

2027 ANALYSIS OF ILLINOIS ON-EXCHANGE PLANS

HIGHLIGHTS ON-EXCHANGE

HIGHLIGHTS OF 2027 AFFORDABLE CARE ACT (ACA) MARKETPLACE MEDICAL PLANS

- Illinois will have five (5) issuers on the Illinois Individual Exchange for plan year 2027 while plan year 2026 had seven (7) issuers.
- Two (2) issuers are leaving the Individual Exchange for plan year 2027: Cigna and Molina.
- There are no carriers offering On-Exchange Platinum health plans in 2027.
- 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 an 11% increase.
- There are no issuers on the Small Group On-Exchange Market (i.e., the SHOP) in Illinois for plan year 2027. This is consistent with the 2026 plan year. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.

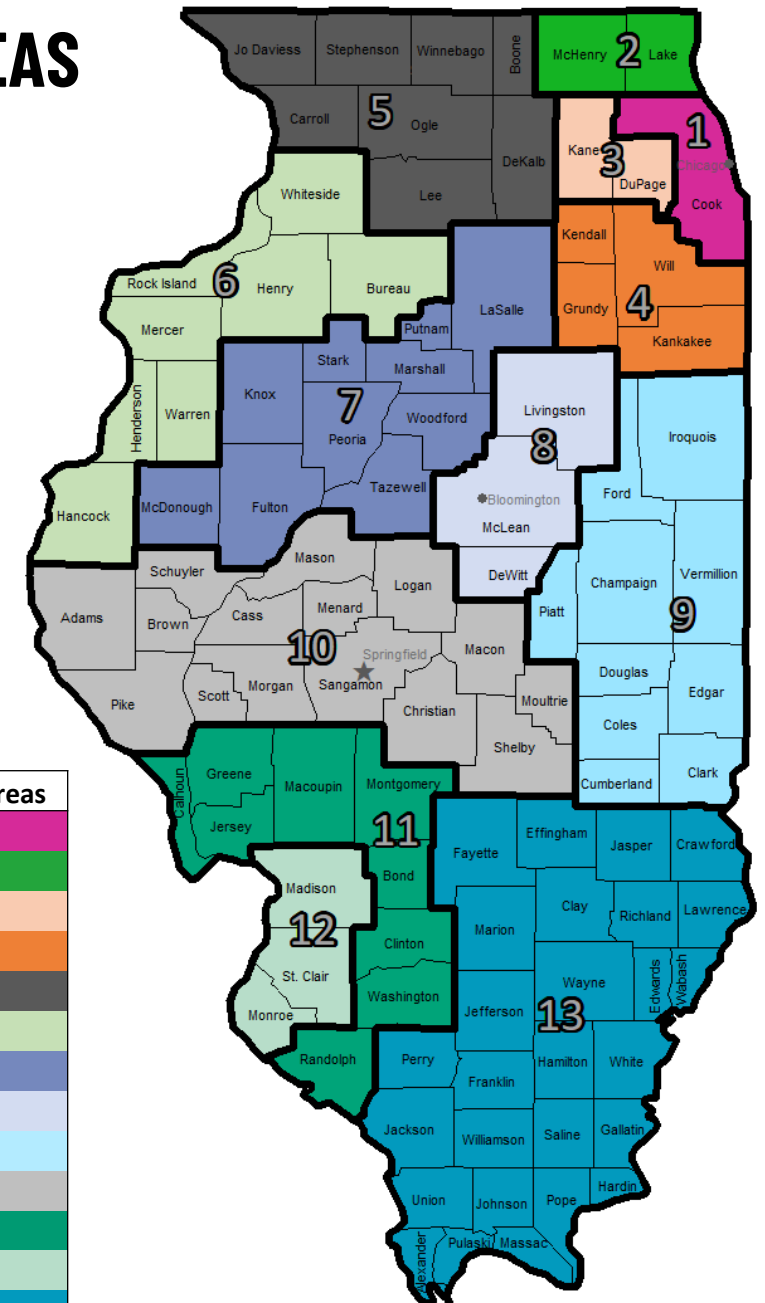
ISSUERS ON THE 2027 ACA MARKETPLACE

- Individual On-Exchange – 263 unique health plans will be available in plan year 2027.
 - Celtic Insurance Company (Celtic) – (HMO): 25 Plans
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield of IL) – (HMO, POS, and PPO): 194 Plans
 - MercyCare HMO, Inc. (MercyCare) – (HMO): 4 Plans
 - Oscar Health Plan, Inc. (Oscar) – (HMO): 22 Plans
 - UnitedHealthcare of Illinois, Inc. (United) – (HMO): 18 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.

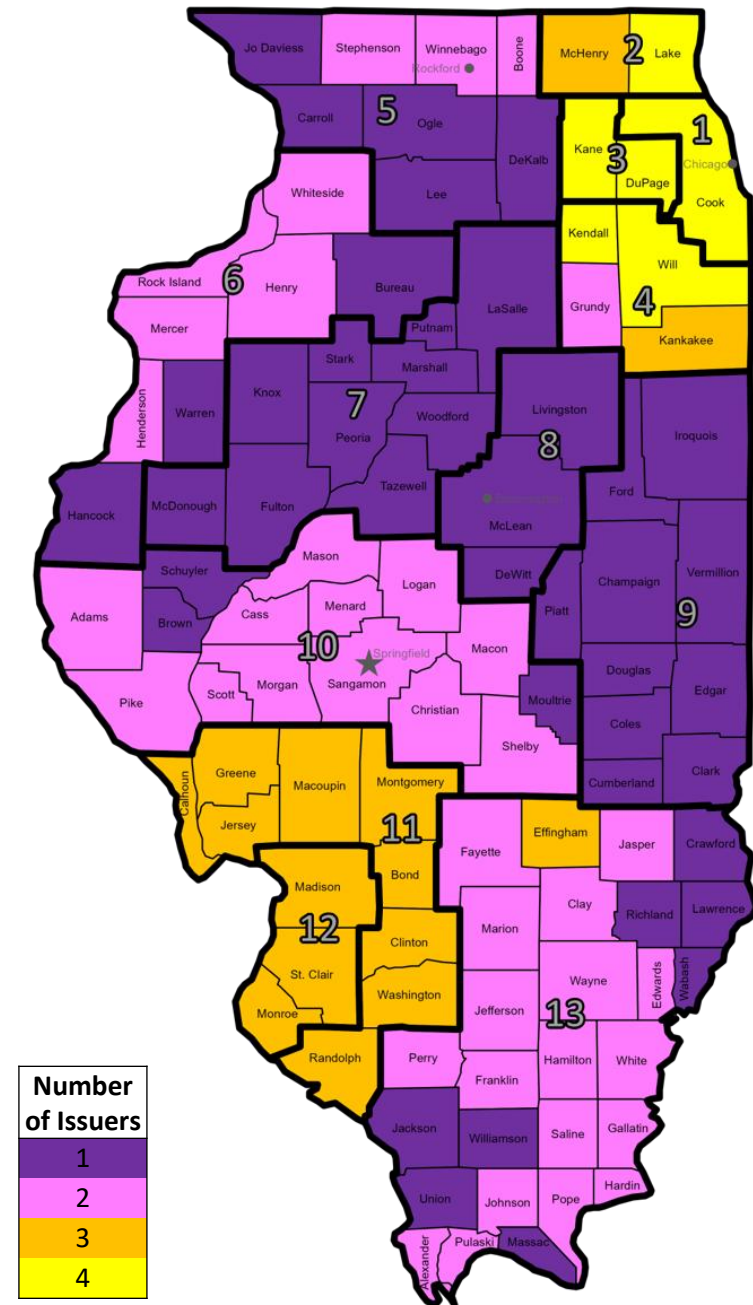
Rating Areas	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	



PLAN ANALYSIS ON-EXCHANGE

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

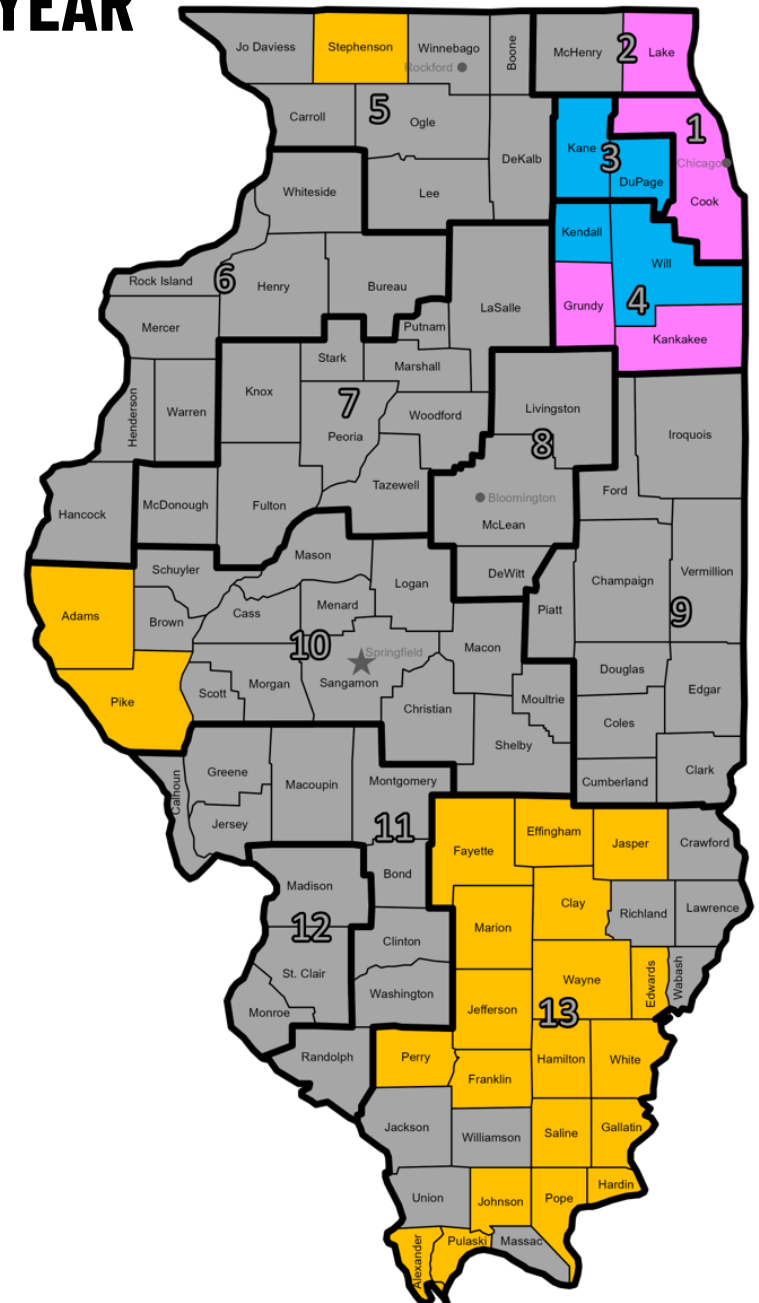
- Celtic expanded coverage to Rating Areas 10 and 13.
- HCSC, MercyCare, Oscar, and United maintained the same rating area coverage as plan year 2026.
- MercyCare expanded into Stephenson County in Rating Area 5.
- HCSC continues to be the only issuer to cover the entire state and is the only available issuer in 42 counties.
- The On-exchange issuers offer coverage in the following counties:
 - HCSC – All counties.
 - Celtic – Adams, Alexander, Bond, Calhoun, Clay, Clinton, Cook, DuPage, Edwards, Effingham, Fayette, Franklin, Gallatin, Greene, Grundy, Hamilton, Hardin, Henderson, Henry, Jasper, Jefferson, Jersey, Johnson, Kane, Kankakee, Kendall, Lake, Macoupin, Madison, Marion, Mercer, Monroe, Montgomery, Perry, Pike, Pope, Pulaski, Randolph, Rock Island, St. Clair, Saline, Washington, Wayne, White, Whiteside, and Will.
 - MercyCare – Boone, McHenry, Stephenson, and Winnebago.
 - Oscar – Cook, DuPage, Kane, Kendall, Lake, and Will.
 - United – Bond, Calhoun, Cass, Christian, Clinton, Cook, DuPage, Effingham, Greene, Jersey, Kane, Kankakee, Kendall, Lake, Logan, McHenry, Macon, Macoupin, Madison, Mason, Menard, Monroe, Montgomery, Morgan, Randolph, St. Clair, Sangamon, Scott, Shelby, Washington, and Will.



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

- Residents in Rating Areas 1, 3, 4 and in Lake County in Rating Area 2 will have a decrease in issuers due to Cigna and Molina leaving the market in 2027.
- Residents in some counties in Rating Areas 10 and 13 will have an increase in issuers due to Celtic entering those rating areas.
- Residents in Stephenson County in Rating Area 5 will have an increase in issuers due to MercyCare expanding into that county.

Change in Issuers
-2
-1
0
1



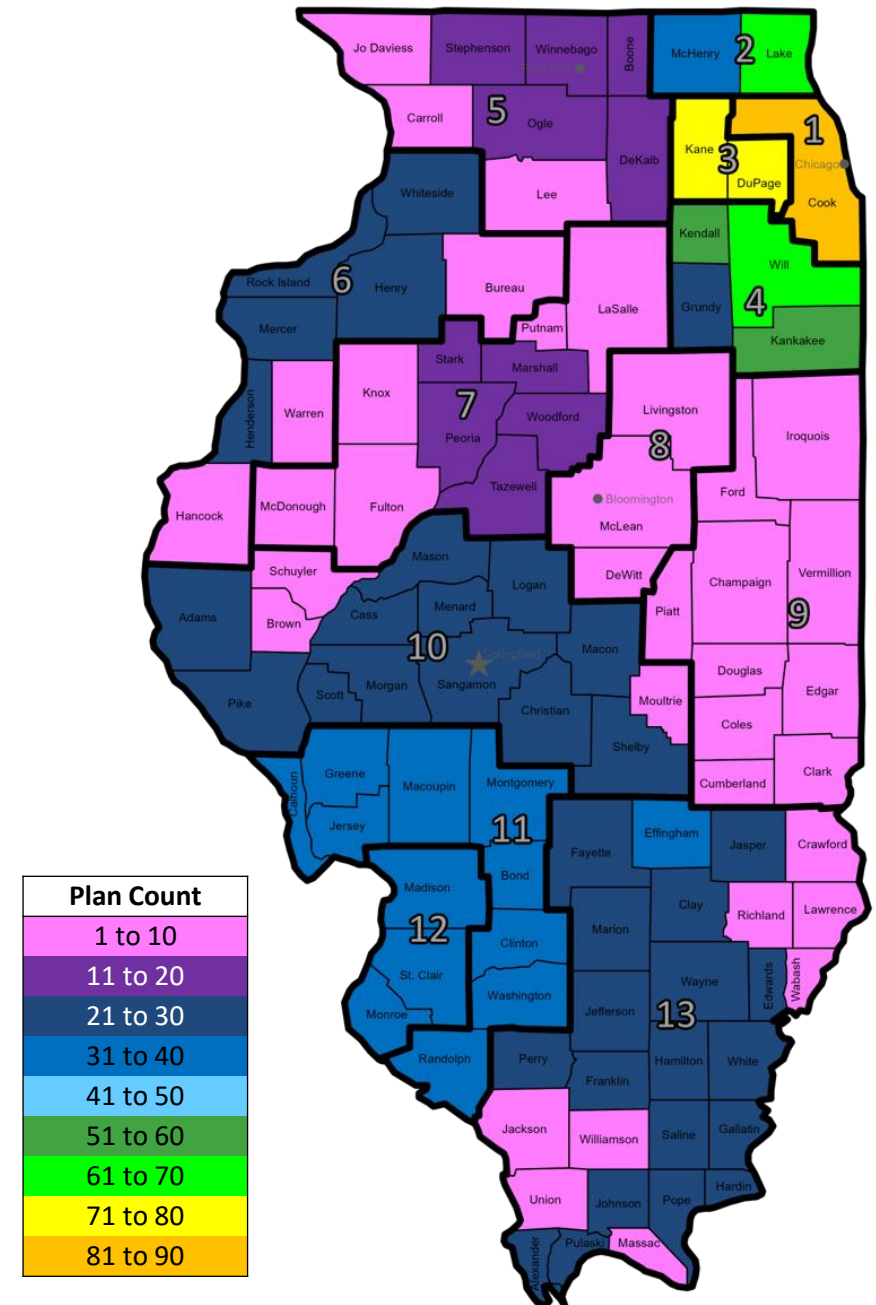
ISSUERS PARTICIPATING BY PLAN TYPE AND BY RATING AREA

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

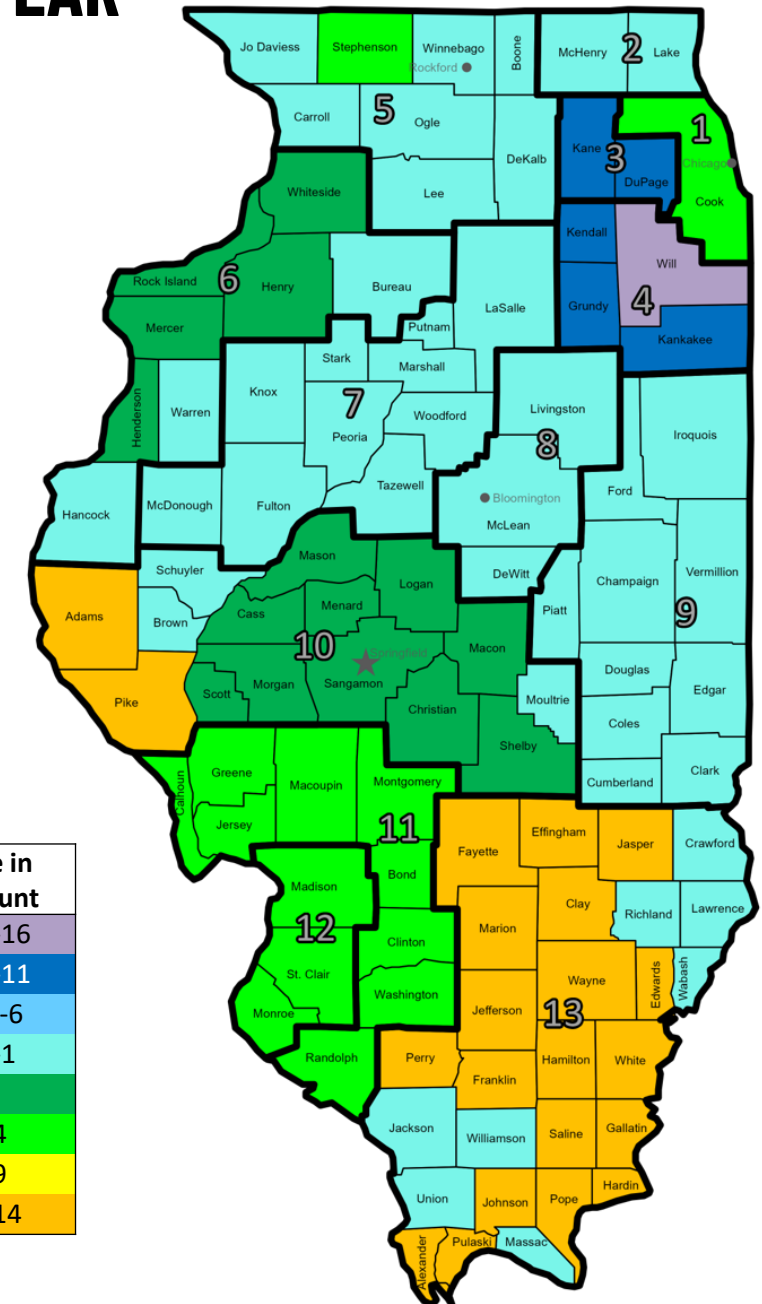
- Rating Areas 1, 2, 3, and 4 (the Chicagoland area) will have the most coverage options in the state, similar to prior years. The St. Louis area (Rating Areas 11 and 12) follows with the second most coverage options in the state.
- Rating Areas 5, 7, 8, and 9 have the fewest coverage options.



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

- Cigna and Molina, which offered plans in the Chicagoland area (Rating Areas 1, 2, 3, and 4), left the market in 2027. This will reduce the number of plans available in Rating Areas 2, 3, and 4. The number of plans available in Cook County (Rating Area 1) will increase due to Celtic, Oscar and United offering more plans in that county.
- Rating Areas 11 and 12 around St. Louis will have an increase in the number of plans due to Celtic and United offering more plans in all counties in those rating areas.
- Large parts of Rating Area 13 and two counties in Rating Area 10 will have an increase in the number of plans available due to Celtic entering those areas in 2027.
- Rating Areas 2, 7, 8, and 9 will have a decrease in the number of plans available. Rating Area 5 will also have a decrease in plans available for all counties except Stephenson.

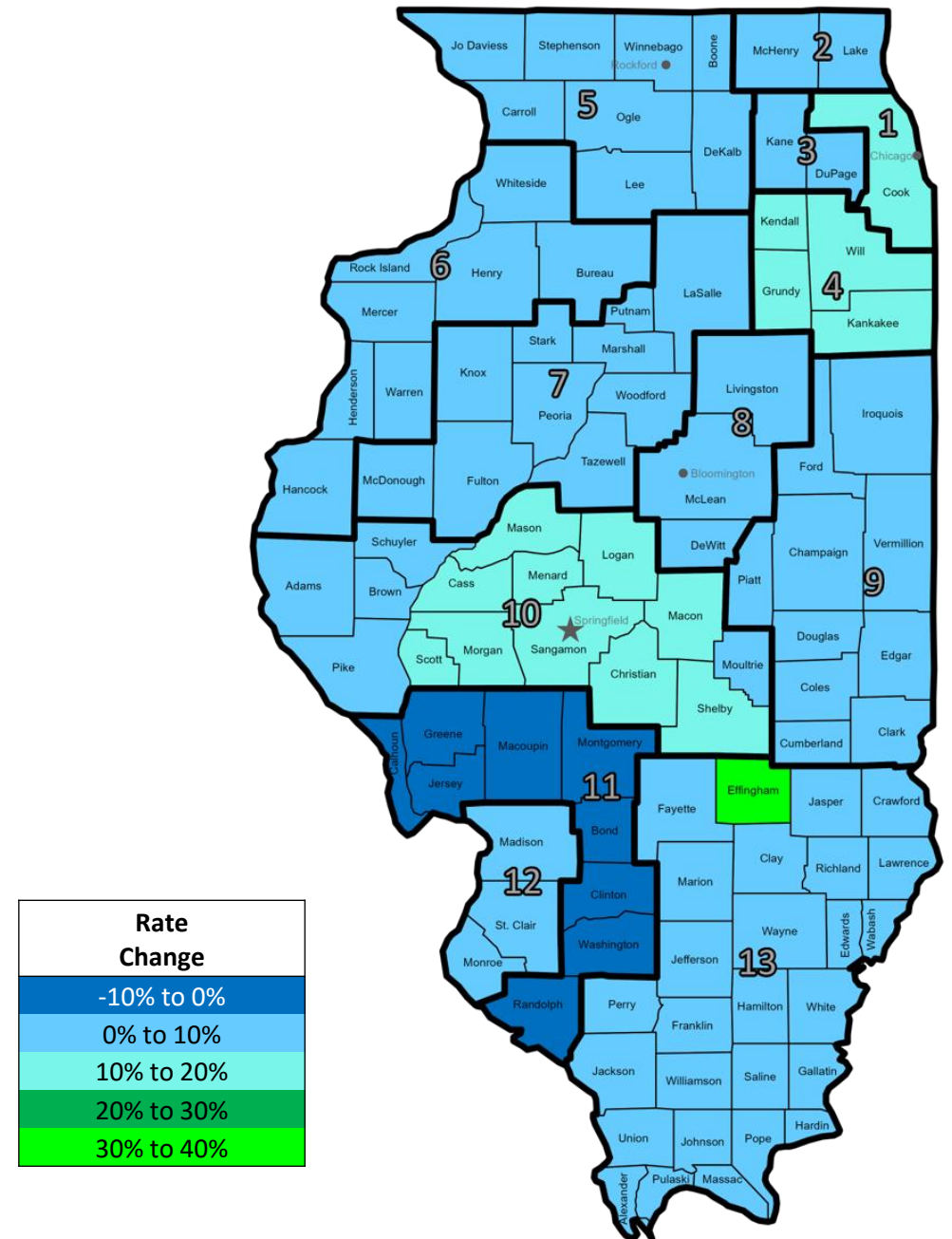
Change in Plan Count
-20 to -16
-15 to -11
-10 to -6
-5 to -1
0
1 to 4
5 to 9
10 to 14



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 10%.
- Rating Area 11 will have the only decrease in lowest cost Bronze plan rates in 2027 with a decrease of 8%.
- Effingham County (Rating Area 13) will have the highest rate increase, 31%, for the lowest cost Bronze plan of any county.
- The distribution of issuers offering the lowest cost Bronze plan changed from 2026 to 2027:
 - Oscar in all or part of four (4) rating areas in 2026 and part of one (1) rating area in 2027.
 - United in all or part of five (5) rating areas in 2026 and all or part of eight (8) rating areas in 2027.
 - HCSC in all or part of eight (8) rating areas in both 2026 and 2027.



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 10% INCREASE

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	Oscar	\$291.94	United	\$322.60	11%
Rating Area 2	Oscar	\$305.44	United	\$330.79	8%
	United	\$313.99	United	\$330.79	5%
Rating Area 3	Oscar	\$294.07	United	\$319.55	9%
Rating Area 4	HCSC	\$308.86	HCSC ^{2a}	\$346.88	12%
	HCSC	\$275.88	United ^{2b}	\$310.63	13%
	Oscar	\$257.71	Oscar ^{2c}	\$297.78	16%
Rating Area 5	HCSC	\$427.45	HCSC ^{3a}	\$463.28	8%
	HCSC	\$514.41	HCSC ^{3b}	\$551.05	7%
Rating Area 6	HCSC	\$496.65	HCSC	\$532.67	7%
Rating Area 7	HCSC	\$497.46	HCSC ^{4a}	\$530.48	7%
	HCSC	\$435.29	HCSC ^{4b}	\$469.34	8%
Rating Area 8	HCSC	\$521.77	HCSC	\$559.64	7%
Rating Area 9	HCSC	\$585.18	HCSC	\$626.00	7%
Rating Area 10	HCSC	\$521.93	HCSC ^{5a}	\$559.90	7%
	United	\$461.05	United ^{5b}	\$534.88	16%
Rating Area 11	United	\$418.37	United	\$386.11	-8%
Rating Area 12	United	\$316.68	United	\$337.92	7%
Rating Area 13	HCSC	\$618.59	HCSC ^{6a}	\$657.45	6%
	United	\$409.13	United ^{6b}	\$537.18	31%
Weighted Average Change ⁷					10%

Notes:

1. Lowest across the rating area. May not be available in all counties in the Rating Area.

2a. In one county (Grundy). 2b. In one county (Kankakee). 2c. In two counties (Kendall and Will).

3a. In four counties (Boone, DeKalb, Ogle, and Winnebago). 3b. In four counties (Carroll, Jo Daviess, Lee, and Stephenson).

4a. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam). 4b. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).

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

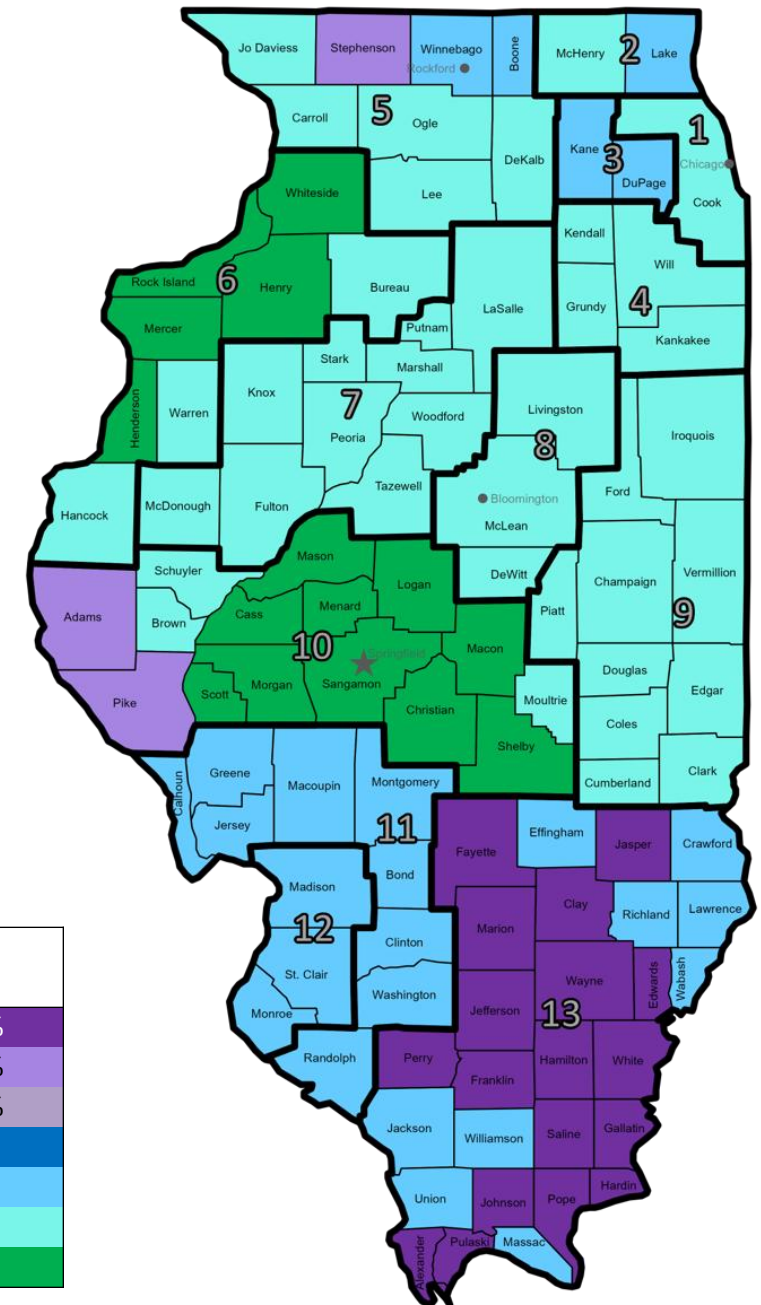
6a. In 26 counties (Alexander, Clay, Crawford, Edwards, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson). 6b. In one county (Effingham).

7. Weights used for average increase calculation are based on 2026 Open Enrollment Data.

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

- Counties across the state will see both increases and decreases in the rates for the lowest cost silver plan in PY2027. The average increase across all rating areas is a 10% increase.
- Adams and Pike Counties in Rating Area 10 and many counties in Rating Area 13 will see large rate decreases of up to 35%. This is due to Celtic entering those counties.
- Stephenson County in Rating Area 5 will also see a decrease in rates due to MercyCare expanding into that county.
- The distribution of issuers offering the lowest cost Silver plan changed from 2026 to 2027. In 2027:
 - Celtic in all or part of four (4) rating areas in 2026 and all or part of seven (7) rating areas in 2027.
 - United in all or part of four (4) rating areas in 2026 and all or part of three (3) rating areas in 2027.
 - Oscar in part of one (1) rating area in both 2026 and 2027.
 - Molina in two (2) rating areas in 2026 and left the market in 2027.
 - MercyCare in part of one (1) rating area in both 2026 and 2027.
 - HCSC in all or part of eight (8) rating areas in 2026 and in all or part of nine (9) rating areas in 2027.

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



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 10% INCREASE

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	Molina	\$388.75	HCSC	\$440.08	13%
Rating Area 2	Celtic	\$454.43	Celtic ^{2a}	\$480.79	6%
	United	\$484.22	United ^{2b}	\$545.04	13%
Rating Area 3	Molina	\$418.68	Celtic	\$457.89	9%
Rating Area 4	Cigna	\$474.17	Celtic ^{3a}	\$527.12	11%
	HCSC	\$422.50	HCSC ^{3b}	\$500.40	18%
	Oscar	\$397.86	Oscar ^{3c}	\$460.82	16%
Rating Area 5	MercyCare	\$540.94	MercyCare ^{4a}	\$593.10	10%
	HCSC	\$829.16	HCSC ^{4b}	\$917.05	11%
	HCSC	\$691.72	HCSC ^{4c}	\$773.76	12%
	HCSC	\$829.16	MercyCare ^{4a}	\$593.10	-28%
Rating Area 6	HCSC	\$800.54	HCSC ^{5a}	\$885.07	11%
	Celtic	\$649.92	Celtic ^{5b}	\$809.73	25%
Rating Area 7	HCSC	\$801.84	HCSC ^{6a}	\$883.72	10%
	HCSC	\$704.40	HCSC ^{6b}	\$782.18	11%
Rating Area 8	HCSC	\$841.02	HCSC	\$930.23	11%
Rating Area 9	HCSC	\$943.23	HCSC	\$1042.37	11%
Rating Area 10	HCSC	\$841.29	Celtic ^{7a}	\$597.94	-29%
	HCSC	\$841.29	HCSC ^{7b}	\$930.03	11%
	United	\$711.00	United ^{7c}	\$881.32	24%
Rating Area 11	Celtic	\$626.94	United	\$636.21	1%
Rating Area 12	United	\$488.36	Celtic	\$495.39	1%
Rating Area 13	HCSC	\$997.10	Celtic ^{8a}	\$648.54	-35%
	HCSC	\$997.10	HCSC ^{8b}	\$1095.62	10%
	United	\$630.94	Celtic ^{8a}	\$648.54	3%
Weighted Average Change⁹					10%

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

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

6a. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam). 6b. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).

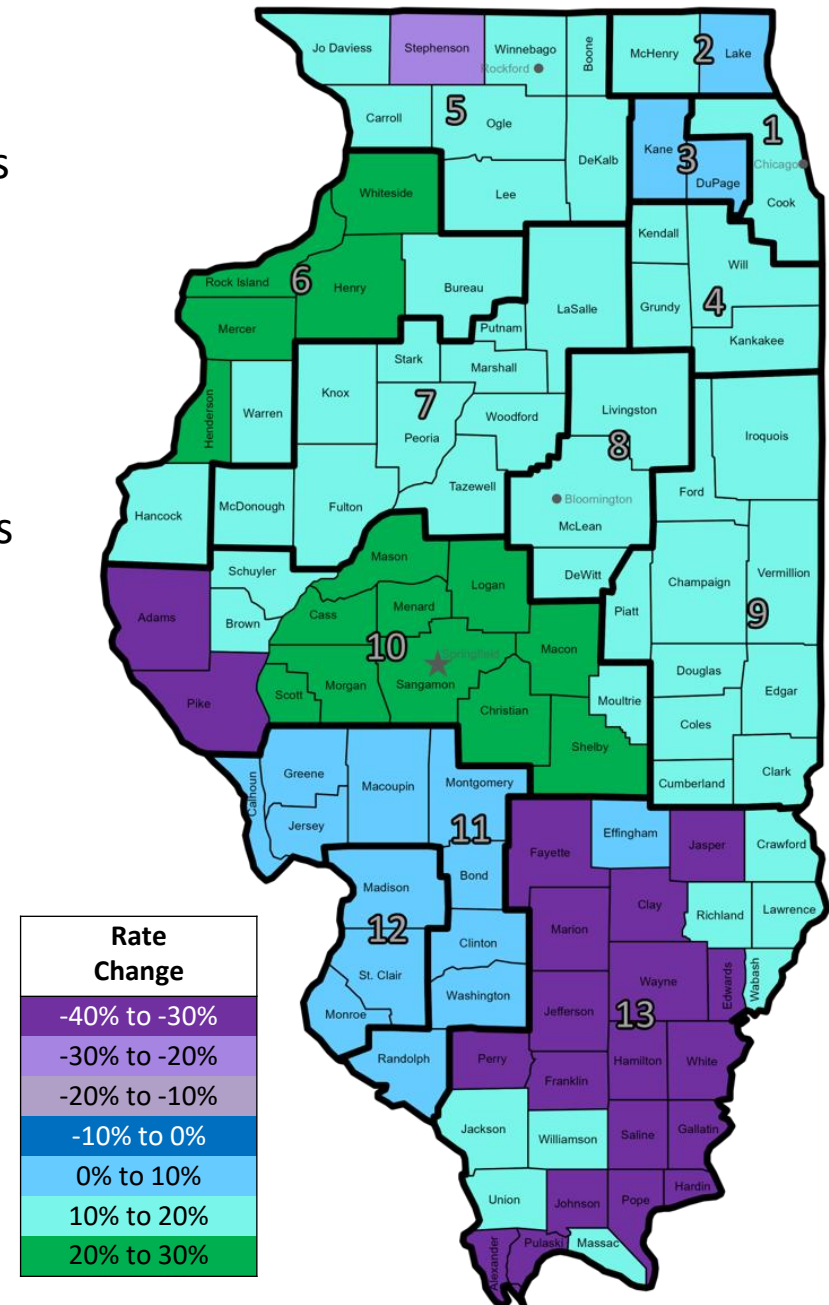
7a. In two counties (Adams and Pike). 7b. In three counties (Brown, Moultrie, and Schuyler). 7c. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, and Shelby).

8a. In 19 counties (Alexander, Clay, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jasper, Jefferson, Johnson, Marion, Perry, Pope, Pulaski, Saline, Wayne, and White). 8b. In eight counties (Crawford, Jackson, Lawrence, Massac, Richland, Union, Wabash, and Williamson).

9. Weights used for average increase calculation are based on 2026 Open Enrollment Data.

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

- Counties across the state will see both rate increases and decreases for the second lowest cost Silver plan in plan year 2027. The average increase across all rating areas is an 11% increase.
- Adams and Pike Counties in Rating Area 10 and many counties in Rating Area 13 will see large rate decreases of up to 36%. This is due to Celtic entering those counties.
- Stephenson County in Rating Area 5 will also see a decrease in rates due to MercyCare expanding into that county.
- The distribution of issuers offering the second lowest cost Silver plan changed from 2026 to 2027:
 - Celtic in all or part of three (3) rating areas in 2026 and in all or part of seven (7) rating areas in 2027.
 - United in all or part of four (4) rating areas in 2026 and in all or part of three (3) rating areas in 2027.
 - Oscar in part of one (1) rating area in both 2026 and 2027.
 - Molina in two (2) rating areas in 2026 and left the market in 2027.
 - MercyCare in part of one (1) rating area in both 2026 and 2027.
 - HCSC in all or part of eight (8) rating areas in 2026 and in all or part of nine (9) rating areas in 2027.



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE SECOND LOWEST COST SILVER PLANS IS AN 11% INCREASE

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	Molina	\$393.58	HCSC	\$444.70	13%
Rating Area 2	Celtic	\$459.20	Celtic ^{2a}	\$486.54	6%
	United	\$483.56	United ^{2b}	\$544.39	13%
Rating Area 3	Molina	\$423.89	Celtic	\$463.38	9%
Rating Area 4	Cigna	\$477.76	Celtic ^{3a}	\$533.43	12%
	HCSC	\$435.11	HCSC ^{3b}	\$505.72	16%
	Oscar	\$398.23	Oscar ^{3c}	\$464.16	17%
Rating Area 5	MercyCare	\$544.35	MercyCare ^{4a}	\$609.68	12%
	HCSC	\$855.62	HCSC ^{4b}	\$950.58	11%
	HCSC	\$694.72	HCSC ^{4c}	\$821.18	18%
	HCSC	\$855.62	MercyCare ^{4a}	\$609.68	-29%
Rating Area 6	HCSC	\$826.09	HCSC ^{5a}	\$917.38	11%
	Celtic	\$656.75	Celtic ^{5b}	\$819.44	25%
Rating Area 7	HCSC	\$827.44	HCSC ^{6a}	\$915.97	11%
	HCSC	\$707.45	HCSC ^{6b}	\$830.15	17%
Rating Area 8	HCSC	\$867.86	HCSC	\$964.15	11%
Rating Area 9	HCSC	\$973.34	HCSC	\$1080.51	11%
Rating Area 10	HCSC	\$868.14	Celtic ^{7a}	\$605.11	-30%
	HCSC	\$868.14	HCSC ^{7b}	\$964.04	11%
	United	\$710.03	United ^{7c}	\$880.26	24%
Rating Area 11	Celtic	\$633.52	United	\$635.45	0%
Rating Area 12	United	\$487.70	Celtic	\$501.33	3%
Rating Area 13	HCSC	\$1028.92	Celtic ^{8a}	\$656.30	-36%
	HCSC	\$1028.92	HCSC ^{8b}	\$1135.86	10%
	United	\$630.08	Celtic ^{8a}	\$656.30	4%
Weighted Average Change ⁹					11%

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

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

6a. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam). 6b. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).

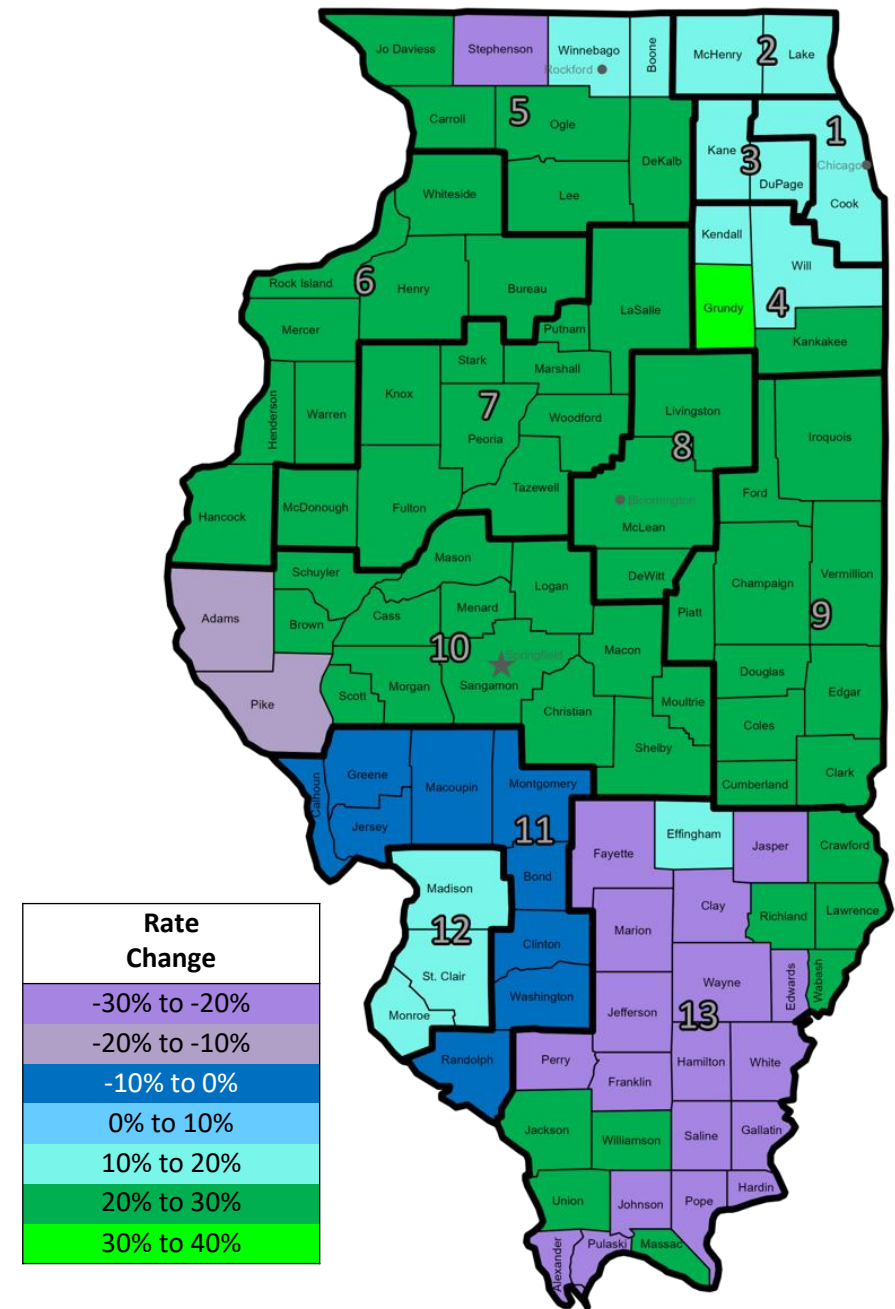
7a. In two counties (Adams and Pike). 7b. In three counties (Brown, Moultrie, and Schuyler). 7c. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, and Shelby).

8a. In 19 counties (Alexander, Clay, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jasper, Jefferson, Johnson, Marion, Perry, Pope, Pulaski, Saline, Wayne, and White). 8b. In eight counties (Crawford, Jackson, Lawrence, Massac, Richland, Union, Wabash, and Williamson).

9. Weights used for average increase calculation are based on 2026 Open Enrollment Data.

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

- The overall average rate change across all rating areas is a 14% increase.
- Grundy County will see the largest increase in rates, with a 32% rate increase. This is due to Cigna leaving this county.
- Adams and Pike Counties in Rating Area 10 and many counties in Rating Area 13 will see large rate decreases of up to 21%. This is due to Celtic entering those counties.
- Stephenson County in Rating Area 5 will also see a decrease in rates due to MercyCare expanding into that county.
- The distribution of issuers offering the lowest cost Gold plan changed from 2026 to 2027. In 2027:
 - Celtic in part of one (1) rating area in 2026 and in all or part of five (5) rating areas in 2027.
 - United in all or part of four (4) rating areas in 2026 and in all or part of two (2) rating areas in 2027.
 - Oscar in all or part of three (3) rating areas in both 2026 and 2027.
 - Molina in one (1) rating area in 2026 and left the market in 2027.
 - MercyCare in all or part of two (2) rating areas in both 2026 and 2027.
 - HCSC: in all or part of eight (8) rating areas in 2026 and in all or part of nine (9) rating areas in 2027.



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS IS A 14% INCREASE

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	Molina	\$347.31	HCSC	\$388.04	12%
Rating Area 2	Oscar	\$380.67	Oscar ^{2a}	\$428.64	13%
	MercyCare	\$412.44	MercyCare ^{2b}	\$464.60	13%
Rating Area 3	Oscar	\$366.50	Oscar	\$421.19	15%
Rating Area 4	Cigna	\$372.63	Celtic ^{3a}	\$493.53	32%
	HCSC	\$345.94	HCSC ^{3b}	\$439.23	27%
	Oscar	\$321.19	Oscar ^{3c}	\$376.21	17%
Rating Area 5	MercyCare	\$445.21	MercyCare ^{4a}	\$498.79	12%
	HCSC	\$639.75	HCSC ^{4b}	\$786.25	23%
	HCSC	\$559.63	HCSC ^{4c}	\$689.93	23%
	HCSC	\$639.75	MercyCare ^{4a}	\$498.79	-22%
Rating Area 6	HCSC	\$617.66	HCSC ^{5a}	\$759.83	23%
	Celtic	\$600.50	Celtic ^{5b}	\$758.14	26%
Rating Area 7	HCSC	\$618.67	HCSC ^{6a}	\$757.91	23%
	HCSC	\$569.89	HCSC ^{6b}	\$702.65	23%
Rating Area 8	HCSC	\$648.90	HCSC	\$799.20	23%
Rating Area 9	HCSC	\$727.76	HCSC	\$892.88	23%
Rating Area 10	HCSC	\$649.10	Celtic ^{7a}	\$559.84	-14%
	HCSC	\$649.10	HCSC ^{7b}	\$799.12	23%
	United	\$607.22	United ^{7c}	\$756.78	25%
Rating Area 11	United	\$551.02	United	\$546.30	-1%
Rating Area 12	United	\$417.08	Celtic	\$463.83	11%
Rating Area 13	HCSC	\$769.32	Celtic ^{8a}	\$607.21	-21%
	HCSC	\$769.32	HCSC ^{8b}	\$937.47	22%
	United	\$538.85	Celtic ^{8a}	\$607.21	13%
Weighted Average Change ⁹					14%

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

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

6a. In five counties (Fulton, Knox, LaSalle, McDonough, and Putnam). 6b. In five counties (Marshall, Peoria, Stark, Tazewell, and Woodford).

7a. In two counties (Adams and Pike). 7b. In three counties (Brown, Moultrie, and Schuyler). 7c. In ten counties (Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott, and Shelby).

8a. In 19 counties (Alexander, Clay, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jasper, Jefferson, Johnson, Marion, Perry, Pope, Pulaski, Saline, Wayne, and White). 8b. In eight counties (Crawford, Jackson, Lawrence, Massac, Richland, Union, Wabash, and Williamson).

9. Weights used for average increase calculation are based on 2026 Open Enrollment Data.