

2027 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

HIGHLIGHTS

OFF-EXCHANGE ONLY

2027 ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Individual Off-Exchange Only – 42 unique plans will be available for plan year 2027.
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO, POS and PPO): 35 plans
 - UnitedHealthcare of Illinois, Inc. (HMO): 3 plans
 - MercyCare (HMO): 3 plans
 - Molina Healthcare of Illinois (HMO): 1 plan

In 2027:

- Cigna will no longer offer Individual Off-Exchange only plans. Molina will no longer participate on the Individual Exchange and will offer individual plans only outside the Exchange.

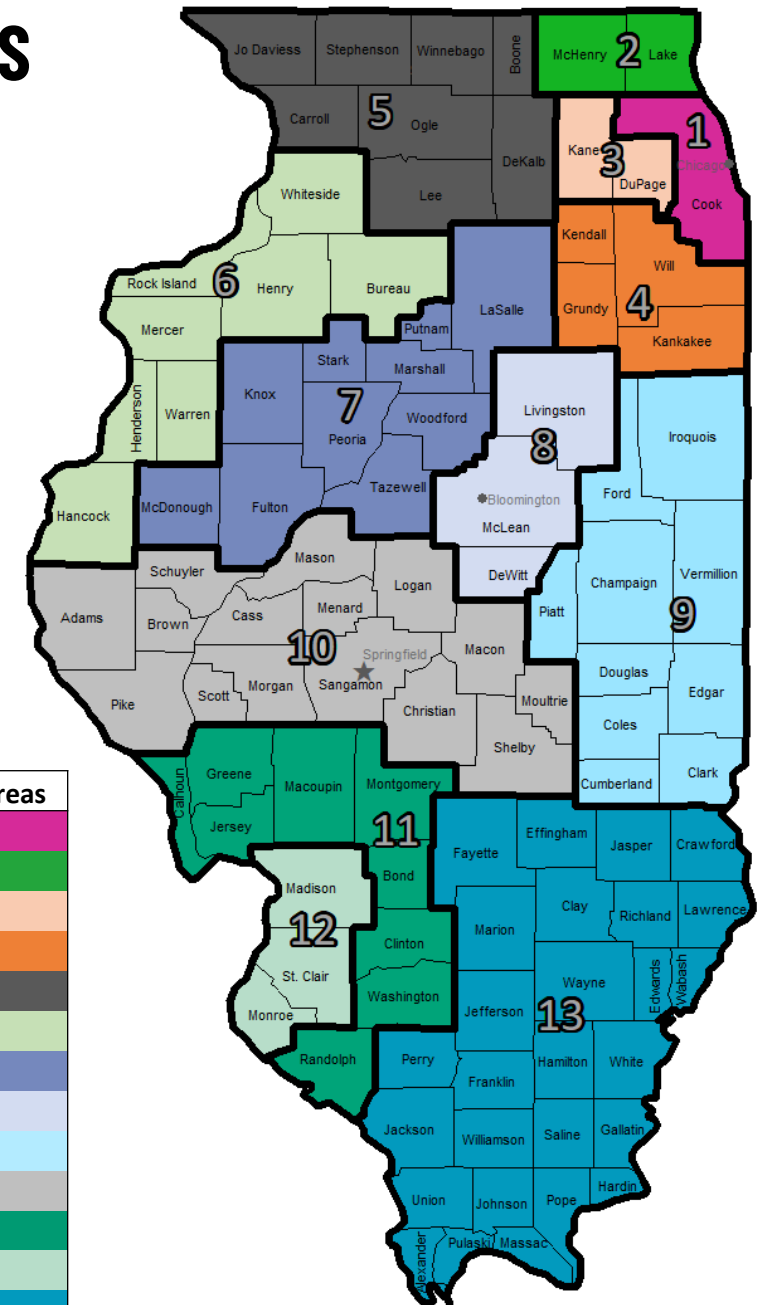
2027 ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS

- Small Group Off-Exchange Market – 692 unique plans will be available for plan year 2027.
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO): 471 plans
 - MercyCare HMO Inc. – (HMO): 7 plans
 - Medical Associates Health Plan, Inc. – (HMO): 24 plans
 - UnitedHealthcare of Illinois, Inc. – (HMO): 28 plans
 - UnitedHealthcare Insurance Company of Illinois – (POS): 152 plans
 - UnitedHealthcare Insurance Company of the River Valley – (POS): 8 plans
 - UnitedHealthcare Plan of the River Valley, Inc. – (HMO): 2 plans

HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2027 remain unchanged from plan year 2026.

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



OFF-EXCHANGE ONLY – ADDITIONAL BACKGROUND

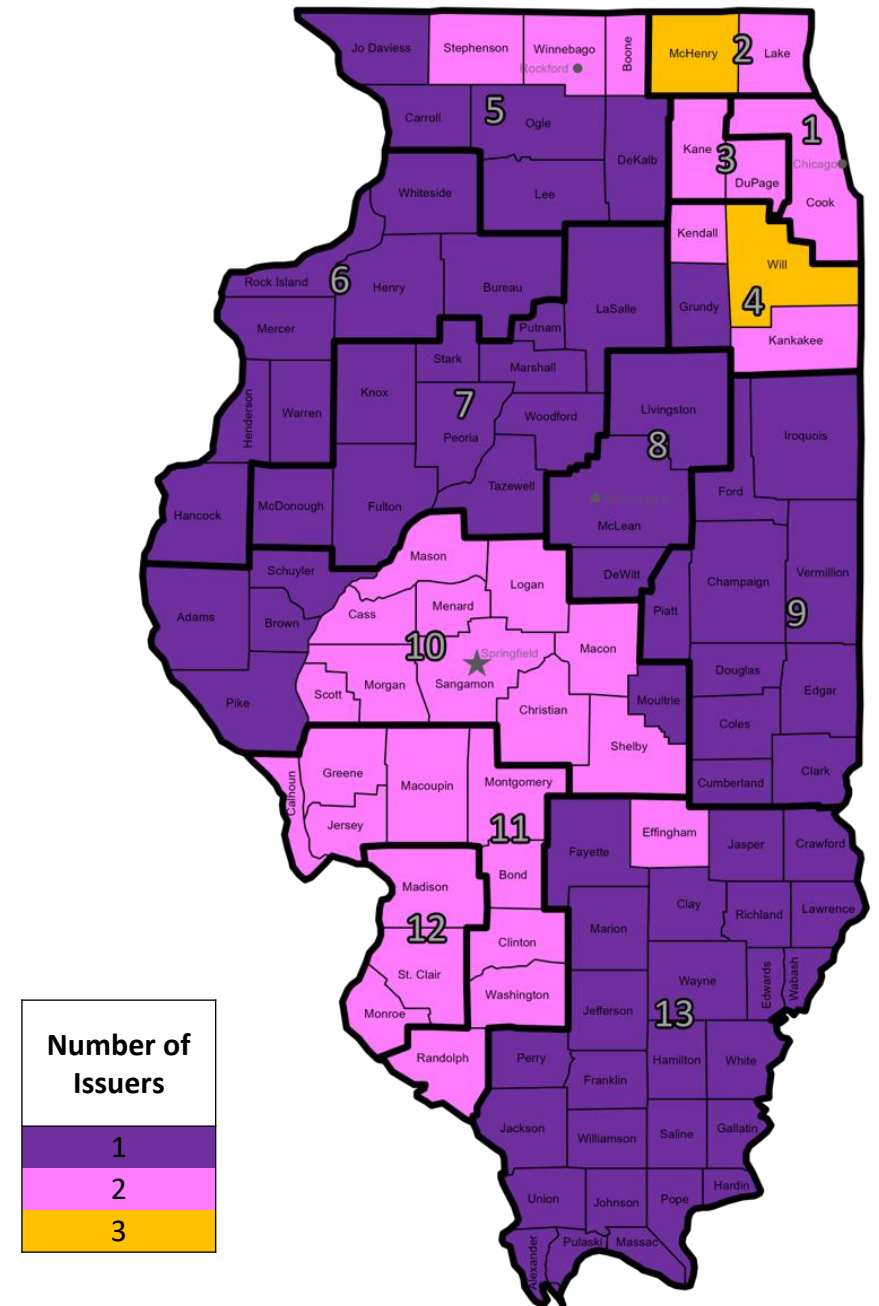
- The information provided in this deck represents plans that will be available Off-Exchange only, through an issuer, broker, or agent.
- With the exception of enhanced Silver CSR benefit plans, all plans offered through the Individual Marketplace will also be available Off-Exchange, so consumers purchasing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

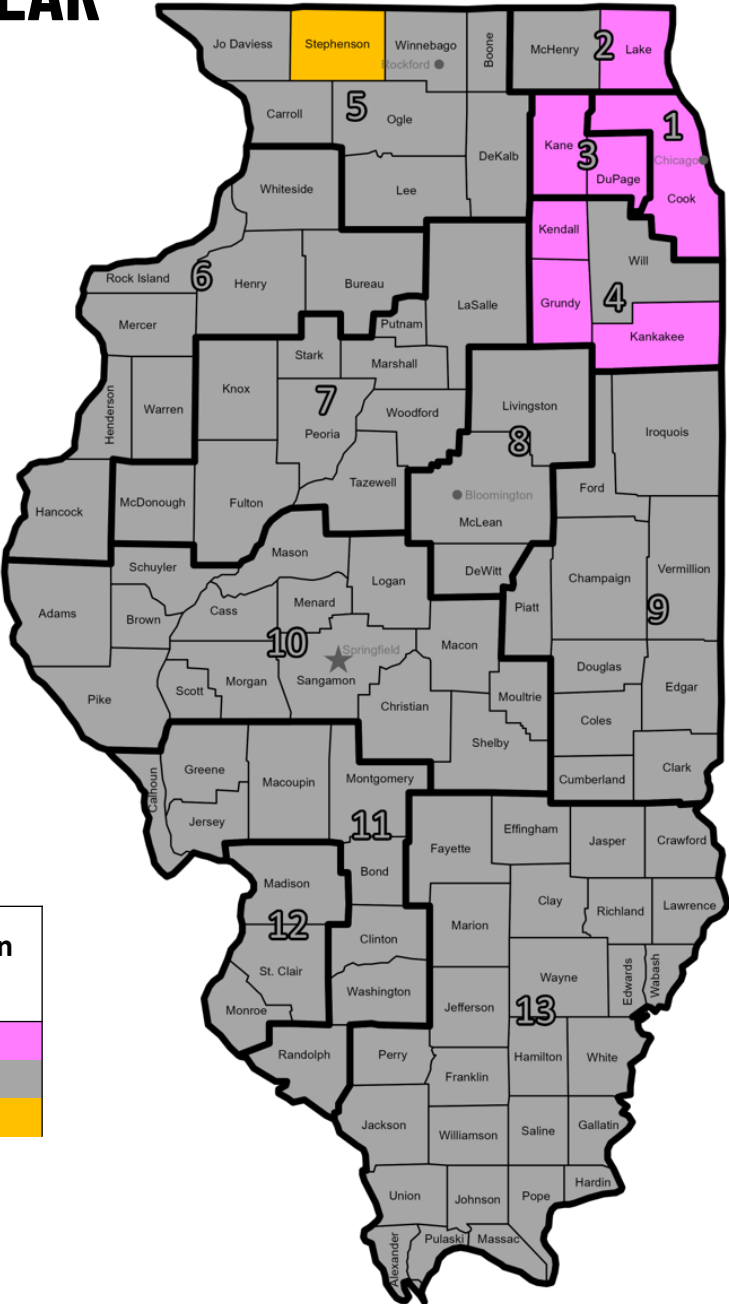
- HCSC, MercyCare, United, and Molina will offer Off-Exchange only plans in plan year 2027.
- Cigna is no longer offering Off-Exchange only plans starting in plan year 2027.
- HCSC is the only issuer offering Off-Exchange only plans in all counties.
- In 2026 there were eight (8) counties with three (3) issuers for Off-Exchange only plans, but in 2027 there are only two (2) counties with three issuers. This is mainly due to Cigna leaving the market in 2027.
- The number of counties with only one (1) issuer for Off-Exchange only plans is sixty-eight (68), consistent with the number in 2026. From 2026 to 2027, Stephenson County increased from one to two issuers, and Grundy County decreased from two to one.



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

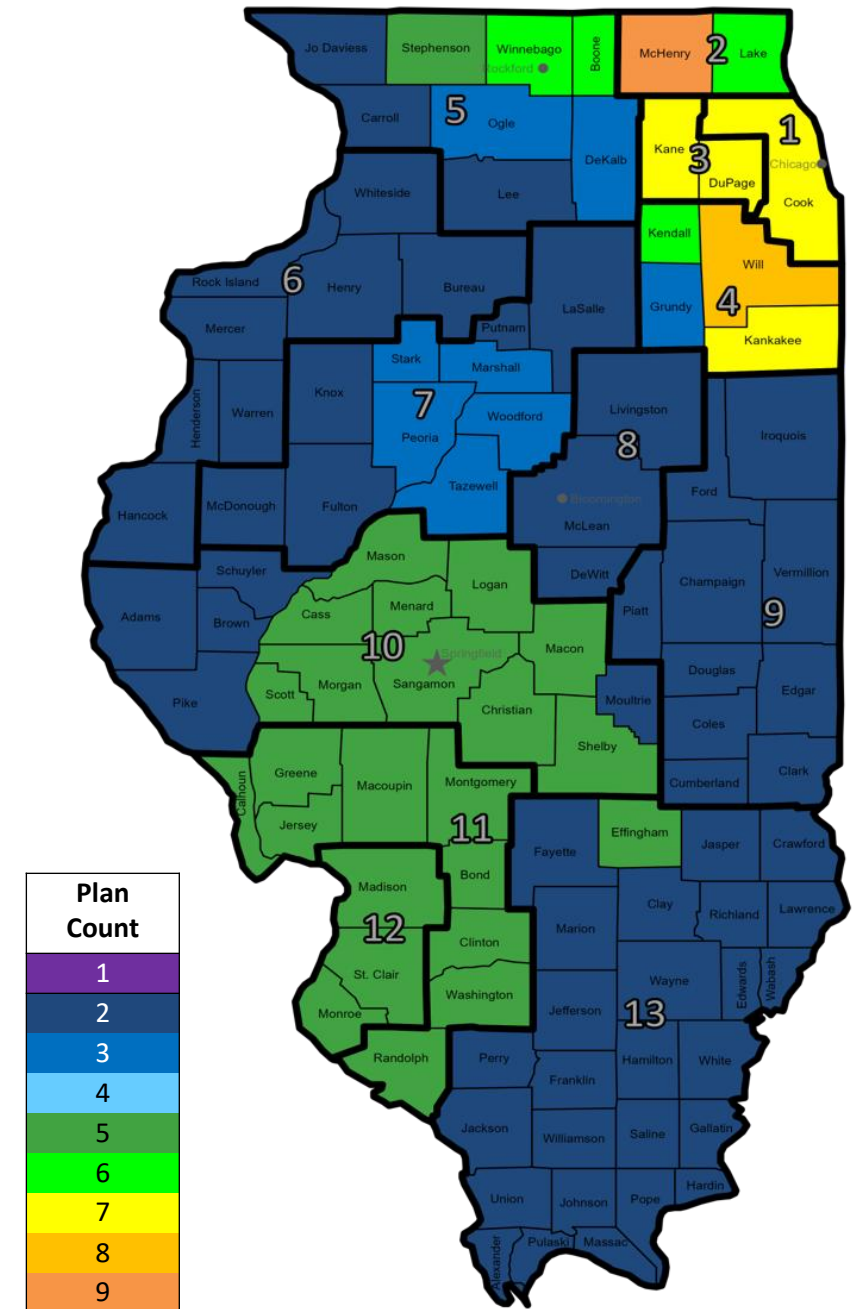
- Rating Areas 1 and 3 and parts of Rating Areas 2 and 4 will experience a decrease in issuers in 2027. This is due to Cigna leaving the market. Molina will begin offering a plan in Will County in Rating Area 4.
- Stephenson County in Rating Area 5 will have one additional issuer in 2027. This is due to MercyCare expanding into this county.
- The remainder of the state will see no change in the number of issuers from 2026 to 2027.

Change in Issuers
-1
0
1



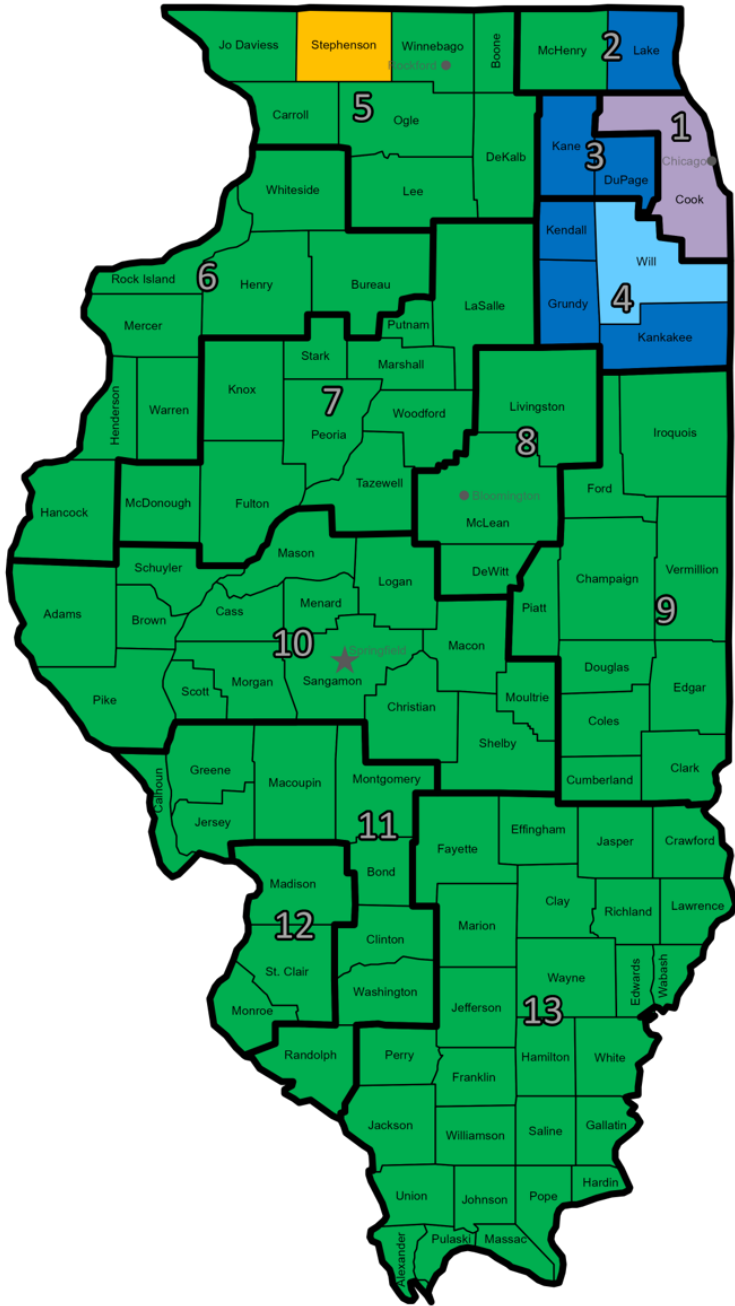
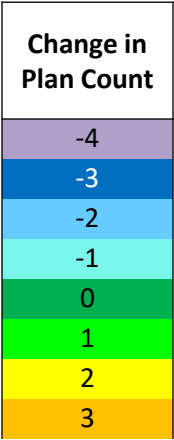
NUMBER OF PLANS BY COUNTY (INDIVIDUAL, OFF-EXCHANGE ONLY)

- 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.
- Molina
 - Offering an HMO plan in Will County in Rating Area 4.



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

- Much of the state outside of the greater Chicago area will experience no change in the total number of Individual Off-Exchange only plans.
- Rating Areas 1, 3, 4, and part of Rating Area 2 will have a decrease in the number of plans due to Cigna exiting the market.
- Stephenson County in Rating Area 5 will have an increase in the number of plans due to MercyCare expanding into that county.



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

	HCSC HMO	HCSC POS	HCSC PPO	United	MercyCare	Molina
Rating Area 1	Full	Full	Full	Full		
Rating Area 2	Full		Full	Full	Partial	
Rating Area 3	Full	Full	Full	Full		
Rating Area 4	Full	Partial	Full	Partial		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		

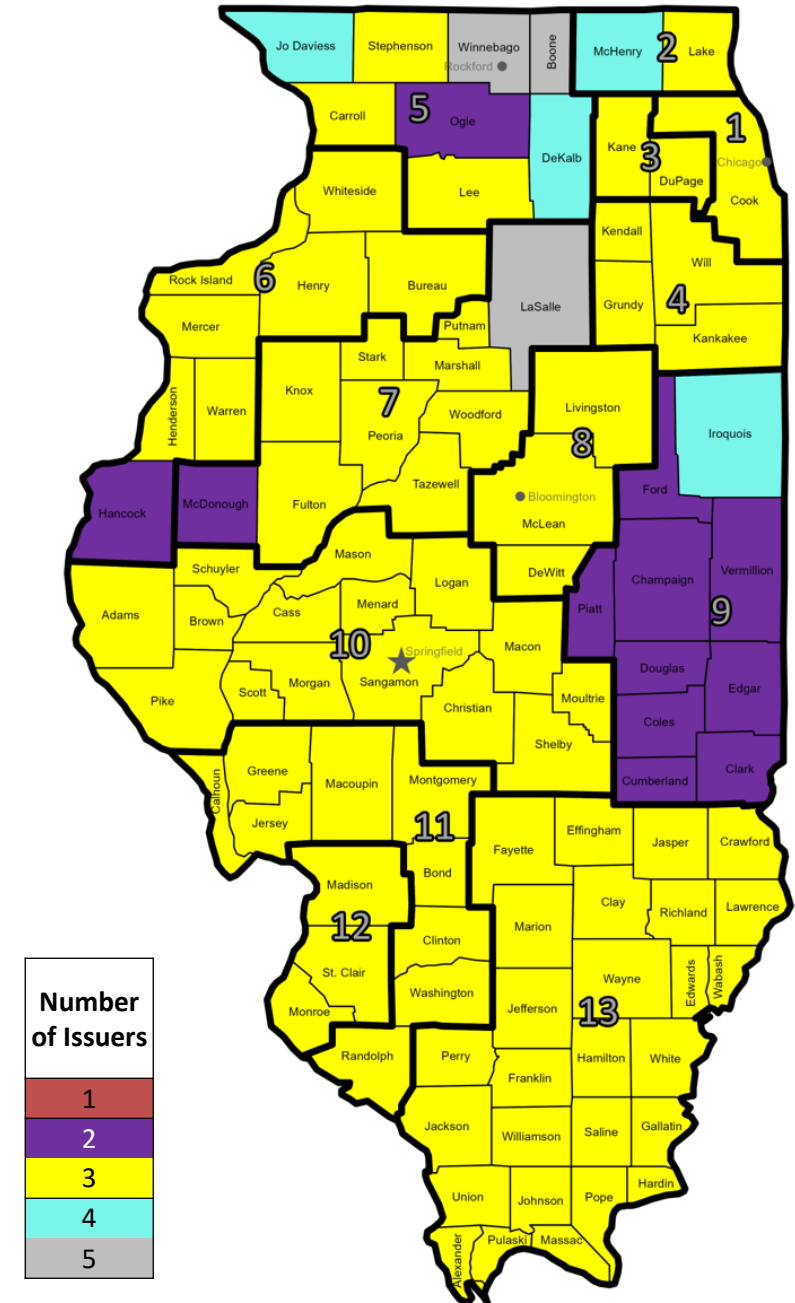
- Only HCSC (HMO, POS and PPO) offers multiple Individual Off-Exchange only plan types. HCSC (PPO) is the only issuer to offer Off-Exchange only plans statewide.
- In addition to these coverage options, all On-Exchange options, with the exception of enhanced Silver CSR benefit plans, will be available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

PLAN ANALYSIS

SMALL GROUP OFF-EXCHANGE ONLY

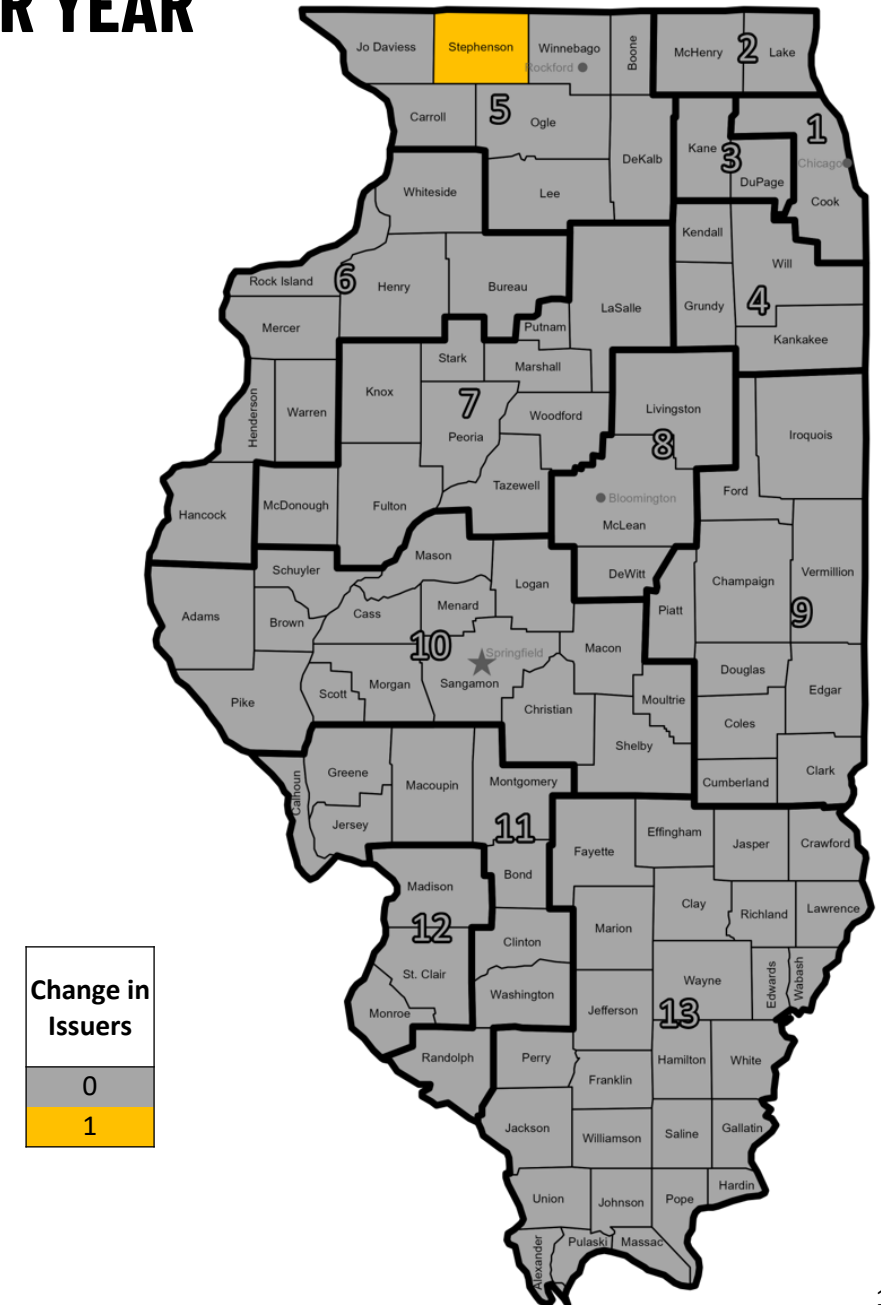
NUMBER OF ISSUERS BY COUNTY (SMALL GROUP, OFF-EXCHANGE ONLY)

- HCSC is the only issuer offering Small Group plans in all rating areas.



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

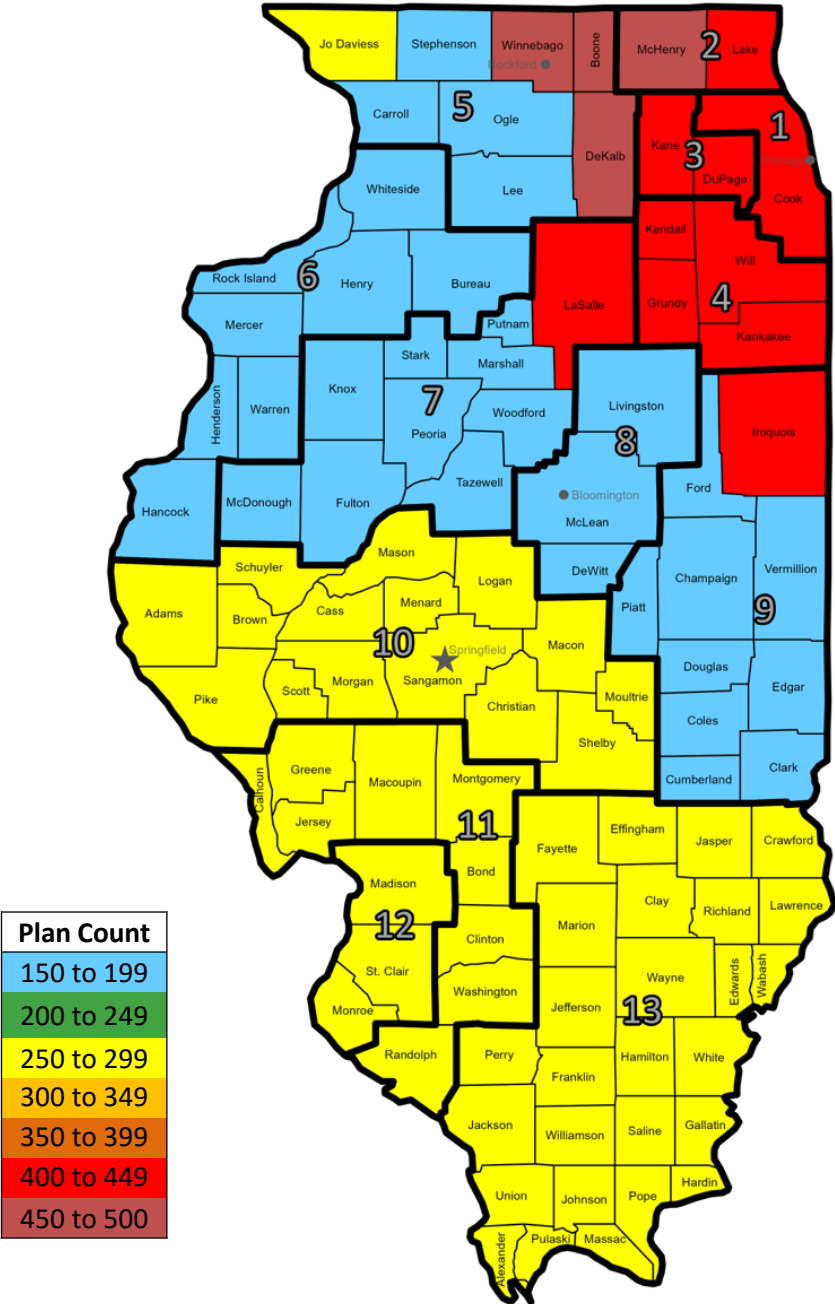
- Most of the state will have the same number of issuers in 2027 as in 2026.
- Stephenson County in Rating Area 5 will have one more issuer in 2027 because MercyCare is expanding into this county.



NUMBER OF PLANS BY COUNTY

(SMALL GROUP, OFF-EXCHANGE ONLY)

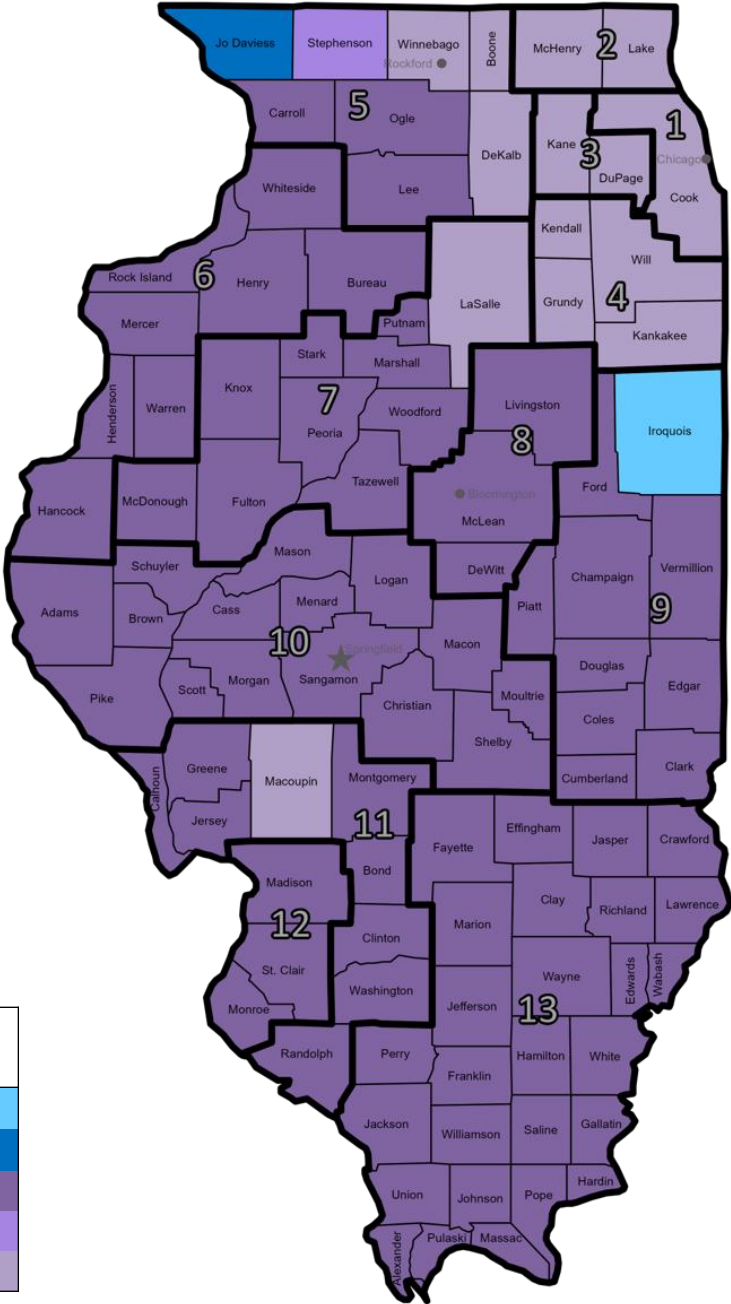
- More than 150 plan options for small employers are available in all counties.
- Rating Areas 1, 2, 3, 4 and parts of Rating Areas 5, 7 and 9 in the northern part of the state will have the most plan options available in 2027.
- Parts or all of Rating Areas 5, 6, 7, 8 and 9 have the least plan options available in 2027.



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

- Medical Associates is reducing the number of plans available in Jo Daviess County (Rating Area 5).
- UnitedHealthcare Insurance Company of Illinois is reducing the number of plans available in Iroquois County (Rating Area 9).
- HCSC is increasing the number of plans available in all counties, UnitedHealthcare of Illinois is increasing the number of plans available in all counties it services, and UnitedHealthcare Insurance Company of Illinois is increasing the number of plans available in all counties that it services except Iroquois County.
- This will result in an increase in plans available throughout the rest of the state, particularly in Rating Areas 1, 2, 3, and 4.
- Stephenson County in Rating Area 5 will see an additional increase in plans due to MercyCare expanding into that county.

Change in Plan Count
-49 to -25
-24 to 0
1 to 25
26 to 50
51 to 75



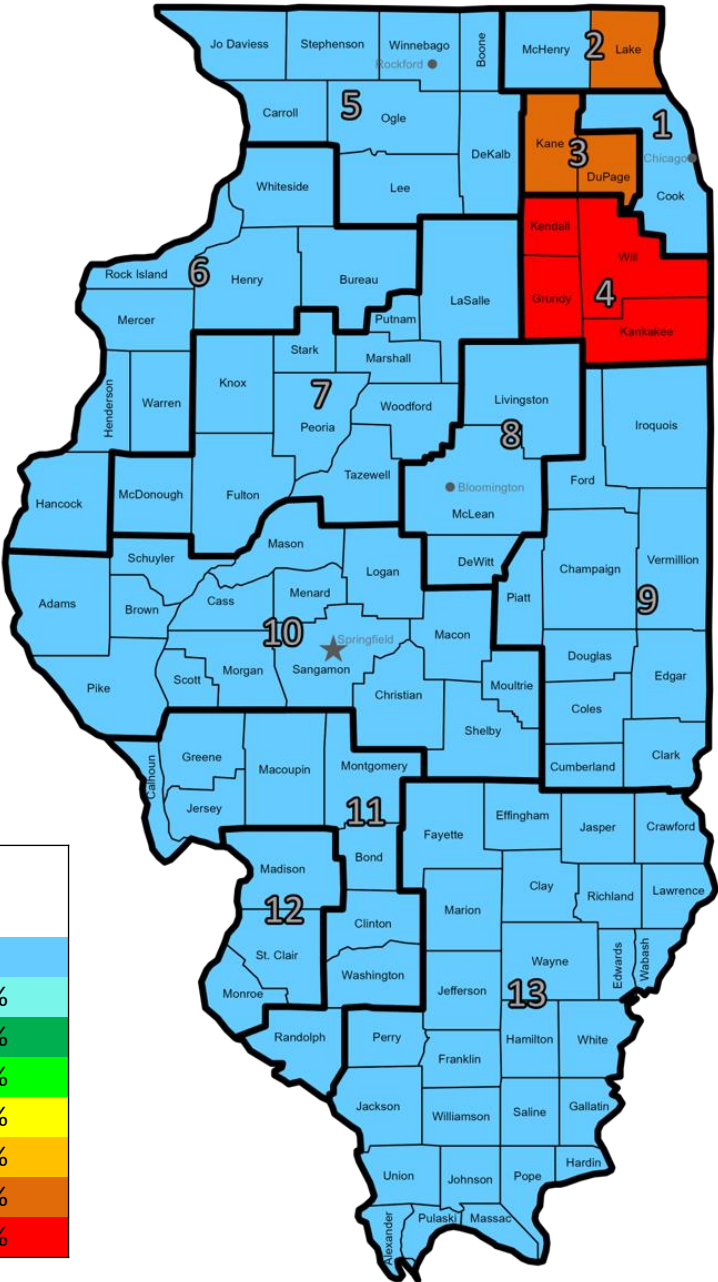
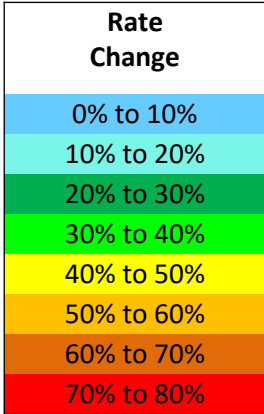
RATE INFORMATION

INDIVIDUAL, OFF-EXCHANGE ONLY

RATE CHANGE OF THE LOWEST COST BRONZE PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

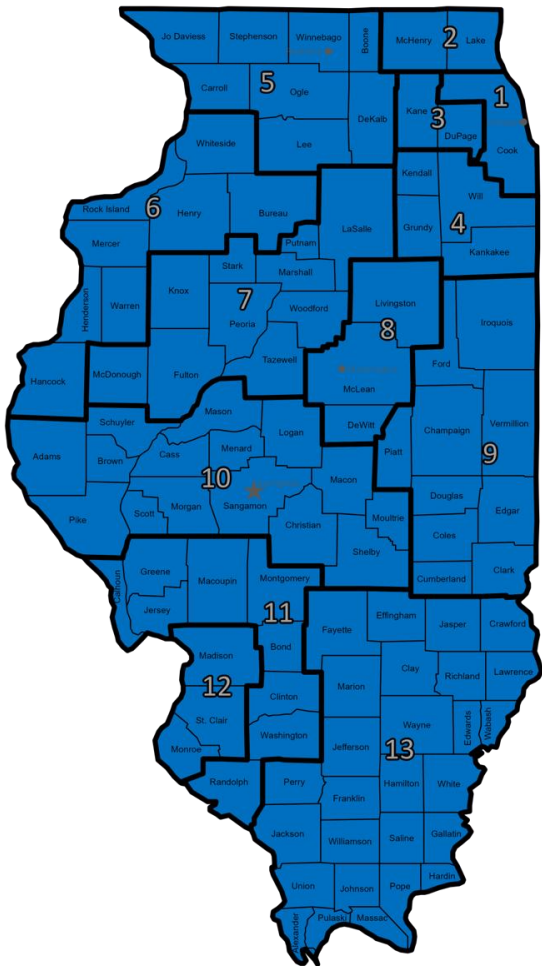
- Most of the state will experience 0 to 10% increases in rates.
- The largest increases are in Rating Areas 3 and 4, and in Lake County in Rating Area 2. These increases are due to Cigna, which left the market in 2027 and was previously the lowest cost carrier in those areas.



CHANGE IN THE LOWEST COST BRONZE PLANS BY COUNTY

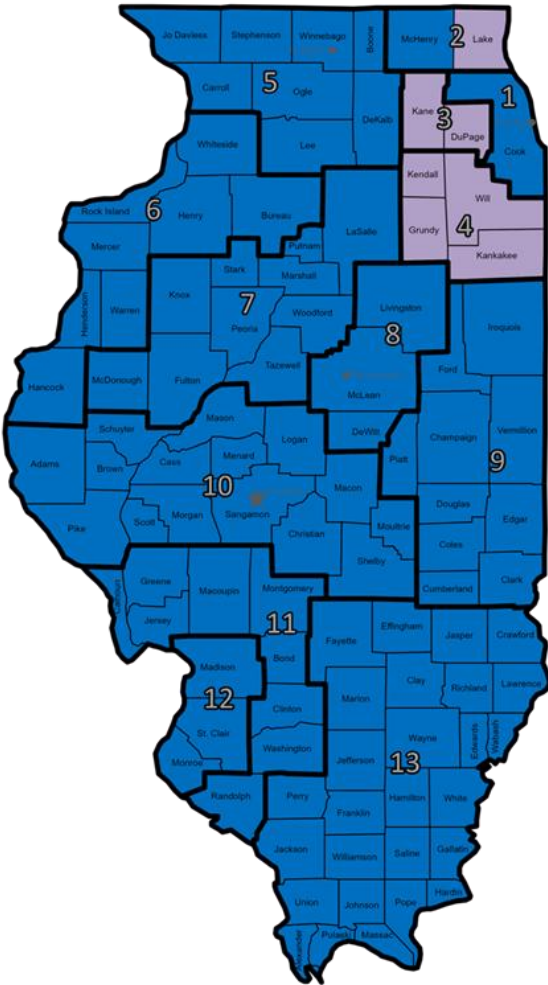
(INDIVIDUAL, OFF-EXCHANGE ONLY)

2027 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 22% INCREASE

(INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2026 Issuer ¹	2026 21 Year-Old Non-Tobacco Rate	2027 Issuer ¹	2027 21 Year-Old Non-Tobacco Rate	2027 Rate Change
Rating Area 1	HCSC	\$573.41	HCSC	\$619.47	8%
Rating Area 2	Cigna	\$343.03	HCSC	\$578.57	69%
	HCSC	\$534.70	HCSC	\$578.57	8%
Rating Area 3	Cigna	\$344.28	HCSC	\$561.98	63%
Rating Area 4	Cigna	\$322.32	HCSC	\$548.66	70%
Rating Area 5	HCSC	\$567.54	HCSC	\$598.85	6%
Rating Area 6	HCSC	\$547.95	HCSC	\$578.73	6%
Rating Area 7	HCSC	\$548.84	HCSC	\$576.46	5%
Rating Area 8	HCSC	\$575.66	HCSC	\$608.01	6%
Rating Area 9	HCSC	\$645.62	HCSC	\$680.38	5%
Rating Area 10	HCSC	\$575.84	HCSC	\$608.39	6%
Rating Area 11	HCSC	\$519.45	HCSC	\$550.59	6%
Rating Area 12	HCSC	\$525.31	HCSC	\$555.44	6%
Rating Area 13	HCSC	\$682.49	HCSC	\$714.81	5%
Weighted Average Change²					22%

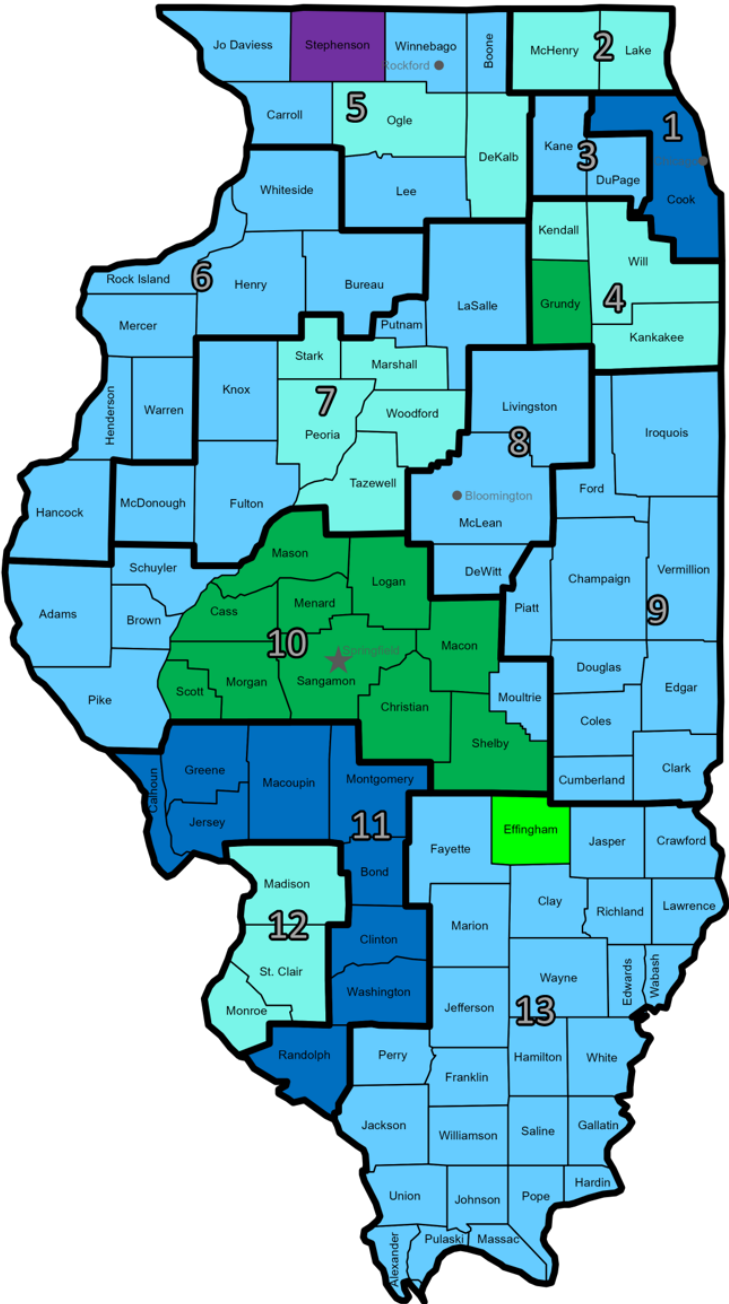
Notes:

1. Lowest across the rating area.
2. Weights used for average increase calculation are based on 2026 Open Enrollment Data.

RATE CHANGE OF THE LOWEST COST SILVER PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

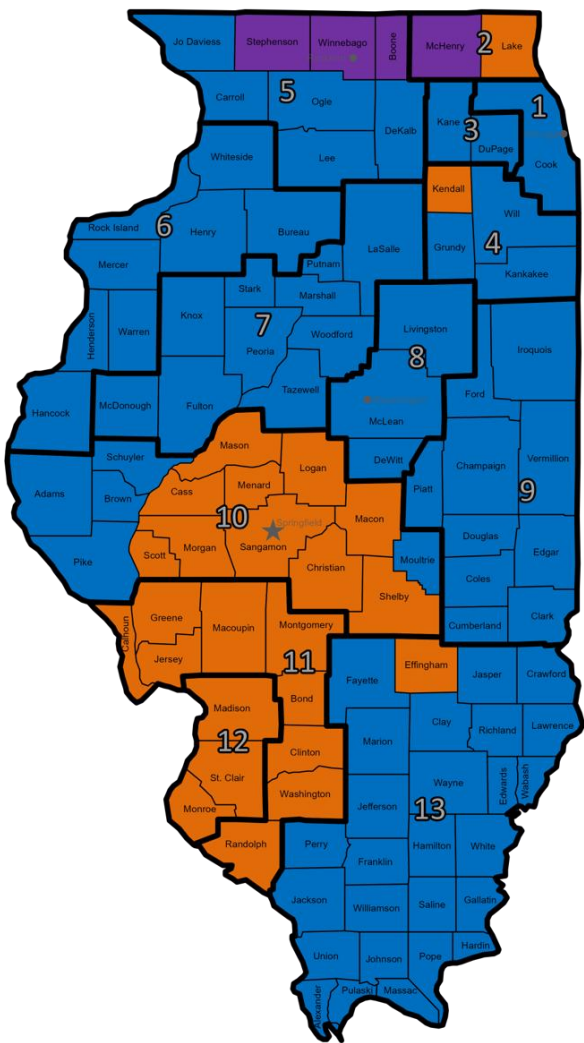
- Rate changes for Silver plans that are offered Off-Exchange only vary throughout the state, ranging from -30.8% to 39.3%.
- The largest decrease is in Stephenson County (Rating Area 5), as MercyCare is now offering a plan in that county.
- The largest increases will be in Rating Area 10 and in Grundy and Effingham Counties.



CHANGE IN THE LOWEST COST SILVER PLANS BY COUNTY

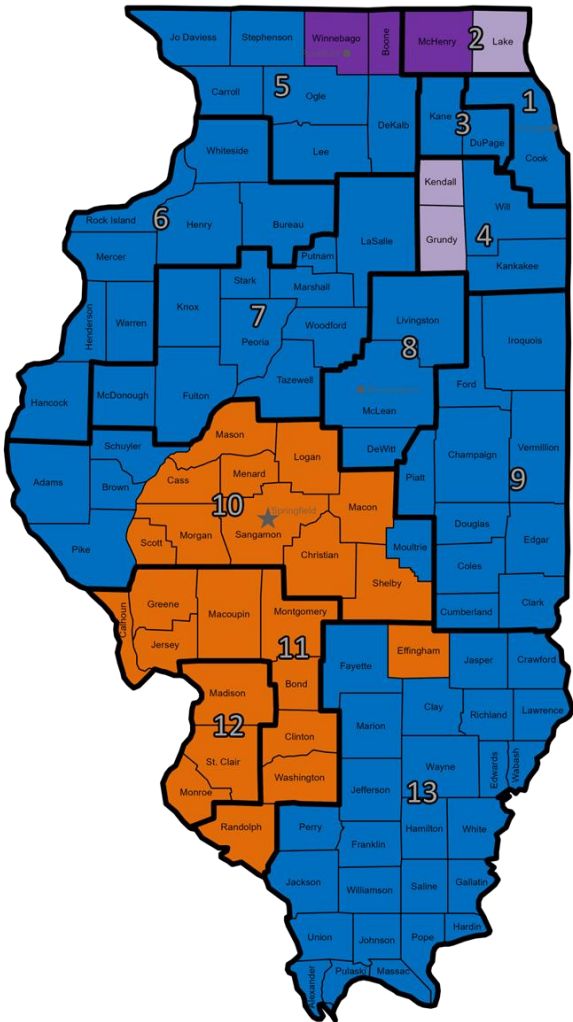
(INDIVIDUAL, OFF-EXCHANGE ONLY)

2027 Lowest Cost Silver Issuer



Issuer
United
Cigna
HCSC
MercyCare

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 5% INCREASE (INDIVIDUAL, OFF-EXCHANGE ONLY)

Rating Area	2026 Issuer ¹	2026 21 Year-Old Non-Tobacco Rate	2027 Issuer ¹	2027 21 Year-Old Non-Tobacco Rate	2027 Rate Change
Rating Area 1	HCSC	\$331.86	HCSC	\$327.92	-1%
Rating Area 2	Cigna	\$356.88	United ^{2a}	\$404.51	13%
	MercyCare	\$356.56	MercyCare ^{2b}	\$393.70	10%
Rating Area 3	HCSC	\$345.83	HCSC	\$362.54	5%
Rating Area 4	Cigna	\$335.33	HCSC ^{3a}	\$414.10	23%
	HCSC	\$311.90	HCSC ^{3b}	\$371.52	19%
	Cigna	\$335.33	United ^{3c}	\$379.86	13%
Rating Area 5	MercyCare	\$384.89	MercyCare ^{4a}	\$422.67	10%
	HCSC	\$611.00	HCSC ^{4b}	\$668.49	9%
	HCSC	\$495.71	HCSC ^{4c}	\$553.79	12%
	HCSC	\$611.00	MercyCare ^{4a}	\$422.67	-31%
Rating Area 6	HCSC	\$589.91	HCSC	\$645.50	9%
Rating Area 7	HCSC	\$590.87	HCSC ^{5a}	\$644.59	9%
	HCSC	\$504.80	HCSC ^{5b}	\$559.64	11%
Rating Area 8	HCSC	\$619.74	HCSC	\$678.66	10%
Rating Area 9	HCSC	\$695.06	HCSC	\$759.52	9%
Rating Area 10	HCSC	\$619.94	HCSC ^{6a}	\$677.83	9%
	United	\$531.27	United ^{6b}	\$654.08	23%
Rating Area 11	United	\$482.09	United	\$472.17	-2%
Rating Area 12	United	\$364.91	United	\$413.23	13%
Rating Area 13	HCSC	\$734.75	HCSC ^{7a}	\$797.35	9%
	United	\$471.45	United ^{7b}	\$656.90	39%
Weighted Average Change ⁸					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 one county (Grundy). 3b. In two counties (Kankakee and Will). 3c. In one county (Kendall).

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

5a. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam). 5b. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).

6a. In five counties (Adams, Brown, Moultrie, Pike, and Schuyler). 6b. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, and 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 2026 Enrollment Data.

RATE CHANGE OF LOWEST COST GOLD PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- Molina is offering a Gold plan in Will County in Rating Area 4.
- There are no other counties with off-exchange only Gold plans.

RATE CHANGE OF LOWEST COST PLATINUM PLANS BY COUNTY

(INDIVIDUAL, OFF-EXCHANGE ONLY)

- There are no platinum plans available in 2027.