

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

## Filing at a Glance

Company: Cigna HealthCare of Illinois, Inc  
Product Name: Medical HMO On/Off Exchange 2025  
State: Illinois  
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg02I.005D Individual - HMO  
Filing Type: Rate  
Date Submitted: 06/05/2024  
SERFF Tr Num: CCGH-134101980  
SERFF Status: Assigned  
State Tr Num:  
State Status: Assigned to Reviewer  
Co Tr Num: MEDINDEXCH2025IL  
Effective: 01/01/2025  
Date Requested:  
Author(s): Matthew Salner, Cherrie Herrmann  
Reviewer(s): Eric Anderson (primary), Christina Roy  
Disposition Date:  
Disposition Status:  
Effective Date:

State Filing Description:

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type: Individual  
 Overall Rate Impact: 6.35% Filing Status Changed: 06/05/2024  
 State Status Changed: 06/05/2024  
 Deemer Date: Created By: Cherrie Herrmann  
 Submitted By: Cherrie Herrmann Corresponding Filing Tracking Number: CCGH-134084612  
 State TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)  
 State Sub-TOI: HOrg02I.005D Individual - HMO  
 PPACA: Non-Grandfathered Immed Mkt Reforms  
 PPACA Notes: null  
 Exchange Intentions: On and Off Exchange

Filing Description:  
 Cigna Healthcare of Illinois, Inc.  
 NAIC Company ID#: 95602  
 Rate Filing for Individual Health Plans  
 INDHMOIL01-2025 – Effective 01/01/2025

This rate filing contains requested premium rate changes for Cigna Healthcare of Illinois, Inc.'s (CHC of IL) ACA compliant Individual health plans. The proposed rates are intended to take effect on January 1, 2025.

## Company and Contact

### Filing Contact Information

Cherrie Herrmann, Cherrie.Herrmann@cignahealthcare.com  
 900 Cottage Grove Rd 860-226-6228 [Phone]  
 Bloomfield, CT 06002

### Filing Company Information

Cigna HealthCare of Illinois, Inc	CoCode: 95602	State of Domicile: Illinois
900 Cottage Grove Rd.	Group Code: 901	Company Type: HMO
Hartford, CT 06512	Group Name:	State ID Number:
(860) 226-6970 ext. [Phone]	FEIN Number: 36-3385638	

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

### Rate Information

Rate data applies to filing.

**Filing Method:** Review and Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 5.900%  
**Effective Date of Last Rate Revision:** 01/01/2024  
**Filing Method of Last Filing:** Review and Approval  
**SERFF Tracking Number of Last Filing:** CCGH-133671625

### Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cigna HealthCare of Illinois, Inc	Increase	6.350%	6.350%	\$-12,262,897	5,350	\$44,252,350	10.580%	3.440%

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Pages	INDHMOIL01-2025	Revised	Previous State Filing Number: CCGH-133671625 Percent Rate Change Request: 5.9	53882_il_ratetable_me d_6_5_2024.pdf, 53882_il_ratetable_me d_6_5_2024.xls, 53882_il_ratetable_me d_6_5_2024.xml,

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

---

State:

Illinois

Filing Company:

Cigna HealthCare of Illinois, Inc

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

Medical HMO On/Off Exchange 2025

Project Name/Number:

/

***Attachment 53882\_il\_ratetable\_med\_6\_5\_2024.xls is not a PDF document and cannot be reproduced here.***

***Attachment 53882\_il\_ratetable\_med\_6\_5\_2024.xml is not a PDF document and cannot be reproduced here.***

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*		53882				
Rate Effective Date*		1/1/2025				
Rate Expiration Date*		12/31/2025				
Rating Method*		Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	251.04	251.04	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	15	273.35	273.35	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	16	281.88	281.88	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	17	290.42	290.42	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	18	299.60	299.60	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	19	308.79	308.79	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	20	318.31	318.31	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	21	328.15	331.43	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	22	328.15	331.43	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	23	328.15	331.43	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	24	328.15	331.43	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	25	329.47	332.76	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	26	336.03	339.39	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	27	343.90	347.34	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	28	356.70	360.27	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	29	367.20	370.87	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	30	372.45	376.17	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	31	380.33	384.13	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	32	388.20	392.08	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	33	393.13	397.06	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	34	398.38	402.36	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	35	401.00	405.01	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	36	403.63	407.67	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	37	406.25	410.31	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	38	408.88	412.97	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	39	414.13	418.27	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	40	419.38	423.57	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	41	427.26	431.53	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	42	434.80	439.15	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	43	445.30	449.75	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	44	458.43	463.01	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	45	473.85	478.59	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	46	492.23	497.15	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	47	512.90	518.03	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	48	536.53	541.90	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	49	559.83	565.43	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	50	586.08	591.94	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	51	612.01	618.13	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	52	640.55	646.96	
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	53	669.43	676.12	

53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	54	700.61	707.62
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	55	731.78	739.10
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	56	765.58	773.24
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	57	799.71	807.71
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	58	836.13	844.49
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	59	854.18	862.72
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	60	890.61	899.52
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	61	922.11	931.33
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	62	942.78	952.21
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	63	968.71	978.40
53882IL0040044	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	984.45	994.29
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.44	256.44
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	15	279.23	279.23
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	16	287.95	287.95
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	17	296.67	296.67
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	18	306.05	306.05
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	19	315.44	315.44
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	20	325.16	325.16
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	21	335.22	338.57
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	22	335.22	338.57
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	23	335.22	338.57
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	24	335.22	338.57
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	25	336.56	339.93
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	26	343.26	346.69
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	27	351.31	354.82
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	28	364.38	368.02
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	29	375.11	378.86
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	30	380.47	384.27
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	31	388.51	392.40
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	32	396.56	400.53
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	33	401.59	405.61
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	34	406.95	411.02
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	35	409.63	413.73
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	36	412.31	416.43
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	37	415.00	419.15
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	38	417.68	421.86
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	39	423.04	427.27
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	40	428.41	432.69
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	41	436.45	440.81
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	42	444.16	448.60
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	43	454.89	459.44
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	44	468.30	472.98
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	45	484.05	488.89
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	46	502.82	507.85
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	47	523.94	529.18
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	48	548.08	553.56
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	49	571.88	577.60
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	50	598.69	604.68
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	51	625.18	631.43
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	52	654.34	660.88
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	53	683.84	690.68
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	54	715.68	722.84
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	55	747.53	755.01
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	56	782.06	789.88
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	57	816.92	825.09
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	58	854.13	862.67
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	59	872.57	881.30
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	60	909.77	918.87
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	61	941.96	951.38



53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	62	963.07	972.70
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	63	989.56	999.46
53882IL0040002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1005.65	1015.71
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	274.63	274.63
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	15	299.04	299.04
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	16	308.37	308.37
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	17	317.70	317.70
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	18	327.76	327.76
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	19	337.81	337.81
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	20	348.22	348.22
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	21	358.99	362.58
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	22	358.99	362.58
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	23	358.99	362.58
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	24	358.99	362.58
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	25	360.42	364.02
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	26	367.60	371.28
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	27	376.22	379.98
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	28	390.22	394.12
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	29	401.71	405.73
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	30	407.45	411.52
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	31	416.07	420.23
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	32	424.68	428.93
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	33	430.07	434.37
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	34	435.81	440.17
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	35	438.68	443.07
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	36	441.56	445.98
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	37	444.43	448.87
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	38	447.30	451.77
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	39	453.04	457.57
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	40	458.79	463.38
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	41	467.40	472.07
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	42	475.66	480.42
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	43	487.15	492.02
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	44	501.51	506.53
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	45	518.38	523.56
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	46	538.48	543.86
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	47	561.10	566.71
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	48	586.95	592.82
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	49	612.43	618.55
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	50	641.15	647.56
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	51	669.51	676.21
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	52	700.74	707.75
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	53	732.34	739.66
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	54	766.44	774.10
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	55	800.54	808.55
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	56	837.52	845.90
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	57	874.85	883.60
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	58	914.70	923.85
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	59	934.45	943.79
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	60	974.29	984.03
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	61	1008.76	1018.85
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	62	1031.37	1041.68
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	63	1059.73	1070.33
53882IL0040009	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1076.96	1087.73
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	299.03	299.03
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	325.61	325.61
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	335.77	335.77
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	345.93	345.93
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	356.88	356.88

53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	367.82	367.82
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	379.16	379.16
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	390.88	394.79
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	390.88	394.79
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	390.88	394.79
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	390.88	394.79
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	392.45	396.37
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	400.27	404.27
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	409.65	413.75
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	424.89	429.14
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	437.40	441.77
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	443.65	448.09
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	453.04	457.57
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	462.42	467.04
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	468.28	472.96
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	474.53	479.28
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	477.66	482.44
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	480.79	485.60
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	483.92	488.76
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	487.04	491.91
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	493.30	498.23
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	499.55	504.55
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	508.93	514.02
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	517.92	523.10
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	530.43	535.73
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	546.07	551.53
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	564.44	570.08
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	586.33	592.19
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	610.95	617.06
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	639.10	645.49
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	666.85	673.52
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	698.12	705.10
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	729.00	736.29
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	763.01	770.64
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	797.40	805.37
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	834.54	842.89
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	871.67	880.39
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	911.93	921.05
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	952.59	962.12
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	995.97	1005.93
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1017.47	1027.64
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1060.86	1071.47
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1098.39	1109.37
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1123.01	1134.24
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1153.89	1165.43
53882IL0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1172.64	1184.37
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	300.58	300.58
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	15	327.30	327.30
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	16	337.51	337.51
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	17	347.73	347.73
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	18	358.73	358.73
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	19	369.73	369.73
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	20	381.13	381.13
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	21	392.92	396.85
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	22	392.92	396.85
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	23	392.92	396.85
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	24	392.92	396.85
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	25	394.49	398.43
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	26	402.35	406.37

53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	27	411.78	415.90
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	28	427.10	431.37
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	29	439.67	444.07
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	30	445.96	450.42
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	31	455.39	459.94
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	32	464.82	469.47
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	33	470.71	475.42
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	34	477.00	481.77
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	35	480.14	484.94
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	36	483.29	488.12
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	37	486.43	491.29
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	38	489.57	494.47
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	39	495.86	500.82
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	40	502.15	507.17
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	41	511.58	516.70
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	42	520.61	525.82
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	43	533.19	538.52
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	44	548.90	554.39
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	45	567.37	573.04
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	46	589.37	595.26
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	47	614.13	620.27
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	48	642.42	648.84
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	49	670.31	677.01
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	50	701.75	708.77
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	51	732.79	740.12
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	52	766.97	774.64
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	53	801.55	809.57
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	54	838.87	847.26
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	55	876.20	884.96
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	56	916.67	925.84
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	57	957.54	967.12
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	58	1001.15	1011.16
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	59	1022.76	1032.99
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	60	1066.37	1077.03
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	61	1104.09	1115.13
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	62	1128.85	1140.14
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	63	1159.89	1171.49
53882IL0040006	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1178.75	1190.54
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	352.88	352.88
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	15	384.25	384.25
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	16	396.24	396.24
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	17	408.23	408.23
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	18	421.15	421.15
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	19	434.06	434.06
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	20	447.44	447.44
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	21	461.28	465.89
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	22	461.28	465.89
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	23	461.28	465.89
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	24	461.28	465.89
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	25	463.12	467.75
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	26	472.35	477.07
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	27	483.42	488.25
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	28	501.41	506.42
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	29	516.17	521.33
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	30	523.55	528.79
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	31	534.62	539.97
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	32	545.69	551.15
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	33	552.61	558.14
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	34	559.99	565.59

53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	35	563.68	569.32
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	36	567.37	573.04
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	37	571.06	576.77
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	38	574.75	580.50
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	39	582.13	587.95
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	40	589.51	595.41
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	41	600.59	606.60
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	42	611.19	617.30
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	43	625.96	632.22
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	44	644.41	650.85
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	45	666.09	672.75
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	46	691.92	698.84
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	47	720.98	728.19
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	48	754.19	761.73
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	49	786.94	794.81
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	50	823.84	832.08
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	51	860.29	868.89
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	52	900.42	909.42
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	53	941.01	950.42
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	54	984.83	994.68
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	55	1028.65	1038.94
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	56	1076.16	1086.92
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	57	1124.14	1135.38
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	58	1175.34	1187.09
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	59	1200.71	1212.72
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	60	1251.91	1264.43
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	61	1296.19	1309.15
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	62	1325.25	1338.50
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	63	1361.70	1375.32
53882IL0040048	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1383.84	1397.67
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	240.88	240.88
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	15	262.29	262.29
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	16	270.47	270.47
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	17	278.66	278.66
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	18	287.48	287.48
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	19	296.29	296.29
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	20	305.42	305.42
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	21	314.87	318.02
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	22	314.87	318.02
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	23	314.87	318.02
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	24	314.87	318.02
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	25	316.13	319.29
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	26	322.43	325.65
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	27	329.98	333.28
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	28	342.26	345.68
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	29	352.34	355.86
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	30	357.38	360.95
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	31	364.93	368.58
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	32	372.49	376.21
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	33	377.21	380.98
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	34	382.25	386.07
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	35	384.77	388.62
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	36	387.29	391.16
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	37	389.81	393.71
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	38	392.33	396.25
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	39	397.37	401.34
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	40	402.40	406.42
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	41	409.96	414.06
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	42	417.20	421.37

53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	43	427.28	431.55
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	44	439.87	444.27
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	45	454.67	459.22
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	46	472.31	477.03
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	47	492.14	497.06
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	48	514.81	519.96
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	49	537.17	542.54
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	50	562.36	567.98
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	51	587.23	593.10
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	52	614.63	620.78
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	53	642.34	648.76
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	54	672.25	678.97
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	55	702.16	709.18
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	56	734.59	741.94
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	57	767.34	775.01
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	58	802.29	810.31
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	59	819.61	827.81
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	60	854.56	863.11
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	61	884.79	893.64
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	62	904.62	913.67
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	63	929.50	938.80
53882IL0040044	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	944.61	954.06
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	246.06	246.06
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.93	267.93
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.29	276.29
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.66	284.66
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.66	293.66
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.67	302.67
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	20	312.00	312.00
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.65	324.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.65	324.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.65	324.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.65	324.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.93	326.16
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.37	332.66
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	27	337.09	340.46
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.63	353.13
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.92	363.52
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	30	365.07	368.72
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.79	376.52
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.51	384.32
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	33	385.33	389.18
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.48	394.38
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	35	393.05	396.98
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.63	399.59
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	37	398.20	402.18
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.77	404.78
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.92	409.98
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	40	411.07	415.18
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.78	422.97
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	42	426.18	430.44
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.48	440.84
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	44	449.34	453.83
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	45	464.46	469.10
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	46	482.47	487.29
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.73	507.76
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	48	525.89	531.15
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.73	554.22
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	50	574.46	580.20

53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	51	599.87	605.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.86	634.14
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	53	656.16	662.72
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.72	693.59
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	55	717.27	724.44
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	56	750.40	757.90
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	57	783.85	791.69
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	58	819.56	827.76
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	59	837.25	845.62
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	60	872.95	881.68
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	61	903.83	912.87
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	62	924.09	933.33
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	63	949.50	959.00
53882IL0040002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	964.94	974.59
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	263.51	263.51
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	15	286.93	286.93
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	16	295.89	295.89
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	17	304.84	304.84
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	18	314.49	314.49
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	19	324.13	324.13
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	20	334.12	334.12
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	21	344.46	347.90
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	22	344.46	347.90
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	23	344.46	347.90
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	24	344.46	347.90
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	25	345.84	349.30
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	26	352.72	356.25
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	27	360.99	364.60
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	28	374.43	378.17
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	29	385.45	389.30
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	30	390.96	394.87
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	31	399.23	403.22
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	32	407.49	411.56
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	33	412.66	416.79
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	34	418.17	422.35
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	35	420.93	425.14
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	36	423.68	427.92
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	37	426.44	430.70
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	38	429.19	433.48
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	39	434.71	439.06
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	40	440.22	444.62
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	41	448.48	452.96
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	42	456.41	460.97
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	43	467.43	472.10
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	44	481.21	486.02
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	45	497.40	502.37
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	46	516.69	521.86
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	47	538.39	543.77
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	48	563.19	568.82
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	49	587.64	593.52
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	50	615.20	621.35
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	51	642.41	648.83
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	52	672.38	679.10
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	53	702.69	709.72
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	54	735.42	742.77
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	55	768.14	775.82
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	56	803.62	811.66
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	57	839.44	847.83
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	58	877.68	886.46

53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	59	896.62	905.59
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	60	934.86	944.21
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	61	967.93	977.61
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	62	989.63	999.53
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	63	1016.84	1027.01
53882IL0040009	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1033.37	1043.70
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.92	286.92
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.43	312.43
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.18	322.18
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.93	331.93
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	18	342.43	342.43
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	19	352.93	352.93
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	20	363.81	363.81
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.06	378.81
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.06	378.81
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.06	378.81
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	24	375.06	378.81
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	25	376.56	380.33
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	26	384.06	387.90
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	27	393.07	397.00
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	28	407.69	411.77
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	29	419.70	423.90
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	30	425.70	429.96
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	31	434.70	439.05
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	32	443.70	448.14
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	33	449.33	453.82
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	34	455.33	459.88
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	35	458.33	462.91
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	36	461.33	465.94
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	37	464.33	468.97
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	38	467.33	472.00
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	39	473.33	478.06
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	40	479.33	484.12
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	41	488.33	493.21
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	42	496.96	501.93
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	43	508.96	514.05
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	44	523.96	529.20
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	45	541.59	547.01
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	46	562.59	568.22
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	47	586.22	592.08
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	48	613.23	619.36
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	49	639.86	646.26
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	50	669.86	676.56
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	51	699.49	706.48
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	52	732.12	739.44
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	53	765.13	772.78
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	54	800.76	808.77
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	55	836.39	844.75
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	56	875.02	883.77
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	57	914.03	923.17
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	58	955.66	965.22
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	59	976.29	986.05
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	60	1017.92	1028.10
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	61	1053.93	1064.47
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	62	1077.56	1088.34
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	63	1107.19	1118.26
53882IL0040046	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1125.18	1136.43
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	288.41	288.41
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	15	314.05	314.05

53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	16	323.85	323.85
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	17	333.66	333.66
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	18	344.21	344.21
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	19	354.77	354.77
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	20	365.70	365.70
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	21	377.01	380.78
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	22	377.01	380.78
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	23	377.01	380.78
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	24	377.01	380.78
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	25	378.52	382.31
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	26	386.06	389.92
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	27	395.11	399.06
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	28	409.81	413.91
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	29	421.88	426.10
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	30	427.91	432.19
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	31	436.96	441.33
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	32	446.01	450.47
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	33	451.66	456.18
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	34	457.69	462.27
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	35	460.71	465.32
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	36	463.72	468.36
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	37	466.74	471.41
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	38	469.76	474.46
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	39	475.79	480.55
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	40	481.82	486.64
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	41	490.87	495.78
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	42	499.54	504.54
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	43	511.61	516.73
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	44	526.69	531.96
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	45	544.41	549.85
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	46	565.52	571.18
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	47	589.27	595.16
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	48	616.41	622.57
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	49	643.18	649.61
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	50	673.34	680.07
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	51	703.13	710.16
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	52	735.93	743.29
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	53	769.10	776.79
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	54	804.92	812.97
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	55	840.74	849.15
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	56	879.57	888.37
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	57	918.78	927.97
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	58	960.63	970.24
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	59	981.36	991.17
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1023.21	1033.44
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1059.40	1069.99
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1083.16	1093.99
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1112.94	1124.07
53882IL0040006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1131.03	1142.34
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.60	338.60
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	15	368.69	368.69
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	16	380.20	380.20
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	17	391.71	391.71
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	18	404.10	404.10
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	19	416.49	416.49
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	20	429.33	429.33
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	21	442.61	447.04
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	22	442.61	447.04
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	23	442.61	447.04



53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	24	442.61	447.04
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	25	444.38	448.82
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	26	453.23	457.76
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	27	463.85	468.49
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	28	481.12	485.93
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	29	495.28	500.23
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	30	502.36	507.38
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	31	512.98	518.11
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	32	523.61	528.85
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	33	530.24	535.54
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	34	537.33	542.70
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	35	540.87	546.28
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	36	544.41	549.85
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	37	547.95	553.43
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	38	551.49	557.00
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	39	558.57	564.16
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	40	565.65	571.31
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	41	576.28	582.04
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	42	586.46	592.32
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	43	600.62	606.63
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	44	618.32	624.50
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	45	639.13	645.52
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	46	663.91	670.55
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	47	691.80	698.72
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	48	723.66	730.90
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	49	755.09	762.64
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	50	790.50	798.41
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	51	825.46	833.71
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	52	863.97	872.61
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	53	902.92	911.95
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	54	944.97	954.42
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	55	987.02	996.89
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	56	1032.60	1042.93
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	57	1078.64	1089.43
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	58	1127.77	1139.05
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	59	1152.11	1163.63
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	60	1201.24	1213.25
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	61	1243.73	1256.17
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	62	1271.61	1284.33
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	63	1306.58	1319.65
53882IL0040048	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1327.82	1341.10
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	240.31	240.31
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	15	261.67	261.67
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	16	269.84	269.84
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	17	278.01	278.01
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	18	286.80	286.80
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	19	295.60	295.60
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	20	304.71	304.71
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	21	314.13	317.27
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	22	314.13	317.27
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	23	314.13	317.27
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	24	314.13	317.27
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	25	315.39	318.54
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	26	321.67	324.89
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	27	329.21	332.50
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	28	341.46	344.87
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	29	351.52	355.04
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	30	356.54	360.11
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	31	364.08	367.72

53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	32	371.62	375.34
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	33	376.33	380.09
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	34	381.36	385.17
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	35	383.87	387.71
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	36	386.39	390.25
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	37	388.90	392.79
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	38	391.41	395.32
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	39	396.44	400.40
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	40	401.46	405.47
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	41	409.00	413.09
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	42	416.23	420.39
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	43	426.28	430.54
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	44	438.85	443.24
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	45	453.61	458.15
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	46	471.20	475.91
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	47	490.99	495.90
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	48	513.61	518.75
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	49	535.91	541.27
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	50	561.04	566.65
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	51	585.86	591.72
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	52	613.19	619.32
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	53	640.83	647.24
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	54	670.68	677.39
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	55	700.52	707.53
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	56	732.88	740.21
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	57	765.55	773.21
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	58	800.41	808.41
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	59	817.69	825.87
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	60	852.56	861.09
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	61	882.72	891.55
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	62	902.51	911.54
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	63	927.32	936.59
53882IL0040044	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	942.39	951.81
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	245.48	245.48
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	15	267.31	267.31
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	16	275.65	275.65
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	17	283.99	283.99
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	18	292.98	292.98
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	19	301.96	301.96
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	20	311.27	311.27
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	21	320.90	324.11
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	22	320.90	324.11
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	23	320.90	324.11
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	24	320.90	324.11
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	25	322.18	325.40
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	26	328.60	331.89
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	27	336.30	339.66
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	28	348.81	352.30
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	29	359.08	362.67
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	30	364.22	367.86
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	31	371.92	375.64
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	32	379.62	383.42
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	33	384.43	388.27
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	34	389.57	393.47
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	35	392.13	396.05
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	36	394.70	398.65
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	37	397.27	401.24
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	38	399.84	403.84
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	39	404.97	409.02

53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	40	410.10	414.20
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	41	417.81	421.99
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	42	425.19	429.44
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	43	435.45	439.80
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	44	448.29	452.77
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	45	463.37	468.00
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	46	481.34	486.15
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	47	501.56	506.58
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	48	524.66	529.91
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	49	547.45	552.92
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	50	573.12	578.85
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	51	598.47	604.45
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	52	626.39	632.65
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	53	654.63	661.18
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	54	685.11	691.96
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	55	715.60	722.76
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	56	748.65	756.14
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	57	782.02	789.84
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	58	817.64	825.82
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	59	835.29	843.64
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	60	870.91	879.62
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	61	901.72	910.74
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	62	921.93	931.15
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	63	947.28	956.75
53882IL0040002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	962.69	972.32
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	262.89	262.89
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	15	286.26	286.26
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	16	295.20	295.20
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	17	304.13	304.13
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	18	313.75	313.75
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	19	323.38	323.38
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	20	333.34	333.34
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	21	343.65	347.09
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	22	343.65	347.09
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	23	343.65	347.09
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	24	343.65	347.09
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	25	345.03	348.48
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	26	351.90	355.42
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	27	360.15	363.75
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	28	373.55	377.29
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	29	384.55	388.40
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	30	390.05	393.95
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	31	398.29	402.27
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	32	406.54	410.61
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	33	411.70	415.82
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	34	417.19	421.36
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	35	419.94	424.14
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	36	422.69	426.92
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	37	425.44	429.69
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	38	428.19	432.47
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	39	433.69	438.03
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	40	439.19	443.58
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	41	447.44	451.91
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	42	455.34	459.89
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	43	466.34	471.00
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	44	480.08	484.88
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	45	496.23	501.19
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	46	515.48	520.63
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	47	537.13	542.50

53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	48	561.87	567.49
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	49	586.27	592.13
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	50	613.76	619.90
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	51	640.91	647.32
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	52	670.81	677.52
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	53	701.05	708.06
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	54	733.70	741.04
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	55	766.34	774.00
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	56	801.74	809.76
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	57	837.48	845.85
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	58	875.63	884.39
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	59	894.53	903.48
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	60	932.67	942.00
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	61	965.66	975.32
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	62	997.31	997.18
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	63	1014.46	1024.60
53882IL0040009	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1030.95	1041.27
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	286.25	286.25
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	15	311.70	311.70
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	16	321.43	321.43
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	17	331.15	331.15
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	18	341.63	341.63
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	19	352.11	352.11
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	20	362.96	362.96
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	21	374.19	377.93
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	22	374.19	377.93
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	23	374.19	377.93
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	24	374.19	377.93
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	25	375.68	379.44
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	26	383.17	387.00
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	27	392.15	396.07
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	28	406.74	410.81
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	29	418.71	422.90
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	30	424.70	428.95
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	31	433.68	438.02
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	32	442.66	447.09
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	33	448.28	452.76
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	34	454.26	458.80
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	35	457.26	461.83
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	36	460.25	464.85
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	37	463.24	467.87
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	38	466.24	470.90
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	39	472.22	476.94
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	40	478.21	482.99
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	41	487.19	492.06
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	42	495.80	500.76
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	43	507.77	512.85
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	44	522.74	527.97
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	45	540.32	545.72
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	46	561.28	566.89
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	47	584.85	590.70
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	48	611.79	617.91
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	49	638.36	644.74
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	50	668.30	674.98
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	51	697.86	704.84
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	52	730.41	737.71
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	53	763.34	770.97
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	54	798.89	806.88
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	55	834.44	842.78

53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	56	872.98	881.71
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	57	911.89	921.01
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	58	953.43	962.96
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	59	974.01	983.75
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	60	1015.54	1025.70
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	61	1051.46	1061.97
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	62	1075.04	1085.79
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	63	1104.60	1115.65
53882IL0040046	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1122.56	1133.79
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	287.74	287.74
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	15	313.32	313.32
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	16	323.10	323.10
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	17	332.88	332.88
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	18	343.41	343.41
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	19	353.94	353.94
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	20	364.85	364.85
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	21	376.13	379.89
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	22	376.13	379.89
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	23	376.13	379.89
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	24	376.13	379.89
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	25	377.64	381.42
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	26	385.16	389.01
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	27	394.18	398.12
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	28	408.85	412.94
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	29	420.89	425.10
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	30	426.91	431.18
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	31	435.94	440.30
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	32	444.96	449.41
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	33	450.60	455.11
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	34	456.62	461.19
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	35	459.63	464.23
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	36	462.64	467.27
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	37	465.65	470.31
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	38	468.66	473.35
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	39	474.68	479.43
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	40	480.69	485.50
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	41	489.72	494.62
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	42	498.37	503.35
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	43	510.41	515.51
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	44	525.45	530.70
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	45	543.13	548.56
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	46	564.20	569.84
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	47	587.89	593.77
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	48	614.97	621.12
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	49	641.68	648.10
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	50	671.77	678.49
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	51	701.48	708.49
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	52	734.21	741.55
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	53	767.31	774.98
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	54	803.04	811.07
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	55	838.77	847.16
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	56	877.51	886.29
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	57	916.63	925.80
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	58	958.38	967.96
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	59	979.07	988.86
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	60	1020.82	1031.03
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	61	1056.93	1067.50
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	62	1080.62	1091.43
53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	63	1110.34	1121.44

53882IL0040006	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1128.39	1139.67
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	337.80	337.80
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	15	367.83	367.83
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	16	379.31	379.31
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	17	390.79	390.79
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	18	403.16	403.16
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	19	415.52	415.52
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	20	428.33	428.33
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	21	441.57	445.99
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	22	441.57	445.99
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	23	441.57	445.99
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	24	441.57	445.99
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	25	443.34	447.77
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	26	452.17	456.69
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	27	462.77	467.40
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	28	479.99	484.79
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	29	494.12	499.06
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	30	501.19	506.20
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	31	511.78	516.90
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	32	522.38	527.60
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	33	529.00	534.29
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	34	536.07	541.43
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	35	539.60	545.00
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	36	543.14	548.57
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	37	546.67	552.14
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	38	550.20	555.70
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	39	557.27	562.84
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	40	564.33	569.97
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	41	574.93	580.68
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	42	585.08	590.93
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	43	599.22	605.21
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	44	616.88	623.05
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	45	637.63	644.01
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	46	662.36	668.98
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	47	690.18	697.08
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	48	721.97	729.19
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	49	753.32	760.85
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	50	788.65	796.54
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	51	823.53	831.77
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	52	861.95	870.57
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	53	900.81	909.82
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	54	942.76	952.19
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	55	984.71	994.56
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	56	1030.19	1040.49
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	57	1076.11	1086.87
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	58	1125.13	1136.38
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	59	1149.42	1160.91
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	60	1198.43	1210.41
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	61	1240.82	1253.23
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	62	1268.64	1281.33
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	63	1303.52	1316.56
53882IL0040048	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1324.71	1337.97

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

State:

Illinois

Filing Company:

Cigna HealthCare of Illinois, Inc

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

Medical HMO On/Off Exchange 2025

Project Name/Number:

/

## URRT

### State Determination

Review Status:

Incomplete

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

State:

Illinois

Filing Company:

Cigna HealthCare of Illinois, Inc

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

Medical HMO On/Off Exchange 2025

Project Name/Number:

/

## URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	<a href="#">53882_il_redacted_actmemo_6_5_2024.pdf</a>



## Part 3 – Actuarial Memorandum

### 1. GENERAL INFORMATION

Insurance Company Name	CHC of IL
NAIC Company Code	95602
HIOS Issuer ID	53882
State	Illinois
Market Type	Individual
Proposed Effective Date	01/01/2025
Primary Contact Person and Title	[REDACTED]
Primary Contact Telephone Number	[REDACTED]
Primary Contact Email	[REDACTED]

**Scope and Purpose of Filing:** CHC of IL is filing rates for comprehensive major medical product 53882IL004 for individuals & families, to be effective January 1, 2025. The plans represented in this filing will be Guaranteed Issue & Guaranteed Renewable and are to be marketed through HealthCare.gov, brokers, general agents, and directly to consumers as described in the policy form. These plans are attached to the product that has been submitted under policy form CCGH-134084612. This policy form is not subject to medical underwriting. Please note that the content of this filing is intended to be reviewed by an actuary.

### 2. PROPOSED RATE CHANGES

The proposed weighted average annual rate change by product, without the impact of aging, is provided below. It was calculated using enrollment data as of 2/29/2024.

2025 HIOS Product ID	53882IL004
Proposed Rate Change	[REDACTED]

The following factors are the main drivers of the proposed rate change:

[REDACTED]

The requested rate change is not the same across all plans. The following factors drive different rate changes by plan:

- Differences in provider network, delivery system, and utilization management across plans
- Plan design changes and benefit modifications
- Trend leveraging due to member cost sharing provisions
- Cigna Healthcare of IL has made refinements to the manual rating methodology based on its most recent Individual experience and refreshed the claim probability distribution (CPD) used in the development of the cost sharing for its plans based on recent data for the Individual market, which leads to expected claim cost changes and different cost share among plans
- Cigna Healthcare of IL has updated the data and methodology used to project changes to customer utilization patterns as a result of changes in cost sharing

### 3. EXPERIENCE AND CURRENT PERIOD PREMIUM, CLAIMS, AND ENROLLMENT

- Paid Through Date:** February 29, 2024
- Premiums (Net of MLR Rebate) in Experience Period:** Premiums in experience period represent actual 2023 premiums received through 12/31/2023. Cigna Healthcare of IL anticipates a PPACA MLR greater than 80% in 2023 and therefore estimates no MLR rebates payable.
  - Prior to MLR Rebates: [REDACTED]
  - Expected MLR Rebates: [REDACTED]
  - Net of MLR Rebates: [REDACTED]

## Part 3 – Actuarial Memorandum

### c. **Allowed & Incurred Claims:**

All claims are processed through Cigna Healthcare of IL’s claim system. Allowed claims shown below represent the sum of payments made under the policy to healthcare providers.

IBNR claims are calculated using completion factors, which represent the known paid claims as a percent of the estimated total accrual as of a particular lag period after a service month. Completion factors for a given reporting period are developed based on historical run-out patterns for national Individual experience, adjusted for actuarial judgment regarding deviance from the average (within a reasonable range based on historical deviance). The methodology used to calculate IBNR does not differ for allowed claims versus incurred claims.

Allowed and incurred claims in the experience period are as follows:

██████████

## 4. BENEFIT CATEGORIES

To determine benefit categories, Cigna Healthcare of IL uses a combination of Procedure Code and Place of Service to categorize each claim under an appropriate Major Service Category. These categories are defined as follows:

- **Inpatient Hospital:** Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.
- **Outpatient Hospital:** Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation, and other services provided in an outpatient facility setting and billed by the facility.
- **Professional:** Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, & other professional services, except hospital-based professionals whose payments are included in facility fees.
- **Other Medical:** Includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services, and other services.
- **Prescription Drug:** Includes drugs dispensed by a pharmacy, net of rebates received from drug manufacturers.

## 5. TREND FACTORS

The expected all-in annual medical cost trend is ██████████.

██████████

Our trend methodology is prospective and develops unit cost trends for specific geographic groupings of zip codes in Illinois based on known and planned reimbursement contracts. In order to set the prospective unit cost trend, historical experience is used to aggregate the facility level reimbursement contracts into the higher-level geographic groupings. In order to determine prospective utilization trends, we look at utilization trends retrospectively by major service category on a national basis. These retrospective utilization patterns are examined and coupled with other macroeconomic forces that are expected to change in the future at the market level in order to develop the prospective utilization trend.

## 6. ADJUSTMENTS TO TRENDED EHB ALLOWED CLAIMS PMPM

- **Changes in the Morbidity of the Population Insured:** Experience was adjusted to account for expected morbidity differences between the underlying experience population and the projected 2025 population. The morbidity adjustment factor accounts for morbidity drivers specific to Cigna Healthcare of IL’s single risk pool, including the membership distribution by metal tier.

## Part 3 – Actuarial Memorandum

- **Demographic Shift:** An adjustment was made to account for the change in distribution by age and gender between the 2023 underlying experience and the expected 2025 membership. The adjustment factor was developed as the ratio of the membership-weighted average demographic factor using 2025 projected membership, and a similar factor computed using the 2023 actual membership. An area adjustment was also made to reflect differences between the distribution of membership across rating areas in our experience population and our 2025 projected population.
- **Plan Design Changes:** The experience underlying the Projected Index Rate development represents a different distribution amongst metal tiers and CSR variants than is projected for Cigna Healthcare of IL in 2025. Utilization patterns differ between plan designs due to the differences in induced demand, which is an allowable rating factor under the ACA. Therefore, an adjustment is made to account for the induced demand differences between the underlying and the projected populations. This adjustment also reflects any additions or removals in benefits due to changes in essential health benefits and/or state required benefits.
- **Other Adjustments:** An adjustment was made to reflect anticipated changes in provider contracts that differ from those underlying the experience used.

### 7. MANUAL RATE ADJUSTMENTS

As outlined in Section 8, the 2023 single risk pool experience was assigned [REDACTED] credibility. Therefore, no Manual EHB Allowed Claims are shown in section II worksheet 1 of the URRT.

There are no services provided under a capitation arrangement for plans included in this filing.

### 8. CREDIBILITY OF EXPERIENCE

Limited fluctuation credibility was used to determine the credibility assigned to the 2023 single risk pool experience. 2023 exposure of 100,000 member months was assigned 100% credibility. Therefore, the credibility assigned to 2023 single risk pool experience was [REDACTED].

### 9. ESTABLISHING THE INDEX RATE

The Index Rate of the Experience Period for this filing is [REDACTED]. The Index Rate of the Experience Period in Section I, Worksheet 1 of the URRT represents the total combined 2023 allowed claims experience PMPM attributable to Essential Health Benefits in the single risk pool.

The Index Rate for the Projection Period for this filing is [REDACTED] and was developed in accordance with 45 CFR Part 156.80(d). The Index Rate for the Projection Period identified in Section II, Worksheet 1 of the URRT is a representation of the Expected Allowed Claims for 2025 attributable to Essential Health Benefits, and incorporates the impact of trend, benefit, morbidity, and demographic adjustments as outlined in Sections 5, 6 and 8 of this document. Refer to Section 8 of this document for additional information regarding the credibility attributed to single risk pool experience in the development of the Index Rate for the Projection Period. There are benefits in addition to EHBs that are being covered under the proposed plans in 2025. These additional non-EHB benefits for abortion coverage are expected to increase the premium rates of those plans by 0.2%. No consideration is granted to the expected impact of specific eligibility categories for catastrophic plans because these plans are not being proposed in this filing.

### 10. DEVELOPMENT OF THE MARKET-WIDE ADJUSTED INDEX RATE

The Market-Wide Adjusted Index Rate for this filing is [REDACTED]. The Market-Wide Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80 (d)(1). The following market-wide adjustments have been made to the Index Rate, as allowed under these rules:

#### a. Reinsurance

The reinsurance program ended with the 2016 benefit year. Consequently, no reinsurance recoveries have been applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate and the Plan Adjusted Index Rate.

## Part 3 – Actuarial Memorandum

### b. Risk Adjustment Payment/Charge

A 2025 risk transfer [REDACTED] of [REDACTED] PMPM on an allowed basis is assumed. Equivalently, the projected risk transfer on a paid basis is [REDACTED] PMPM [REDACTED].

The risk transfer formula was used for the calculation of Cigna Healthcare of IL's 2025 risk transfer. Components of the transfer formula were estimated at the product level, providing an estimate of the paid risk transfer PMPM at the product level.

The components of the transfer formula are outlined below with a description of the methodology used to estimate each component.

#### Market-Average Risk Transfer Components

- Market average factor including risk (MAF including risk) – [REDACTED]
- Market average factor excluding risk (MAF excluding risk) – [REDACTED]
- Statewide average premium (SAP) – [REDACTED]

#### Cigna Healthcare of IL Risk Transfer Components

- Induced Demand Factor (IDF) – Weighted average of HHS Risk Adjustment Model IDFs based on projected 2025 Cigna Healthcare of IL membership by metal tier
- Geographic Cost Factor (GCF) – Weighted average of estimated 2023 GCFs provided by [REDACTED] based on projected 2025 Cigna Healthcare of IL membership by rating area
- Actuarial Value (AV) – Weighted average of HHS Risk Adjustment Model AV factors based on projected 2025 Cigna Healthcare of IL membership by metal tier
- Allowable Rating Factor (ARF) – Weighted average of HHS Risk Adjustment Model ARFs based on projected 2025 Cigna Healthcare of IL membership by age
- Plan Liability Risk Score (PLRS) – The projected change in morbidity of Cigna Healthcare of IL's single risk pool from 2023 to 2025 was estimated as outlined in Section 7 of this document. The projected change in morbidity was used to estimate a projected change in PLRS for Cigna Healthcare of IL's single risk pool from 2023 to 2025. The PLRS was also adjusted for expected changes as a result of moving to the proposed 2025 risk adjustment model.

The projected 2025 net allowed risk transfer [REDACTED] of [REDACTED] PMPM was applied to the Index Rate in the development of the Market-Wide Adjusted Index Rate. The impact of net risk adjustment is [REDACTED] of [REDACTED] of Cigna Healthcare of IL's 2025 premiums.

Cigna Healthcare of IL does not anticipate any fees or receipts from the risk corridor program in 2025 and has not included any pricing adjustments for risk corridor payments in rate development.

### c. Exchange User Fees

Exchange User Fees are applied as an adjustment to the index rate at the market level. The [REDACTED] Exchange User Fee is blended based on expected member distribution on and off exchange, resulting in an expected fee of [REDACTED].

The Market-Wide Adjusted Index Rate reflects the average demographic characteristics of the single risk pool and is not calibrated.

## 11. PLAN ADJUSTED INDEX RATE

Only the following allowable modifiers (as specified in 45 CFR 156.80(d)) have been used to adjust the Market-Wide Adjusted Index Rate to arrive at the Plan Adjusted Index Rates:

- Plan-specific actuarial value and cost sharing adjustments
- Administrative costs, excluding Exchange User Fees
- Adjustment for benefits in addition to the EHBs

The adjustment impact of specific eligibility categories for the catastrophic plan is not applicable since Cigna Healthcare of IL does not plan to offer catastrophic plans in 2025.

## Part 3 – Actuarial Memorandum

Note that the AV and cost-sharing adjustment encompasses expected cost-sharing differences and utilization differences due to differences in cost-sharing.

The expected cost-sharing ratio for each benefit plan is calculated by using 2023 claims and enrollment data from the Individual market (trended to the proposed filing period) to develop a claims probability distribution (CPD). This CPD is then used to estimate member cost-share vs. issuer cost-share for each benefit category and benefit plan. Note that for each Silver HIOS Component ID the expected cost-sharing ratio was calculated separately for the Base benefit plan as well as the benefit plans for each of the three CSR variant levels. A weighted average of the respective four different plan variant levels was calculated for each Silver HIOS Component ID according to the projected membership distribution outlined in Section 17.

In addition to cost sharing differences, this adjustment also includes utilization differences due to differences in cost sharing. In evaluating adjustment for utilization changes, Cigna Healthcare of IL has used 2023 data to develop a relationship between historical utilization and corresponding metal tier or CSR plan variant. This adjustment is consistent with the description on page 41 of the 2025 Unified Rate Review Instructions. There are no explicit and/or additional adjustments used in our rate development process that reflect expected differences in utilization due to health status.

### 12. CALIBRATION

Cigna Healthcare of IL calibrates the Plan Adjusted Index Rates to apply the allowable rating factors (age, geography, and tobacco) in order to calculate Consumer Adjusted Premium Rates. The calibration for each allowable rating factor is described below.

#### a. Age Curve Calibration

The weighted average age factor for the projected membership was calculated using the updated Default Federal Standard Age Curve defined in the addendum to 45 CFR 147.102(d). The average age associated with this projected membership (rounded to the nearest whole number) is [REDACTED]. This single risk pool average age was determined using a blend of the current 2023 age distribution in the single risk pool and 2023 industry-wide enrollment data released by CMS. The Plan Adjusted Index Rate was divided by the weighted average age factor mentioned above, to arrive at the calibrated Plan Adjusted Index Rate for a 21 year old. A demonstration of how the Plan Adjusted Index Rate and the age curve were used to generate the calibrated Plan Adjusted Index Rate for each plan is provided below.

#### b. Geographic Factor Calibration

Rate variations among geographical areas vary only by the geographic rating regions defined by the federal government. Area factors reflect only differences in the cost of the delivery of medical services among rating areas for a standard population and fixed market basket of covered services. The following table shows the geographic factors for each defined area in Illinois:

[REDACTED]

An average geographic factor is developed based on the projected distribution of membership across all areas. Then the calibrated Plan Adjusted Index Rate is calculated as Plan Adjusted Index Rate divided by this weighted average geographic factor.

#### c. Tobacco Use Rating Factor Calibration

[REDACTED]

A demonstration of calibration for the Plan Adjusted Index Rate is provided in the table below.

[REDACTED]

\* The Plan Adjusted Index Rate represents average premium for the projected single risk pool at the unrounded average age, weighted using the best-estimate Default Federal Standard Age Curve factors. Linear interpolation between integer Default Federal Standard Age Curve factors was used in the development of the Demographic Calibration factor.

## Part 3 – Actuarial Memorandum

### 13. CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT

Consumer Adjusted Premium Rate is developed by applying the following allowable adjustments to the calibrated Plan Adjusted Index Rate.

- Individual and family tier – applied by summing the premiums for each individual family member, provided at most three child dependents under age 21 are taken into account
- Rating area factor – applied by multiplying the area factors to the calibrated Plan Adjusted Index Rate
- Age factor – applied by multiplying the age factor to the calibrated Plan Adjusted Index Rate
- Tobacco status – applied by multiplying the tobacco factor to the calibrated Plan Adjusted Index Rate

### 14. PROJECTED LOSS RATIO

The projected 2025 PPACA MLR, without adjustment for credibility, for Cigna Healthcare of IL's individual products is [REDACTED].

A demonstration of the projected MLR calculation is illustrated below:

[REDACTED]

*	Quality Improvement Activities & Risk Adjustment
**	Premium/State Taxes/Federal Income Tax and ACA Fee Adjustments

Figures in the PPACA MLR exhibit have been calculated as follows:

- Member Months – projections for member months are developed internally as best estimates generated by applying current market share percentages and additional adjustments to take into account the addressable market opportunity. This figure ties to Cell F48 in Worksheet 1 URRT.
- Incurred Claims – projections for incurred claims are consistent with Cell D70 in Worksheet 2 of the URRT.
- Claims Adjustment – defined as specified by HHS Notice of Benefit & Payment Parameters for 2025 (Final Rule)
- Earned Premium – projections for earned premium are consistent with Cell D72 in Worksheet 2 of the URRT.
- Premium Adjustment – defined as specified by HHS Notice of Benefit & Payment Parameters for 2025 (Final Rule)
- Credibility Adjustment – The credibility adjustment is calculated using the methodology specified in 45 CFR 158.232. This adjustment incorporates the impact of the base credibility factor and the average deductible factor.

### 15. AV METAL VALUE

The AV Metal Values shown in Worksheet 2 of the URRT for the plans listed below were based on the AV Calculator, with the exception of the following unique benefits:

- Cost Sharing for Pharmacy Generic Drugs
- Cost Sharing for Mental Health/Substance Abuse Outpatient Office Visit vs. Facility Visit Services (where OV are copay and Facility visits are ded/coins)
- Cost Sharing for Telehealth
- Copays for Urgent Care Services
- Cost Sharing for certain medical services for the treatment of diabetes

These benefits were outside the scope of the AV Calculator and hence an alternate methodology was deemed necessary as per 45 CFR 156.135(b). The impacted plans, alternate methodologies, and the reason for their use is explained in the accompanying actuarial certification titled "53882\_il\_uniqueplandesign\_6\_5\_2024".

[REDACTED]

## Part 3 – Actuarial Memorandum

### 16. MEMBERSHIP PROJECTIONS

The membership projections for Cigna Healthcare of IL's benefit plans are developed internally as best estimates. They were derived from Cigna Healthcare of IL's 2024 open enrollment experience and assumed channel growth in Cigna Healthcare of IL. Active membership splits were used to develop projections by exchange indicator and metal tiers, together with growth assumptions by channel. The projected distribution of member months represents our expectation of the industry average distribution of enrollment by age for the Individual Market for 2024. [REDACTED]

### 17. TERMINATED PLANS AND PRODUCTS

The table below shows the plan mapping for terminating plans to new or existing plans going from 2023 to 2025. Blank cells indicate that plans were terminated and unmapped in 2024 or 2025.

[REDACTED]

### 18. PLAN TYPE

The plan types as inputted in Section I, Worksheet 2 of the URRT accurately describe the plans in this filing.

### 19. EFFECTIVE RATE REVIEW INFORMATION

#### a. Financial Information

[REDACTED]

Cigna Healthcare of IL is in strong financial condition. The proposed plans and rates will have an immaterial impact on the company's financial condition, even with significant membership growth.

#### b. Rating Information

To see the proposed rate manual by age, area and smoking status please reference the accompanying QHP Rates Table Template. For additional rating rules used in deriving the premium please refer to the accompanying Business Rules Template.

A description of the benefits for all plans proposed in this filing is shown in the accompanying Plans Benefits Template.

Please note that Cigna Healthcare of IL shall satisfy the requirement to offer coverage for all essential health benefits off-exchange by providing all applicants both a medical policy that does not include a pediatric dental benefit, and a standalone exchange-certified pediatric dental policy.

#### c. Other

Cigna Healthcare of IL's anticipated loss ratio (without ACA adjustments) for the proposed plans in this filing is [REDACTED].

### 20. RELIANCE

I have relied on data and analysis provided by [REDACTED] in developing the proposed premium rates and in preparing the Part 1 Unified Rate Review Template submission. I have also relied on claim, premium, enrollment, and risk score data supplied by [REDACTED] and [REDACTED]. The data have been reviewed for reasonableness but have not been audited. In addition, I have relied on other internal and external sources, including [REDACTED], to develop the underlying assumptions used in the pricing methodology.

### 21. ACTUARIAL CERTIFICATION

I, [REDACTED] of the Society of Actuaries and a Member of the American Academy of Actuaries. I certify, to the best of my knowledge and judgment, that:

## Part 3 – Actuarial Memorandum

---

- a) The rates proposed in the above noted rate filing are
  - In compliance with all applicable State & Federal Statutes & Regulations (45 CFR 156.80(d)(1))
  - Developed in compliance with applicable Actuarial Standards of Practice, including but not limited to the following:
    - ASOP #5, Incurred Health & Disability Claims
    - ASOP #8, Regulatory Filings for Health Plan Entities
    - ASOP #12, Risk Classification
    - ASOP #23, Data Quality
    - ASOP #25, Credibility Procedures Applicable to Accident & Health, Group Term Life, and Property & Casualty Coverages
    - ASOP #26, Compliance with Statutory & Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    - ASOP #41, Actuarial Communications
    - ASOP #50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
  - Reasonable in relation to the benefits provided and the population anticipated to be covered
- b) The Projected Index Rate presented in this filing is:
  - a. In compliance with all applicable state and Federal statutes and regulations in 45 CFR 156.80(d)(1)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
- c) Plan level rates were generated using only the index rate and allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2)
- d) The geographic rating factors reflect only differences in the costs of delivery, including unit cost and provider practice pattern differences, and do not include differences for population morbidity by geographic area.
- e) The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans, save the exceptions shown in Section 16, which are further explained in the accompanying actuarial certification “53882\_il\_uniqueplandesign\_6\_5\_2024”.

The URRT does not demonstrate the process used to develop the rates presented in this filing. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.





**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Review Requirement Checklist
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_healthpremiumratereviewchecklist_6_5_2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Certification
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_ActuarialCertificationForRateFilings_6_5_2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	AVinputs
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_av_inputs_6_5_2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Proposed Enrollment Template
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_Proposed_Enrollment_6_5_2024.xls
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_coverletter_6_5_2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Experience on Data Collection Form
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_Experience_on_Rate_Data_Collection_Form_6_5_2024.pdf 53882_il_Experience_on_Rate_Data_Collection_Form_6_5_2024.xlsx
<b>Item Status:</b>	

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

**State:** Illinois **Filing Company:** Cigna HealthCare of Illinois, Inc  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** Medical HMO On/Off Exchange 2025  
**Project Name/Number:** /

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Letter of Submission
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_Letter_Of_Submission_6_5_2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	HIOS to Service Area Template
<b>Comments:</b>	
<b>Attachment(s):</b>	53882_il_Hios_to_Service_Area_Template_6_5_2024.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

CCGH-134101980

State Tracking #:

Company Tracking #:

MEDINDEXCH2025IL

---

State:

Illinois

Filing Company:

Cigna HealthCare of Illinois, Inc

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

Medical HMO On/Off Exchange 2025

Project Name/Number:

/

***Attachment 53882\_il\_Proposed\_Enrollment\_6\_5\_2024.xls is not a PDF document and cannot be reproduced here.***

***Attachment 53882\_il\_Experience\_on\_Rate\_Data\_Collection\_Form\_6\_5\_2024.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment 53882\_il\_Hios\_to\_Service\_Area\_Template\_6\_5\_2024.xlsx is not a PDF document and cannot be reproduced here.***

**Plan Year 2025 Public Rate Filing Summary for Individual and Small Group ACA-Compliant Plans**  
 215 ILCS 5/355(d) and (e)

Company Name:	Cigna Healthcare of Illinois
SERFF Filing ID:	CCGH-134101980
Individual or Small Group:	Individual
Effective Date:	1/1/2025
Exchange Information: (On-Exchange or Off-Exchange Only)	On-Exchange
Product Type(s) Offered: (HMO, PPO, and/or POS)	HMO
Metal Tiers Offered: (please list which metal tiers are offered)	Bronze, Silver, Gold
Tobacco Rating Factors Used? (y/n)	Y
Description of Service Areas:	Offerings will be available in the following rating areas: Rating Area 1 - Cook Rating Area 3 - DuPage, Kane Rating Area 4 - Will, Kankakee, Kendall, Grundy

**Rate Change Summary:**

Average Rate Change:	6.40%
Maximum Rate Change:	10.60%
Minimum Rate Change:	3.40%

Expected Number of People Affected: 6,931

Company Justification for Rate Change:

The following factors are the main drivers of the proposed rate change:

- Medical inflation and unit cost changes of medical services year over year: The underlying claim costs are expected to increase from 2023 to 2025, which is reflective of anticipated changes in the prices of medical services, the frequency with which consumers utilize services, as well as any changes in network contracts or provider payment mechanisms. The recent increase in Consumer Price Index (CPI) inflation is adding additional inflationary pressure for network contracts and provider payment mechanisms.
- The non-grandfathered individual market has continued to evolve since the inception of the Patient Protection and Affordable Care Act (PPACA), such as the introduction of the guaranteed issue requirement, the elimination of the individual mandate tax penalty, modified community rating, subsidies, the risk adjustment program, the external competitive landscape, transitional policy allowances, anticipated changes to regulations regarding Short Term Medical and Association Health Plans, and many other provisions. After consideration for expected risk adjustment transfers, the single risk pool experience for Cigna Healthcare of IL in Illinois was more adverse than assumed in the current rates. As a result, Cigna Healthcare of IL's best estimate of the average market-wide morbidity of the covered population has increased compared to 2024.
- Increased Expense Margin: Reflects decreased efficiencies and scale achieved by Cigna Healthcare of IL relative to 2024.
- Plan design changes and benefit modifications: Changes have been made to plans regarding the mandated restricted actuarial values for metal tiers that are resulting in an increase in expected cost share and therefore an increase to premium. All plan designs conform to actuarial value and essential health benefit requirements.

Expected Medical Loss Ratio:	83.2%
Expected Annual Medical Trend:	5.8%
Expected Administrative Cost Ratio:	10.5%

Any Other Relevant Comments:  
(optional)



Comments from the public are welcome at [DOI.HealthRateReview@illinois.gov](mailto:DOI.HealthRateReview@illinois.gov) through July 12, 2024.

**Contact Person:**

**Illinois Division of Insurance**

**320 West Washington Street  
Springfield, IL 62767-0001**

**Review Requirements Checklist**

**Effective 05/01/2022**

**Health Actuarial Unit**

**DOI.HealthActuarial@Illinois.gov**

**Line(s) of Business**

**For Policies issued after 01/01/2014**

**Health Premium Rates**

**Line(s) of Insurance**

**Individual/Small Group Major Medical  
Surgical/Medical/Hospital PPO and Non PPO and HMO**

<b>Illinois Insurance Code Link</b>	<a href="#">Illinois Compiled Statutes Online</a>		
<b>Illinois Administrative Code Link</b>	<a href="#">Administrative Regulations Online</a>		
<b>Product Coding Matrix</b>	<a href="#">Product Coding Matrix</a>		
<b>REVIEW REQUIREMENTS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>	<b>LOCATION OF STANDARD IN FILING</b>
		<b>NOTE: These brief summaries do not include all requirements of all laws, regulations, bulletins, or requirements, so review actual law, regulation, bulletin, or requirement for details to ensure that forms are fully compliant before filing with the Department of Insurance.</b>	
<b>COMPANY REQUIREMENTS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>	<b>LOCATION OF STANDARD IN FILING</b>
Cover Letter	<a href="#">50 IL Adm. Code 916.40 (b)</a>	Cover Letters must generally describe the intent of the rate filing and whether the filing is a new rate, rate revision or justification of an existing rate. It is necessary to provide a listing of the policy form filing company tracking number(s) and company form number(s) to show the association between the rate being filed and those forms affected by the rate change. ** The Filing Description field in the General Information Tab in SERFF may be used in place of a cover letter.	SERFF "General Information"

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Grandfathered Status		<p>1.) Not Grandfathered- This rate filing is not being made in support of a grandfathered plan.</p> <p>2.) Grandfathered Plan- This rate filing is being made in support of a grandfathered plan. None of the changes that have been made to this plan since the last rate filing have caused the plan to lose its grandfathered status.</p> <p>3.) Formerly a Grandfathered Plan- This rate filing is being made in support of a formerly grandfathered plan. The following SERFF filing(s) contained changes that caused the plan to lose its grandfathered status: _____.</p>	1. Not grandfathered, this is an ACA compliant product
Implementation Date		The proposed effective date of rate revision implementation.	1/1/2025
Rate Filing Requirements	<a href="#">215 ILCS 5/355</a>	<p>The Federal Patient Protection and Affordable Care Act (PPACA) has established premium reporting and review processes for all health insurance issuers. The Rate Data Collection Form is available on the Department's web site. The revised Actuarial Memorandum requirements are found in the "Actuarial Memorandum" section of this checklist.</p> <p>Rates must be submitted in a separate SERFF filing from policy forms.</p>	Policy forms and rates have been separately submitted
Rate Filing Submission		Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	Rate filing has been submitted in both SERFF and IL web portals.
TOI (Type of Insurance)		<p>A health insurance issuer offering any group or individual health insurance coverage, including managed care and HMO plans (regardless of whether the plans are grandfathered or non-grandfathered) must submit all new rate filings and rate revisions for review.</p> <p>Inserted directly below is a link to SERFF's Website for the TOI's required.</p> <p><a href="http://www.serff.com/documents/index_ppaca_tois.pdf">http://www.serff.com/documents/index_ppaca_tois.pdf</a></p>	The appropriate PPACA TOI was selected
Federal Unified Rate Review Templates		<p>Parts I and III must be submitted with each filing. Parts I and III are required to be completed and Submitted for all rate increases the issuer has in a state. Link to the Rate Review Templates:</p> <p><a href="https://www.qhpcertification.cms.gov/s/Unified%20Rate%20Review">https://www.qhpcertification.cms.gov/s/Unified%20Rate%20Review</a></p>	SERFF "URRT Tab"
Rate Data Collection Form		<p>The filing must contain an Excel spreadsheet (.xls or .xlsx format), along with a PDF version of the spreadsheet, according to format found at <a href="http://www2.illinois.gov/sites/Insurance/Companies/Documents/Experience.xlsx">http://www2.illinois.gov/sites/Insurance/Companies/Documents/Experience.xlsx</a></p>	SERFF "Supporting Documentation"

COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Actuarial Memorandum		<p>The Actuarial Memorandum is required and is to contain the complete justification for the submitted rates, including background information and an explanation of the rationale for the requested rate action, as well as other relevant information. The small group or individual Actuarial Memorandum requirements checklist must be completed for each filing.</p> <p>Small Group Checklist:  <a href="http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistSmallGroup.pdf">http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistSmallGroup.pdf</a></p> <p>Individual Checklist:  <a href="http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistIndividual.pdf">http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistIndividual.pdf</a></p>	SERFF "Supporting Documentation"
Actuarial Certification		The Actuarial Certification must be completed for all filings. <a href="http://www2.illinois.gov/sites/Insurance/Companies/documents/ActuarialCertificationForRateFilings.pdf">http://www2.illinois.gov/sites/Insurance/Companies/documents/ActuarialCertificationForRateFilings.pdf</a>	"Supporting Documentation"
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	SERFF "Rate/Rule Schedule"
HHS Rate Data Requirements		Data required to be entered in the Rate Review Detail tab in SERFF must be complete and accurate. DOI does not require all of this data for rate review but HHS reviews the data contained in this section for accuracy.	SERFF "Rate/Rule Schedule"
Public Access	<a href="#">215 ILCS 5/404</a>	In order to maintain confidentiality, the Actuarial Memorandum should be attached in the Supporting Documentations Tab. It should be attached separately from any other attachments. Also, it is necessary to name them as Actuarial Memorandums to assist DOI in recognizing the type of document that is being attached.	SERFF "Supporting Documentation"
Have you included the following forms?		<ol style="list-style-type: none"> <li>1. Federal Unified Rate Review Template</li> <li>2. Rate Data Collection Form</li> <li>3. Actuarial Memorandum</li> <li>4. Actuarial Certification</li> </ol>	SERFF "Supporting Documentation"



Company Name Cigna HealthCare of Illinois, Inc.

I, Steven Giori, am a member of the American Academy of Actuaries and meet the Academy qualification standards to prepare this rate filing. I certify that:

1. The index rate was calculated appropriately and in compliance with applicable laws and actuarial standards of practice;
2. The plan level rates were developed using the index rate and only adjusted for allowable factors;
3. The standard Actuarial Value calculator was used to determine the metal Actuarial Value for each plan, or if an alternate methodology was used, the methodology is consistent with the Actuarial Value calculator;
4. The geographic factors reflect only differences in the costs of delivery (including both unit costs and provider practice patterns) and do not reflect differences in morbidity;
5. The proposed rates were developed in compliance with applicable Federal regulations;
6. The filing has been prepared in compliance with Actuarial Standards of Practice 8, 26, and 41.

I understand that any intentional material misstatements may result in disciplinary action.

Printed Name Steven Giori

Signature   
\_\_\_\_\_

Title Actuarial Director

Date June 5, 2024

**Steven Giori, FSA, MAAA**  
Cigna Healthcare Pricing



Routing C5PRC  
900 Cottage Grove Road  
Bloomfield, CT 06002  
Telephone 860.226.1278  
Steven.Giori@CignaHealthcare.com

June 5, 2024

Ann Gillespie, Acting Director of Insurance  
Illinois Department of Insurance  
122 S. Michigan Ave., 19th Floor  
Chicago, IL 60603  
312-814-2420

**Re: Cigna Healthcare of Illinois, Inc.**  
**NAIC Company ID#: 95602**  
**Rate Filing for Individual Health Plans**  
**INDHMOIL01-2025 – Effective 01/01/2025**

Dear Ms. Gillespie,

This rate filing contains requested premium rate changes for Cigna Healthcare of Illinois, Inc.'s (CHC of IL) ACA compliant Individual health plans. The proposed rates are intended to take effect on January 1, 2025. This filing affects the rates approved under SERFF tracking number CCGH-134084612.

Enclosed within this filing are the Unified Rate Review Submission, Part 3 Actuarial Memorandum, SERFF Data Points, Actuarial Certification of Compliance for Rate Filings, Proposed Enrollment Template, Rate Tables, Business Rules, Unique Plan Design Certification, AVC Inputs files, Actuarial Memorandum and Justification, Experience on Rate Data Collection Form, and Letter of Submission.

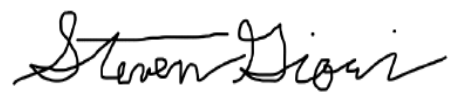
CHC of IL's participation in Illinois' individual health insurance market in 2025 is contingent upon market conditions. CHC of IL reserves the right to withdraw plans at any time prior to the commencement of open enrollment and in accordance with applicable federal and state laws and regulations.

CHC of IL requests confidential handling of this filing. We believe that this information is proprietary and critical to our business. The release of such information could be harmful if made public.

Please contact Savanna Romeo at [Savanna.Romeo@CignaHealthcare.com](mailto:Savanna.Romeo@CignaHealthcare.com) with any questions or concerns.

Thank you for your attention.

Sincerely,

A handwritten signature in black ink that reads "Steven Giori". The signature is written in a cursive style with a horizontal line above the first few letters.

Steven Giori, FSA, MAAA  
Actuarial Director

## Illinois Department of Insurance

### Letter of Submission Template

1. Ann Gillespie, Acting Director of Insurance  
Illinois Department of Insurance  
122 S. Michigan Ave., 19th Floor  
Chicago, IL 60603  
(312) 814-2420
2. Re: Cigna Healthcare of Illinois, Inc.  
NAIC Company ID#: 95602  
Rate Filing for Individual Health Plans  
INDHMOIL01-2025 – Effective 01/01/2025
3. CHC of IL is filing rates for comprehensive major medical product 53882IL004 for individuals & families, to be effective January 1, 2025. The plans represented in this filing will be Guaranteed Issue & Guaranteed Renewable and are to be marketed through HealthCare.gov, brokers, general agents, and directly to consumers as described in the policy form. These plans are attached to product that has been submitted under policy form filing CCGH-134084612. This policy form is not subject to medical underwriting. Please note that the content of this filing is intended to be reviewed by an actuary.
4. This rate filing contains requested premium rate changes for Cigna Healthcare of Illinois, Inc.'s (CHC of IL) ACA compliant Individual health plans. The proposed rates are intended to take effect on January 1, 2025. This filing affects the rates approved under SERFF tracking number CCGH-134084612.
5. This is an ON EXCHANGE filing.
6. This filing affects the rates approved under SERFF tracking number CCGH-134084612.
7. This filing does not represent a multi-state plan.
8. Enclosed within this filing are the Unified Rate Review Submission, Part 3 Actuarial Memorandum, SERFF Data Points, Actuarial Certification of Compliance for Rate Filings, Proposed Enrollment Template, Rate Tables, Business Rules, Unique Plan Design Certification, AVC Inputs files, Actuarial Memorandum and Justification, Experience on Rate Data Collection Form, and Cover Letter.

CHC of IL's participation in Illinois' individual health insurance market in 2025 is contingent upon market conditions. CHC of IL reserves the right to withdraw plans at any time prior to the commencement of open enrollment and in accordance with applicable federal and state laws and regulations.

CHC of IL requests confidential handling of this filing. We believe that this information is proprietary and critical to our business. The release of such information could be harmful if made public.

9. Please contact Savanna Romeo at [Savanna.Romeo@CignaHealthcare.com](mailto:Savanna.Romeo@CignaHealthcare.com) with any questions or concerns.

Thank you for your attention.

Sincerely,

A handwritten signature in cursive script that reads "Steven Giori".

Steven Giori, FSA, MAAA  
Actuarial Director