245.03	Oscar <sup>3b</sup>	\$257.71	5%
	HCSC	\$233.77	Oscar <sup>3b</sup>	\$257.71	10%
Rating Area 5	HCSC	\$376.91	HCSC	\$427.45	13%
	HCSC	\$452.49	HCSC	\$514.41	14%
Rating Area 6	Aetna	\$347.90	HCSC	\$496.65	43%
	HAMP	\$428.24	HCSC	\$496.65	16%
	Celtic	\$372.31	HCSC	\$496.65	33%
	HCSC	\$435.05	HCSC	\$497.46	14%
Rating Area 7	Aetna	\$382.81	HCSC	\$497.46	30%
	HCSC	\$400.39	HCSC	\$435.29	9%
	Aetna	\$382.81	HCSC	\$435.29	14%
Rating Area 8	HCSC	\$460.04	HCSC	\$521.77	13%
Rating Area 9	HAMP	\$471.55	HCSC	\$585.18	24%
Rating Area 10	Aetna	\$401.19	HCSC <sup>4a</sup>	\$521.93	30%
	Aetna	\$401.19	United <sup>4b</sup>	\$461.05	15%
Rating Area 11	Celtic	\$357.17	United	\$418.37	17%
Rating Area 12	Celtic	\$286.95	United	\$316.68	10%
Rating Area 13	HAMP	\$548.53	HCSC <sup>5a</sup>	\$618.59	13%
	HAMP	\$548.53	United <sup>5b</sup>	\$409.13	-25%
Weighted Average Change <sup>6</sup>					15%

## 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 Kankakee). 3b. In two counties (Kendall and Will).

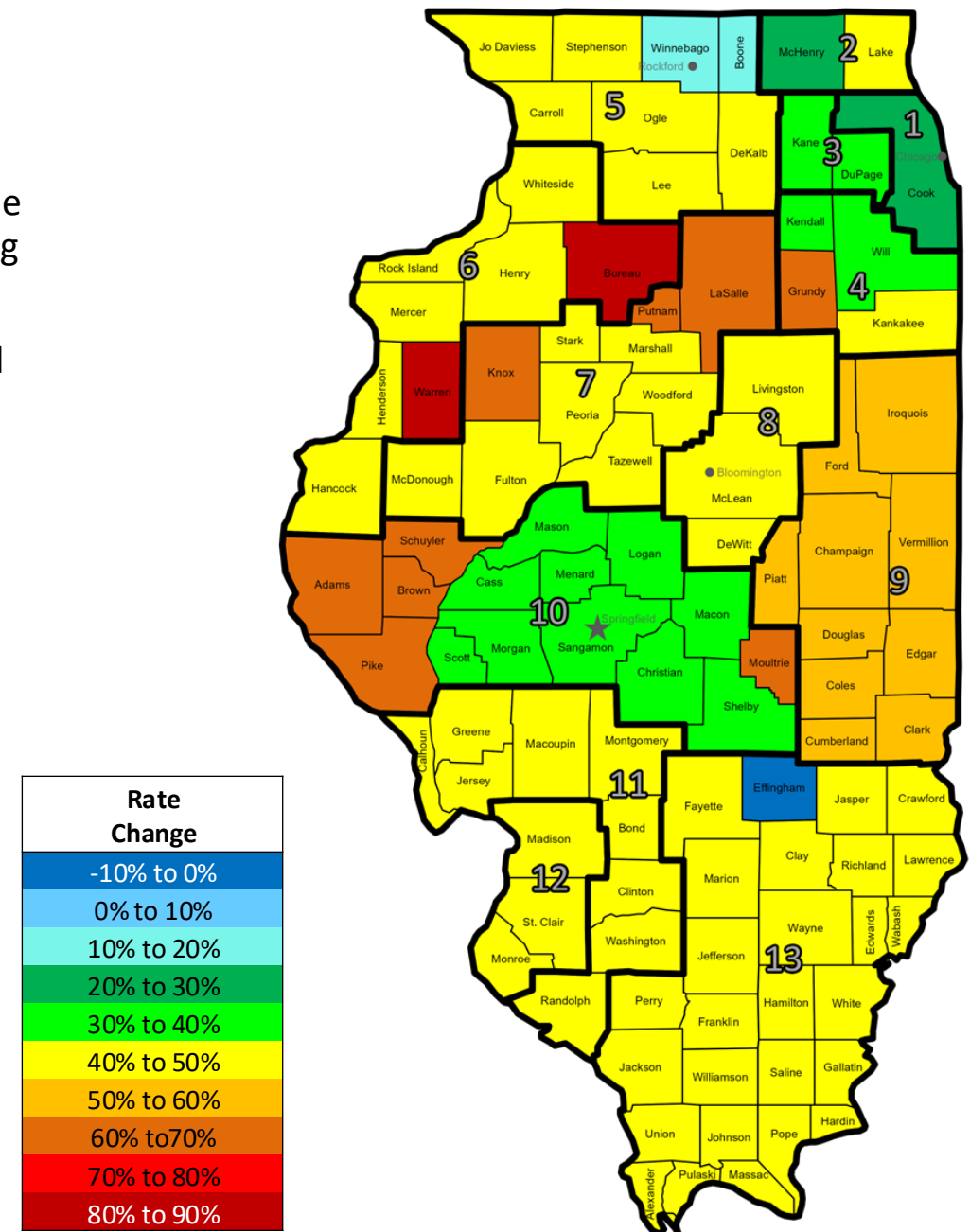
4a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 4b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, Shelby).

5a. 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). 5b. In one county (Effingham).

6. 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>

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

- All counties in the state except Effingham will see rate increases for the lowest cost Silver plan in PY2026. The average increase across all rating areas is a 34% increase.
- The distribution of issuers offering the lowest cost Silver plan changed from 2025 to 2026:
  - Celtic in all or part of four (4) rating areas.
  - United in all or part of four (4) rating areas.
  - Oscar in part of one (1) rating area.
  - Molina in one (1) rating area.
  - MercyCare in part of one (1) rating area.
  - HCSC in all or part of eight (8) rating areas.





# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 34% INCREASE

Rating Area	2025 Issuer <sup>1</sup>	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer <sup>1</sup>	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	Celtic	\$305.65	Celtic	\$388.75	27%
Rating Area 2	Celtic	\$306.73	Celtic <sup>2a</sup>	\$454.43	48%
	Aetna	\$374.56	United <sup>2b</sup>	\$484.22	29%
Rating Area 3	Celtic	\$306.33	Molina	\$418.68	37%
Rating Area 4	Celtic	\$288.91	Cigna <sup>3a</sup>	\$474.17	64%
	HCSC	\$288.25	HCSC <sup>3b</sup>	\$422.50	47%
	Celtic	\$288.91	Oscar <sup>3c</sup>	\$397.86	38%
	HCSC	\$288.25	Oscar <sup>3c</sup>	\$397.86	38%
Rating Area 5	MercyCare	\$460.27	MercyCare <sup>4a</sup>	\$540.94	18%
	HCSC	\$576.55	HCSC <sup>4b</sup>	\$829.16	44%
	HCSC	\$465.51	HCSC <sup>4b</sup>	\$691.72	49%
Rating Area 6	Aetna	\$441.38	HCSC <sup>5a</sup>	\$800.54	81%
	HAMP	\$542.63	HCSC <sup>5a</sup>	\$800.54	48%
	Celtic	\$439.00	Celtic <sup>5b</sup>	\$649.92	48%
Rating Area 7	HCSC	\$552.23	HCSC	\$801.84	45%
	Aetna	\$485.68	HCSC	\$801.84	65%
	HCSC	\$494.12	HCSC	\$704.40	43%
	Aetna	\$485.68	HCSC	\$704.40	45%
Rating Area 8	HCSC	\$585.20	HCSC	\$841.02	44%
Rating Area 9	HAMP	\$597.51	HCSC	\$943.23	58%
Rating Area 10	Aetna	\$508.99	HCSC <sup>6a</sup>	\$841.29	65%
	Aetna	\$508.99	United <sup>6b</sup>	\$711.00	40%
Rating Area 11	Celtic	\$421.15	Celtic	\$626.94	49%
Rating Area 12	Celtic	\$338.34	United	\$488.36	44%
Rating Area 13	HCSC	\$689.64	HCSC <sup>7a</sup>	\$997.10	45%
	HCSC	\$689.64	United <sup>7b</sup>	\$630.94	-9%
Weighted Average Change <sup>8</sup>					34%

## 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 one county (Grundy). 3b. In one county (Kankakee). 3c. In two counties (Kendall and Will).

4a. In two counties (Boone and Winnebago). 4b. In six counties (Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson).

5a. In three counties (Bureau, Hancock, and Warren). 5b. In five counties (Henderson, Henry, Mercer, Rock Island, Whiteside).

6a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 6b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, Shelby).

7a. 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). 7b. In one county (Effingham).

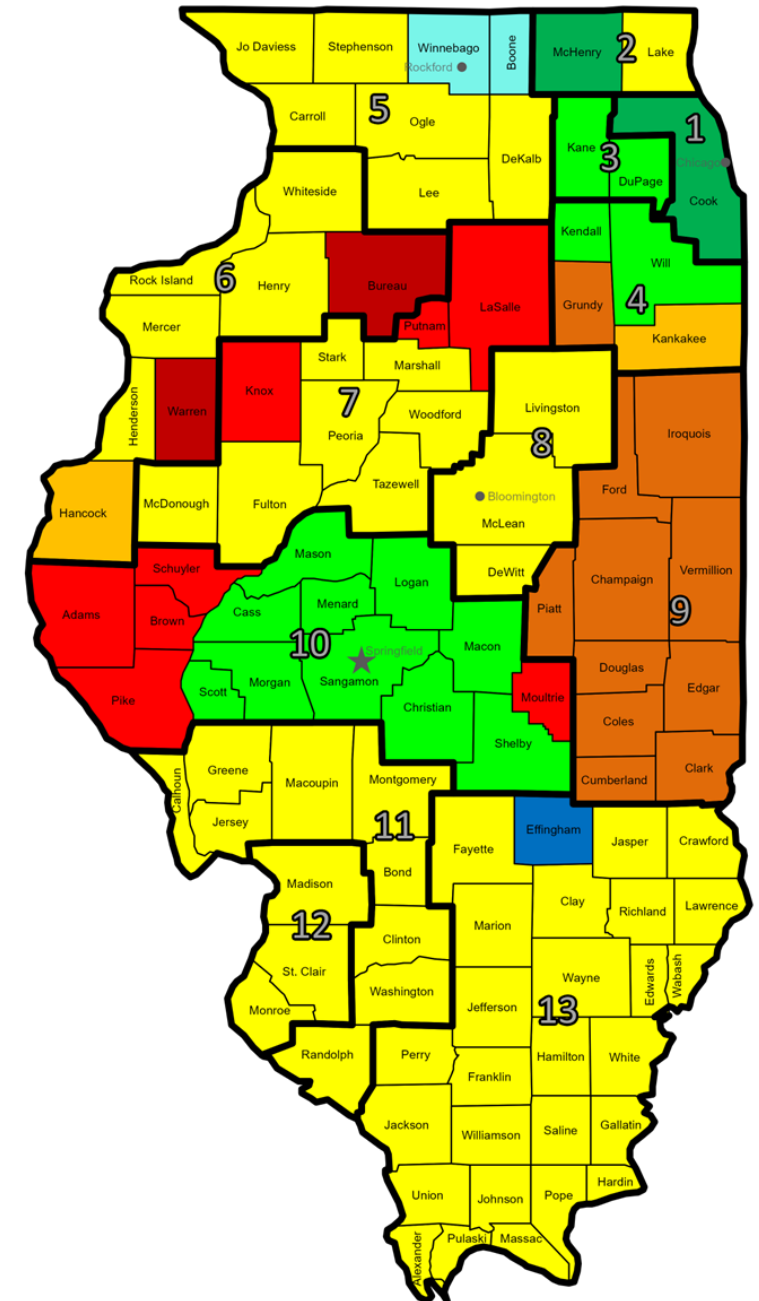
8. Weights used for average increase calculation are based on CMS 2025 Open Enrollment Data <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files>



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

- All counties in the state except Effingham will see rate increases for the second lowest cost Silver plan in plan year 2026. The average increase across all rating areas is a 34% increase.
- The distribution of issuers offering the second lowest cost Silver plan changed from 2025 to 2026:
  - Celtic in all or part of three (3) rating areas.
  - United in all or part of four (4) rating areas.
  - Oscar in part of one (1) rating area.
  - Molina in two (2) rating areas.
  - MercyCare in part of one (1) rating area.
  - HCSC in all or part of eight (8) rating areas.

Rate Change
-10% to 0%
0% to 10%
10% to 20%
20% to 30%
30% to 40%
40% to 50%
50% to 60%
60% to 70%
70% to 80%
80% to 90%



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE SECOND LOWEST COST SILVER PLANS IS A 34% INCREASE

Rating Area	2025 Issuer <sup>1</sup>	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer <sup>1</sup>	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	Celtic	\$311.57	Molina	\$393.58	26%
Rating Area 2	Celtic	\$312.67	Celtic <sup>2a</sup>	\$459.20	47%
	Aetna	\$374.49	United <sup>2b</sup>	\$483.56	29%
Rating Area 3	Celtic	\$312.25	Molina	\$423.89	36%
Rating Area 4	Celtic	\$294.50	Cigna <sup>3a</sup>	\$477.76	62%
	Celtic	\$288.33	HCSC <sup>3a</sup>	\$435.11	51%
	Celtic	\$294.50	Oscar <sup>3b</sup>	\$398.23	35%
	Celtic	\$288.33	Oscar <sup>3b</sup>	\$398.23	38%
Rating Area 5	MercyCare	\$459.42	MercyCare <sup>4a</sup>	\$544.35	18%
	Quartz	\$581.75	HCSC <sup>4b</sup>	\$855.62	47%
	HCSC	\$470.22	HCSC <sup>4b</sup>	\$694.72	48%
Rating Area 6	Aetna	\$441.29	HCSC <sup>5a</sup>	\$826.09	87%
	HAMP	\$541.88	HCSC <sup>5a</sup>	\$826.09	52%
	Celtic	\$447.49	Celtic <sup>5b</sup>	\$656.75	47%
	Aetna	\$440.50	Celtic <sup>5b</sup>	\$656.75	49%
Rating Area 7	HCSC	\$572.98	HCSC	\$827.44	44%
	Aetna	\$485.58	HCSC	\$827.44	70%
	HCSC	\$498.59	HCSC	\$707.45	42%
	Aetna	\$485.58	HCSC	\$707.45	46%
Rating Area 8	HAMP	\$595.72	HCSC	\$867.86	46%
Rating Area 9	HAMP	\$596.68	HCSC	\$973.34	63%
Rating Area 10	Aetna	\$508.89	HCSC <sup>6a</sup>	\$868.14	71%
	Aetna	\$508.89	United <sup>6b</sup>	\$710.03	40%
Rating Area 11	Celtic	\$429.30	Celtic	\$633.52	48%
Rating Area 12	Celtic	\$344.89	United	\$487.70	41%
Rating Area 13	HAMP	\$692.97	HCSC <sup>7a</sup>	\$1,028.92	48%
	HAMP	\$692.97	United <sup>7b</sup>	\$630.08	-9%
Weighted Average Change <sup>8</sup>					34%

## 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 one county (Grundy). 3b. In one county (Kankakee). 3c. In two counties (Kendall and Will).

4a. In two counties (Boone and Winnebago). 4b. In six counties (Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson).

5a. In three counties (Bureau, Hancock, and Warren). 5b. In five counties (Henderson, Henry, Mercer, Rock Island, Whiteside).

6a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 6b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, Shelby).

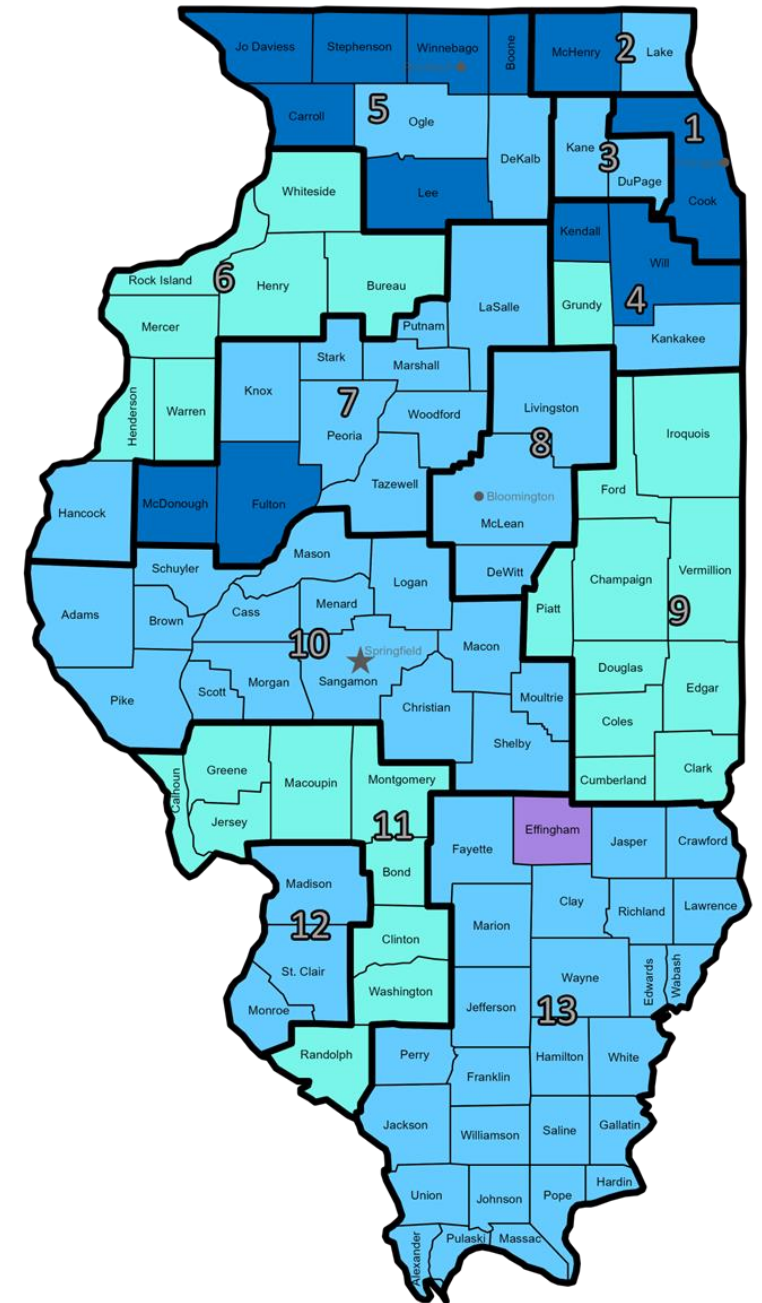
7a. In 26 counties (Alexander, Clay, Crawford, Edwards, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson). 7b. in one county (Effingham).

8. 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>

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

- The overall average rate change across all rating areas is 0%.
- Effingham County will see the largest decrease in rates, with a 28% rate decrease.
- The distribution of issuers offering the lowest cost Gold plan changed from 2025 to 2026:
  - Celtic in part of one (1) rating area.
  - United in all or part of four (4) rating areas.
  - Oscar in all or part of three (3) rating areas.
  - Molina in one (1) rating area.
  - MercyCare in part of two (2) rating areas.
  - HCSC in all or part of eight (8) rating areas.

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



# THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS IS 0%

Rating Area	2025 Issuer <sup>1</sup>	2025 21 Year-Old Non-Tobacco Rate	2026 Issuer <sup>1</sup>	2026 21 Year-Old Non-Tobacco Rate	2026 Rate Change
Rating Area 1	Celtic	\$355.00	Molina	\$347.31	-2%
Rating Area 2	Celtic	\$356.26	Oscar <sup>2a</sup>	\$380.67	7%
	United	\$414.18	MercyCare <sup>2b</sup>	\$412.44	0%
Rating Area 3	Celtic	\$355.79	Oscar	\$366.50	3%
Rating Area 4	Celtic	\$335.56	Cigna <sup>3a</sup>	\$372.63	11%
	Celtic	\$335.56	HCSC <sup>3b</sup>	\$345.94	3%
	Celtic	\$335.56	Oscar <sup>3c</sup>	\$321.19	-4%
Rating Area 5	MercyCare	\$486.42	MercyCare <sup>4a</sup>	\$445.21	-8%
	HCSC	\$651.48	HCSC <sup>4b</sup>	\$639.75	-2%
	HCSC	\$538.14	HCSC <sup>4b</sup>	\$559.63	4%
Rating Area 6	Aetna	\$519.47	HCSC <sup>5a</sup>	\$617.66	19%
	HAMP	\$584.53	HCSC <sup>5a</sup>	\$617.66	6%
	Celtic	\$509.88	Celtic <sup>5b</sup>	\$600.50	18%
Rating Area 7	HCSC	\$623.74	HCSC	\$618.67	-1%
	Aetna	\$571.60	HCSC	\$618.67	8%
	HCSC	\$569.23	HCSC	\$569.89	0%
Rating Area 8	HAMP	\$643.64	HCSC	\$648.90	1%
Rating Area 9	HAMP	\$643.64	HCSC	\$727.76	13%
Rating Area 10	Aetna	\$599.04	HCSC <sup>6a</sup>	\$649.10	8%
	HAMP	\$560.00	United <sup>6b</sup>	\$607.22	8%
	United	\$587.27	United <sup>6b</sup>	\$607.22	3%
Rating Area 11	Celtic	\$489.15	United	\$551.02	13%
Rating Area 12	Celtic	\$392.97	United	\$417.08	6%
Rating Area 13	HAMP	\$748.73	HCSC <sup>7a</sup>	\$769.32	3%
	HAMP	\$748.73	United <sup>7b</sup>	\$538.85	-28%
Weighted Average Change <sup>8</sup>					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 one county (Grundy). 3b. In one county (Kankakee). 3c. In two counties (Kendall and Will).  
4a. In two counties (Boone and Winnebago). 4b. In six counties (Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson).  
5a. In three counties (Bureau, Hancock, and Warren). 5b. In five counties (Henderson, Henry, Mercer, Rock Island, Whiteside).  
6a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 6b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, Shelby).  
7a. 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). 7b. In one county (Effingham).  
8. 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>