

State: *Illinois* **Filing Company:** *Molina Healthcare of Illinois, Inc.*
TOI/Sub-TOI: *HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO*
Product Name: *PY 2025 MHIL Marketplace - Rates*
Project Name/Number: /

Filing at a Glance

Company: Molina Healthcare of Illinois, Inc.
 Product Name: PY 2025 MHIL Marketplace - Rates
 State: Illinois
 TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)
 Sub-TOI: HOrg021.005D Individual - HMO
 Filing Type: Rate
 Date Submitted: 06/05/2024
 SERFF Tr Num: MHCI-134108693
 SERFF Status: Assigned
 State Tr Num:
 State Status: Assigned to Reviewer
 Co Tr Num:
 Effective: 01/01/2025
 Date Requested:
 Author(s): Jessica Quintero, Andrea Clark, Cristina Rodriguez, Yabana Mora-Perez, Genesis Bravo, Shirley Bonney, Barbara Tait
 Reviewer(s): Eric Anderson (primary), Christina Roy
 Disposition Date:
 Disposition Status:
 Effective Date:
 State Filing Description:

State: Illinois **Filing Company:** Molina Healthcare of Illinois, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: PY 2025 MHIL Marketplace - Rates
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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: 1.6%	Filing Status Changed: 06/05/2024
	State Status Changed: 06/05/2024
Deemer Date:	Created By: Cristina Rodriguez
Submitted By: Cristina Rodriguez	Corresponding Filing Tracking Number:
	State TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)
State Sub-TOI: HOrg021.005D Individual - HMO	
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Exchange Intentions:	Rate submission for Molina's Marketplace Product.
Filing Description:	
Rate submission for Molina's Marketplace Product. Please see the SERFF tracking numbers below for the associated filings.	

Form Filing SERFF Tracking #: MHCI-134108677
 Network Filing SERFF Tracking #: MHCI-134108682
 External Review Filing SERFF Tracking #: MHCI-134108692
 Binder Filing SERFF Tracking #: MHCI-IL25-125118699

Company and Contact

Filing Contact Information

Cristina Rodriguez, Manager, Government cristina.rodriguez@molinahealthcare.com
 Contracts
 200 Oceangate, Ste 100 562-912-6852 [Phone]
 Long Beach, CA 90802

Filing Company Information

Molina Healthcare of Illinois, Inc.	CoCode: 14104	State of Domicile: Illinois
2001 Butterfield Rd., Suite 750	Group Code:	Company Type:
Downers Grove, IL 60515	Group Name:	State ID Number:
(217) 492-5448 ext. [Phone]	FEIN Number: 27-1823188	

State: Illinois **Filing Company:** Molina Healthcare of Illinois, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: PY 2025 MHIL Marketplace - Rates
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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$ 25.00 per filing
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Molina Healthcare of Illinois, Inc.	\$25.00	06/05/2024 04:17 PM	287837518
EFT Total	\$25.00		

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

7.800%

Effective Date of Last Rate Revision:

01/01/2024

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

MHCI-133658468

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):
Molina Healthcare of Illinois, Inc.	Increase	1.600%	1.600%	\$649,274	4,627	\$41,457,322	3.800%	-2.200%

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

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		Molina Rates		New		32355_MolinaRates_20240603.pdf,
2		Rate Review Detail		New		32355_SERFFRateReviewDetail_IL_20240604.pdf,

Molina Healthcare of Illinois, Inc.
Tobacco and Non-Tobacco Rates
Effective January 1, 2025
Rating Area 1

Plan Name	Molina Healthcare						
	Molina Healthcare - Gold 1	Molina Healthcare - Silver 1	Molina Healthcare - Gold 8 with Rx Copay	Molina Healthcare - Silver 8	Molina Healthcare +Vision - Gold 1 with Adult Vision Services	Molina Healthcare +Vision - Silver 1 with Rx Copay and Adult Vision Services	Molina Healthcare - Silver 12 with First 4 PCP or MH Visits Free
Plan ID	32355IL0010001	32355IL0010002	32355IL0010009	32355IL0010010	32355IL0020001	32355IL0020002	32355IL0010011
Age	Gold	Silver	Gold	Silver	Gold	Silver	Silver
0-14	273.50	240.70	287.01	241.19	275.72	243.92	239.59
15	297.81	262.09	312.52	262.63	300.23	265.61	260.88
16	307.11	270.27	322.27	270.83	309.60	273.90	269.03
17	316.40	278.45	332.03	279.03	318.97	282.19	277.17
18	326.41	287.26	342.53	287.85	329.07	291.12	285.94
19	336.42	296.07	353.04	296.68	339.16	300.04	294.71
20	346.79	305.20	363.92	305.82	349.61	309.29	303.79
21	357.52	314.64	375.17	315.28	360.42	318.86	313.18
22	357.52	314.64	375.17	315.28	360.42	318.86	313.18
23	357.52	314.64	375.17	315.28	360.42	318.86	313.18
24	357.52	314.64	375.17	315.28	360.42	318.86	313.18
25	358.95	315.89	376.68	316.54	361.87	320.13	314.44
26	366.10	322.19	384.18	322.85	369.07	326.51	320.70
27	374.68	329.74	393.18	330.42	377.72	334.16	328.22
28	388.62	342.01	407.81	342.71	391.78	346.60	340.43
29	400.06	352.08	419.82	352.80	403.31	356.80	350.45
30	405.78	357.11	425.82	357.85	409.08	361.90	355.46
31	414.36	364.66	434.83	365.41	417.73	369.55	362.98
32	422.94	372.21	443.83	372.98	426.38	377.21	370.50
33	428.30	376.93	449.46	377.71	431.79	381.99	375.20
34	434.02	381.97	455.46	382.75	437.55	387.09	380.21
35	436.88	384.48	458.46	385.28	440.44	389.64	382.71
36	439.74	387.00	461.46	387.80	443.32	392.19	385.22
37	442.60	389.52	464.47	390.32	446.20	394.74	387.72
38	445.46	392.04	467.47	392.84	449.09	397.29	390.23
39	451.18	397.07	473.47	397.89	454.85	402.40	395.24
40	456.91	402.10	479.47	402.93	460.62	407.50	400.25
41	465.49	409.66	488.48	410.50	469.27	415.15	407.77
42	473.71	416.89	497.11	417.75	477.56	422.48	414.97
43	485.15	426.96	509.11	427.84	489.09	432.69	424.99
44	499.45	439.55	524.12	440.45	503.51	445.44	437.52
45	516.25	454.33	541.75	455.27	520.45	460.43	452.24
46	536.27	471.95	562.76	472.92	540.64	478.28	469.78
47	558.80	491.78	586.40	492.79	563.34	498.37	489.51
48	584.54	514.43	613.41	515.49	589.29	521.33	512.06
49	609.92	536.77	640.05	537.87	614.88	543.97	534.29
50	638.52	561.94	670.06	563.10	643.72	569.48	559.35
51	666.77	586.80	699.70	588.00	672.19	594.67	584.09
52	697.87	614.17	732.34	615.43	703.55	622.41	611.34
53	729.33	641.86	765.36	643.18	735.26	650.47	638.90
54	763.30	671.75	801.00	673.13	769.50	680.76	668.65
55	797.26	701.64	836.64	703.08	803.74	711.05	698.40
56	834.08	734.04	875.28	735.55	840.87	743.89	730.66
57	871.27	766.77	914.30	768.34	878.35	777.05	763.23
58	910.95	801.69	955.94	803.34	918.36	812.44	797.99
59	930.61	819.00	976.58	820.68	938.18	829.98	815.22
60	970.30	853.92	1,018.22	855.68	978.19	865.37	849.98
61	1,004.62	884.13	1,054.24	885.94	1,012.79	895.98	880.05
62	1,027.14	903.95	1,077.88	905.81	1,035.50	916.07	899.78
63	1,055.39	928.80	1,107.51	930.72	1,063.97	941.26	924.52
64+	1,072.55	943.91	1,125.52	945.85	1,081.27	956.57	939.55
64+	1,072.55	943.91	1,125.51	945.84	1,081.26	956.57	939.54

Molina Healthcare of Illinois, Inc.
Tobacco and Non-Tobacco Rates
Effective January 1, 2025
Rating Area 3

Plan Name	Molina Healthcare						
	Molina Healthcare - Gold 1	Molina Healthcare - Silver 1	Molina Healthcare - Gold 8 with Rx Copay	Molina Healthcare - Silver 8	Molina Healthcare +Vision - Gold 1 with Adult Vision Services	+Vision - Silver 1 with Rx Copay and Adult Vision Services	Molina Healthcare - Silver 12 with First 4 PCP or MH Visits Free
Plan ID	32355IL0010001	32355IL0010002	32355IL0010009	32355IL0010010	32355IL0020001	32355IL0020002	32355IL0010011
Age	Gold	Silver	Gold	Silver	Gold	Silver	Silver
0-14	293.60	258.38	308.10	258.91	295.98	261.85	257.19
15	319.69	281.35	335.48	281.93	322.29	285.12	280.05
16	329.67	290.13	345.95	290.73	332.35	294.02	288.79
17	339.65	298.91	356.43	299.53	342.41	302.92	297.53
18	350.40	308.37	367.70	309.00	353.25	312.51	306.95
19	361.14	317.83	378.98	318.48	364.08	322.09	316.36
20	372.27	327.62	390.66	328.30	375.30	332.02	326.11
21	383.79	337.75	402.74	338.45	386.91	342.28	336.20
22	383.79	337.75	402.74	338.45	386.91	342.28	336.20
23	383.79	337.75	402.74	338.45	386.91	342.28	336.20
24	383.79	337.75	402.74	338.45	386.91	342.28	336.20
25	385.32	339.11	404.35	339.80	388.45	343.65	337.54
26	393.00	345.86	412.41	346.57	396.19	350.50	344.27
27	402.21	353.97	422.07	354.69	405.48	358.71	352.33
28	417.17	367.14	437.78	367.89	420.57	372.06	365.45
29	429.46	377.95	450.67	378.72	432.95	383.02	376.20
30	435.60	383.35	457.11	384.14	439.14	388.49	381.58
31	444.81	391.46	466.78	392.26	448.42	396.71	389.65
32	454.02	399.56	476.44	400.39	457.71	404.92	397.72
33	459.77	404.63	482.48	405.46	463.51	410.06	402.76
34	465.92	410.03	488.93	410.88	469.70	415.53	408.14
35	468.99	412.74	492.15	413.58	472.80	418.27	410.83
36	472.06	415.44	495.37	416.29	475.90	421.01	413.52
37	475.13	418.14	498.59	419.00	478.99	423.75	416.21
38	478.20	420.84	501.82	421.71	482.09	426.49	418.90
39	484.34	426.25	508.26	427.12	488.28	431.96	424.28
40	490.48	431.65	514.70	432.54	494.47	437.44	429.66
41	499.69	439.76	524.37	440.66	503.75	445.65	437.73
42	508.52	447.52	533.63	448.45	512.65	453.53	445.46
43	520.80	458.33	546.52	459.28	525.03	464.48	456.22
44	536.15	471.84	562.63	472.81	540.51	478.17	469.67
45	554.19	487.72	581.56	488.72	558.69	494.26	485.47
46	575.68	506.63	604.11	507.67	580.36	513.43	504.29
47	599.86	527.91	629.48	529.00	604.73	534.99	525.48
48	627.49	552.23	658.48	553.36	632.59	559.64	549.68
49	654.74	576.21	687.08	577.39	660.06	583.94	573.55
50	685.44	603.23	719.30	604.47	691.02	611.32	600.45
51	715.76	629.91	751.11	631.21	721.58	638.36	627.01
52	749.15	659.30	786.15	660.65	755.24	668.14	656.26
53	782.92	689.02	821.59	690.44	789.29	698.26	685.84
54	819.38	721.11	859.85	722.59	826.05	730.78	717.78
55	855.84	753.19	898.11	754.74	862.80	763.29	749.72
56	895.37	787.98	939.60	789.60	902.65	798.55	784.35
57	935.28	823.11	981.48	824.80	942.89	834.15	819.31
58	977.88	860.60	1,026.18	862.37	985.84	872.14	856.63
59	998.99	879.17	1,048.34	880.98	1,007.12	890.97	875.12
60	1,041.59	916.67	1,093.04	918.55	1,050.06	928.96	912.44
61	1,078.44	949.09	1,131.70	951.04	1,087.21	961.82	944.71
62	1,102.61	970.37	1,157.08	972.36	1,111.58	983.38	965.89
63	1,132.93	997.05	1,188.89	999.10	1,142.15	1,010.42	992.45
64+	1,151.36	1,013.26	1,208.22	1,015.35	1,160.72	1,026.85	1,008.59
64	1,151.36	1,013.25	1,208.22	1,015.35	1,160.72	1,026.84	1,008.59

Molina Healthcare of Illinois, Inc.
Tobacco and Non-Tobacco Rates
Effective January 1, 2025
Rating Area 4

Plan Name	Molina Healthcare						
	Molina Healthcare - Gold 1	Molina Healthcare - Silver 1	Molina Healthcare - Gold 8 with Rx Copay	Molina Healthcare - Silver 8	Molina Healthcare +Vision - Gold 1 with Adult Vision Services	Molina Healthcare +Vision - Silver 1 with Rx Copay and Adult Vision Services	Molina Healthcare - Silver 12 with First 4 PCP or MH Visits Free
Plan ID	32355IL0010001	32355IL0010002	32355IL0010009	32355IL0010010	32355IL0020001	32355IL0020002	32355IL0010011
Age	Gold	Silver	Gold	Silver	Gold	Silver	Silver
0-14	286.89	252.48	301.06	253.00	289.22	255.86	251.31
15	312.39	274.92	327.82	275.49	314.93	278.61	273.65
16	322.14	283.50	338.05	284.08	324.76	287.30	282.19
17	331.89	292.08	348.28	292.68	334.59	296.00	290.73
18	342.39	301.32	359.30	301.94	345.17	305.36	299.93
19	352.89	310.56	370.32	311.20	355.76	314.73	309.13
20	363.76	320.14	381.73	320.79	366.72	324.43	318.66
21	375.02	330.04	393.54	330.72	378.07	334.46	328.51
22	375.02	330.04	393.54	330.72	378.07	334.46	328.51
23	375.02	330.04	393.54	330.72	378.07	334.46	328.51
24	375.02	330.04	393.54	330.72	378.07	334.46	328.51
25	376.52	331.36	395.11	332.04	379.58	335.80	329.83
26	384.02	337.96	402.98	338.65	387.14	342.49	336.40
27	393.02	345.88	412.43	346.59	396.21	350.52	344.28
28	407.64	358.75	427.78	359.49	410.96	363.56	357.09
29	419.64	369.31	440.37	370.07	423.06	374.26	367.61
30	425.64	374.59	446.67	375.36	429.10	379.62	372.86
31	434.64	382.51	456.11	383.30	438.18	387.64	380.75
32	443.64	390.43	465.56	391.24	447.25	395.67	388.63
33	449.27	395.38	471.46	396.20	452.92	400.69	393.56
34	455.27	400.66	477.76	401.49	458.97	406.04	398.82
35	458.27	403.30	480.90	404.13	462.00	408.71	401.44
36	461.27	405.94	484.05	406.78	465.02	411.39	404.07
37	464.27	408.58	487.20	409.43	468.04	414.06	406.70
38	467.27	411.23	490.35	412.07	471.07	416.74	409.33
39	473.27	416.51	496.65	417.36	477.12	422.09	414.58
40	479.27	421.79	502.94	422.65	483.17	427.44	419.84
41	488.27	429.71	512.39	430.59	492.24	435.47	427.73
42	496.90	437.30	521.44	438.20	500.94	443.16	435.28
43	508.90	447.86	534.03	448.78	513.03	453.87	445.79
44	523.90	461.06	549.77	462.01	528.16	467.24	458.93
45	541.52	476.57	568.27	477.55	545.93	482.96	474.37
46	562.52	495.05	590.31	496.07	567.10	501.69	492.77
47	586.15	515.85	615.10	516.91	590.92	522.77	513.47
48	613.15	539.61	643.43	540.72	618.14	546.85	537.12
49	639.78	563.04	671.38	564.20	644.98	570.59	560.44
50	669.78	589.44	702.86	590.66	675.22	597.35	586.73
51	699.40	615.52	733.95	616.78	705.09	623.77	612.68
52	732.03	644.23	768.19	645.56	737.98	652.87	641.26
53	765.03	673.27	802.82	674.66	771.25	682.30	670.17
54	800.66	704.63	840.20	706.08	807.17	714.08	701.38
55	836.28	735.98	877.59	737.49	843.09	745.85	732.59
56	874.91	769.97	918.12	771.56	882.03	780.30	766.42
57	913.91	804.30	959.05	805.95	921.35	815.09	800.59
58	955.54	840.93	1,002.74	842.66	963.31	852.21	837.05
59	976.16	859.08	1,024.38	860.85	984.10	870.61	855.12
60	1,017.79	895.72	1,068.06	897.56	1,026.07	907.73	891.59
61	1,053.79	927.40	1,105.84	929.31	1,062.36	939.84	923.12
62	1,077.42	948.19	1,130.64	950.14	1,086.18	960.91	943.82
63	1,107.04	974.27	1,161.72	976.27	1,116.05	987.33	969.77
64+	1,125.05	990.11	1,180.61	992.15	1,134.20	1,003.39	985.54
64	1,125.05	990.11	1,180.61	992.15	1,134.20	1,003.38	985.53

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

Project Name/Number:

/

URRT

State Determination

Review Status:

Incomplete

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

Project Name/Number:

/

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	32355_ActuarialMemorandum_Redacted_20240604.pdf

Actuarial Memorandum and Certification

Effective January 1, 2025

The purpose of this actuarial memorandum and certification is to provide information related to Molina Healthcare of Illinois, Inc.'s (Molina) Part I Unified Rate Review Template submission to the Illinois Individual Marketplace (Illinois Marketplace).

The actuarial memorandum and certification describe Molina's rating methodology used to develop rates for Individual products offered on the Illinois Marketplace effective January 1, 2025. Molina will not market Individual products outside of the Illinois Marketplace.

Molina Healthcare of Illinois, Inc. is a managed care organization that provides healthcare services individuals eligible for Medicaid, Medicare, and Marketplace throughout the State of Illinois. Molina Healthcare of Illinois, Inc. is a licensed state health plan managed by its parent corporation, Molina Healthcare, Inc.

Molina Healthcare, Inc., a FORTUNE 500 company, provides managed health care services under the Medicaid and Medicare programs and through the state insurance marketplaces. Through our locally operated health plans in [REDACTED] states across the nation, Molina serves more than [REDACTED] members. Dr. C. David Molina founded our company in 1980 as a provider organization serving low-income families in Southern Illinois. Today, we continue his mission of providing high quality and cost-effective health care to those who need it most.

200 Oceangate ▪ Suite 100 ▪ Long Beach, CA ▪ 800.526.8196

[MolinaHealthcare.com](https://www.MolinaHealthcare.com)

Contents

ACTUARIAL MEMORANDUM AND CERTIFICATION	1
1. GENERAL INFORMATION	4
COMPANY IDENTIFYING INFORMATION.....	4
COMPANY CONTACT INFORMATION	4
POLICY FORMS	5
DESCRIPTION OF BENEFITS.....	5
MARKETING METHOD	5
STATUS.....	5
RENEWABILITY CLAUSE	5
APPLICABILITY	5
PERSISTENCY.....	6
UNDERWRITING.....	6
PREMIUM CLASSES.....	6
ISSUE AGE RANGE.....	6
PREMIUM MODALIZATION RULES	6
EXPERIENCE ON THE FORM (PAST AND FUTURE ANTICIPATED).....	6
LIFETIME LOSS RATIO	6
2. PROPOSED RATES.....	7
PROPOSED RATE CHANGE(S).....	7
REASON FOR RATE CHANGE(S)	7
<i>History of Rate Change:</i>	8
3. EXPERIENCE PERIOD PREMIUM AND CLAIMS	9
4. ADJUSTMENTS TO ALLOWED CLAIMS DURING THE EXPERIENCE PERIOD	9
5. PROJECTION FACTORS.....	9
6. CREDIBILITY MANUAL RATE ADJUSTMENT	9
METHODOLOGY USED TO DEVELOP THE CREDIBILITY MANUAL RATE	9
SOURCE AND APPROPRIATENESS OF THE EXPERIENCE USED TO DEVELOP THE CREDIBILITY MANUAL RATE.....	9
ADJUSTMENTS MADE TO DATA USED TO DEVELOP THE CREDIBILITY MANUAL RATE	10
INCLUSION OF CAPITATION PAYMENTS IN DEVELOPING THE CREDIBILITY MANUAL RATE.....	12
7. CREDIBILITY	13
CREDIBILITY METHODOLOGY.....	13
8. COVERED SERVICES	14
COVERED SERVICES – ESSENTIAL HEALTH BENEFITS (EHBS).....	14
COVERED SERVICES – STATE MANDATED BENEFITS WHICH ARE NOT ESSENTIAL HEALTH BENEFITS	14
COVERED SERVICES – ELIMINATED BENEFITS	14
COVERED SERVICES – ADDITIONAL MANDATED SUPPLEMENTARY BENEFITS	14
COVERED SERVICES – CHANGES IN THE LEVEL OF COVERED SERVICES	14

COVERED SERVICES – EHB SUBSTITUTIONS.....	14
9. CREDIBILITY ADJUSTED PROJECTED CLAIMS	15
10. PROJECTED INDEX RATE	16
11. RISK TRANSFER PAYMENTS	17
12. DEVELOPMENT OF MARKET ADJUSTED INDEX RATE.....	18
13. PLAN LEVEL ADJUSTED INDEX RATE.....	19
14. ACTUARIAL VALUES.....	20
AV METAL VALUES	20
AV PRICING VALUES.....	20
15. NON-BENEFIT EXPENSES INCLUDING RISK AND PROFIT MARGIN	21
PROJECTED NON-BENEFIT EXPENSES, RISK AND PROFIT	21
COMPARISON OF CURRENT AND PROPOSED NON-BENEFIT EXPENSES, RISK AND PROFIT.....	21
16. CALIBRATION.....	22
TOBACCO FACTORS	22
CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT.....	22
17. DEVELOPMENT OF ALL PRODUCT BASE RATES	23
18. RISK CORRIDOR PAYMENTS OR RECOVERIES.....	24
19. COMPANY FINANCIAL POSITION	25
20. LAST FIVE YEARS’ RBC.....	26
21. FEDERAL MEDICAL LOSS RATIO REQUIREMENTS	27
PROJECTED FEDERAL MLR.....	27
EXPLANATION WHEN THE FUTURE LOSS RATIO IS NOT CONSISTENT WITH THE FEDERAL REBATE MLR.....	27
22. RELIANCE.....	28
23. MISCELLANEOUS INSTRUCTIONS	28
MEMBERSHIP PROJECTIONS.....	28
24. PLAN TYPE	29
TERMINATED PRODUCTS	29
2025 PLAN PORTFOLIO [REDACTED]	29
24. PLAN TYPE	ERROR! BOOKMARK NOT DEFINED.
TERMINATED PRODUCTS	ERROR! BOOKMARK NOT DEFINED.
ACTUARIAL CERTIFICATION	30

1. GENERAL INFORMATION

The information below documents the company identifying and contact information entered into the general information section of Worksheet 1 of the Unified Rate Review Template (URRT).

Company Identifying Information

Company Identifying Information	
Legal Name:	Molina Healthcare of Illinois, Inc.
State:	Illinois
HIOS Issuer ID:	32355
Market:	Illinois Individual Marketplace
Effective Date:	January 1, 2025

Company Contact Information

Company Contact Information	
Contact Name	[REDACTED]
E-mail	[REDACTED]

SERFF Tracking Numbers					
Year	Form	Rate	Network	External Review	Binder
2025	MHCI-134108677	MHCI-134108693	MHCI-134108682	MHCI-134108692	MHCI-IL25-125118699

Policy Forms

[REDACTED]

Description of Benefits

All experience claims were assigned to benefit categories utilizing Milliman’s MedInsight Health Cost Guidelines (HCG) grouper. The following table displays the measurement units related to each benefit category.

Benefit Category	Util Type
Inpatient Hospital	Days
Outpatient Hospital	Visits
Professional	Services
Other Medical	Services
Capitation	Benefit Period
Prescription Drug	Prescriptions

Marketing Method

Molina Healthcare of Illinois will use a variety of methods to inform consumers of the availability of the policies including, but not limited to healthcare.gov and utilization of brokers.

Status

The policy forms that are subject of the rate action are open, subject to ACA open enrollment and special enrollment periods.

Renewability Clause

The policy forms that are subject of the rate action are available through December 2025. Members can renew on one of Molina’s available plans effective in 2026.

Applicability

Molina anticipates both renewals as well as new issues.

Persistency

Molina anticipates most policies to become effective during open enrollment. While lapses do occur, we expect special enrollment to largely offset these lapsed members. For the purpose of rating, we are modeling an expected average membership consistent across all months of the year.

Underwriting

Pursuant to ACA rules, these plans are not being underwritten.

Premium Classes

Pursuant to ACA rules, premium rates vary by: Age, Plan and ACA Rating Area.

Issue Age Range

Premiums are determined based on the age of the member at the time of issue.

Premium Modalization Rules

There are no additional premium modalization factors outside of the premium classes, pursuant to ACA rating rules.

Experience on the Form (Past and Future Anticipated)

Please see the attached file, [REDACTED]

Lifetime Loss Ratio

Please see the attached file, [REDACTED]

2. PROPOSED RATES

Molina's filed 2025 rates will be effective January 1, 2025 and apply through December 31, 2025.

Proposed Rate Change(s)

Molina's 2025 rate filing reflects the following rate changes by metal tier. The 2025 rate changes vary by metal tier due to changes in the Actuarial Value (AV) Pricing Values assigned to each metal plan that are applied to the Plan Adjusted Index Rate.

Molina has [REDACTED] members in plans that are renewing enrolled effective February 2024 and reported as of March 2024. The rate change calculation below is consistent with Worksheet 2, Section II of the URRT, which only includes members on renewing plans.

[REDACTED]

Reason for Rate Change(s)

The following factors contribute toward the overall change in the proposed rates.

- **Claims:** Projected claims for 2025 are expected to contribute toward a [REDACTED] [REDACTED] in rates due to [REDACTED]
- **Taxes and Fees:** Taxes, fees, and retention are expected to contribute toward a [REDACTED] [REDACTED] in rates.
- **Margin:** Margins are expected to contribute toward a [REDACTED] [REDACTED] in rates at our company standard [REDACTED] after-tax profit margin.
- **Risk Transfer:** Risk transfer is expected to contribute toward a [REDACTED] [REDACTED] in rates [REDACTED] 2023 benefit year and expected changes in 2025 population mix.
- **Administrative Expenses:** Administrative expenses are expected to contribute toward a [REDACTED] [REDACTED] in rates due to [REDACTED]
- **Membership Mix:** The membership mix from [REDACTED] in 2023 to Illinois in 2025 compared to the membership mix for comparable time periods from the prior year rate filing is expected to contribute toward a [REDACTED] [REDACTED] in rates.

Rate changes vary by metal tier due to changes in Actuarial Value, Cost Share Design (CSD), and Geographic factors.

History of Rate Change:

[REDACTED]

[REDACTED]

3. EXPERIENCE PERIOD PREMIUM AND CLAIMS

Per 45 CFR part 156, §156.80, Molina's rate development is through Single Risk Pool methodology and manual rate development.

The rate development is based on manual rate development, which is further described in Item 6: Credibility Manual Rate Adjustment.

4. ADJUSTMENTS TO ALLOWED CLAIMS DURING THE EXPERIENCE PERIOD

Not Applicable. The rate development is based on manual rate development, which is further described in Item 6: Credibility Manual Rate Adjustment.

5. PROJECTION FACTORS

Not Applicable. The rate development is based on manual rate development, which is further described in Item 6: Credibility Manual Rate Adjustment.

6. CREDIBILITY MANUAL RATE ADJUSTMENT

Methodology Used to Develop the Credibility Manual Rate

The manual rate was developed using 2023 Individual Marketplace experience data from Molina Healthcare of Ohio.

Source and Appropriateness of the Experience Used to Develop the Credibility Manual Rate

The source of data is appropriate because it is Molina's marketplace experience data in a state with similar management, network contracting, and population.

Molina Healthcare of [REDACTED] had [REDACTED] member months or [REDACTED] average members in 2023 and provides credible experience to serve as the basis for the Illinois rate development.

The manual EHB allowed claims PMPM reported in Worksheet 1, Section II of the URRT represents the adjusted manual rate for the 2025 plan year.

Manual Allowed and Incurred Claims in Experience Period: The following table reports the allowed and incurred claims during the experience period of January 1, 2023 to December 31, 2023.

[REDACTED]

Allowed claims for the experience period were calculated by adding the plan incurred paid claims and the member cost-sharing for medical and pharmacy claims. The allowed claims calculation applies to both fee-for-service claims and capitation costs.

Completion factors were applied to both the allowed and incurred medical claim amounts. The completion factors were developed separately for inpatient and non-inpatient medical claims based on Molina's Ohio Marketplace data. The IBNR factor applied to the allowed and incurred claims is [REDACTED] IBNR factors were not applied to capitation and pharmacy claims.

All medical claims are paid through the claims system. Pharmacy claims are processed through a pharmacy benefit manager.

Adjustments Made to Data Used to Develop the Credibility Manual Rate

Morbidity Adjustment: The population morbidity adjustment is comprised of an acuity factor that represents anticipated differences in acuity between Molina Healthcare of Ohio Individual Marketplace members in 2023 and Molina Healthcare of Illinois members in 2025.

Acuity Adjustment: The acuity of Molina's covered population in Illinois is expected to be [REDACTED] than the Ohio experience used in the manual rate development. A factor of [REDACTED] was applied to reflect the difference in statewide average Plan Liability Risk Score (PLRS) values between Ohio and Illinois. The [REDACTED] factor was generated by comparing the average difference in PLRS values from 2023 and 2025.

Demographic shift: A demographic adjustment factor was applied to the experience period claims to reflect the anticipated change in the demographic mix from the Ohio 2023 experience data to the Illinois 2025 projection period.

The anticipated demographic mix is based on a review of enrollment through March 2024 and projected 2025 enrollment compared to the experience period. Molina anticipates that its 2025 demographics will be consistent with its 2024 demographics. The demographic adjustments were developed using allowed claims by age cohort normalized for differences in metal and acuity.

Demographic adjustments were not made to capitation costs. The total demographic adjustment made to the Ohio 2023 experience period data is [REDACTED] Please refer to Appendix Exhibit [REDACTED]

Geographic Adjustment: A geographic adjustment factor was applied to the experience period claims to reflect the anticipated change in the area membership mix from the 2023 experience data to the 2025 projection period. A geographic adjustment of [REDACTED] was made to the fee-for-service portion of the 2023 experience period data.

Plan Mix Adjustment: A plan mix adjustment factor was applied to the manual rate to reflect changes in allowed claims due to differences in membership mix by metal. The plan mix adjustment made to the 2023 experience period data is [REDACTED] Please refer to Appendix Exhibit [REDACTED]

Induced Utilization: The HHS standard induced demand factors used in the Risk Adjustment formula were also used in our 2025 rate development for the gold and non-CSR silver plans. Similar to 2024, adjustments were made to the Silver CSR variant designs to account for the fact that individuals eligible for these plans are lower income and therefore on an income adjusted basis the cost share of these plans is more impactful. Please see Appendix Exhibit [REDACTED] for our 2025 Induced Utilization factors.

Internal Reinsurance Adjustment:
[REDACTED]

EHB Claims:
[REDACTED]

Unit Cost Adjustment: The [REDACTED] adjustment factor represents the projected differences in unit costs between Molina's provider network in Ohio and Illinois.

Trend Factors: Trend factors were applied separately for unit cost and utilization and by each major benefit category shown in Worksheet 1, Section II of the URRT. The Year 1 and Year 2 trend factors represent the annual trend numbers that were used to trend the experience period claims forward 24 months from the midpoint of the base period, July 2023, to the midpoint of the projection period, July 2025.

Utilization and unit cost trends were developed through a review of the allowed claims experience from Molina's Ohio Marketplace population and Molina's enterprise-wide Marketplace population. The utilization data was normalized using concurrent risk scores from Milliman's MARA (Milliman Advanced Risk Adjusters) risk model for each service category to account for differences in demographics and health status between the two comparison periods. In addition, we used actuarial judgment in choosing the projected utilization trends. Unit cost trends include the anticipated increases to Medicare fee schedule from 2023 experience period to 2025 projection period.

The chart below shows each annual trend by category of service.

[REDACTED]

Claims Adjustment Summary: The following table summarizes the adjustments made to the manual rate data.

Please refer to Appendix Exhibit [REDACTED] for a summary of the adjustment factors described above that were applied to the claims development.

Inclusion of Capitation Payments in Developing the Credibility Manual Rate

All capitated payments are included in the manual rate development.

7. CREDIBILITY

Credibility Methodology

A Monte Carlo simulation was used to determine the credibility level to assign to the base period experience. The simulation used a claims probability distribution (CPD) from the 2025 Actuarial Value calculator to generate random samples of members and calculated the average annual cost for each sample.

The results showed that 60,000 member months are needed so that the average annual cost is within 10% of the mean (expected claims amount) 95% of the time.

The credibility percentage to apply to the experience data is based on experience period member months and the credibility formula below:

- 0 - 59,999 member months: 100% manual
- 60,000+ member months: 100% experience

The 2023 experience in Part I of the Unified Rate Review Template (URRT) is based on [REDACTED] member months resulting in a credibility percentage that is [REDACTED] rated. This method is consistent with the applicable American Academy of Actuaries' Actuarial Standards of Practice (ASOP) No. 25 Credibility Procedures.

8. COVERED SERVICES

Covered Services – Essential Health Benefits (EHBs)

Not applicable.

Covered Services – State Mandated Benefits Which Are Not Essential Health Benefits

The following are covered services for non-EHB state mandated benefits: Infertility Treatment, Private-Duty Nursing, Bariatric Surgery, Cosmetic Surgery, Hearing Aids, Routine Foot Care and Elective Pregnancy Termination. These benefits total approximately [REDACTED] of the total projected allowed claims. The coverage of Elective Pregnancy Termination is priced at \$1.00 PMPM according to 45 CFR §156.280(e).

Covered Services – Eliminated Benefits

Not applicable.

Covered Services – Additional Mandated Supplementary Benefits

Not applicable.

Covered Services – Changes in the Level of Covered Services

Not applicable.

Covered Services – EHB Substitutions

Not applicable.

9. CREDIBILITY ADJUSTED PROJECTED CLAIMS

The projected EHB allowed claims in Worksheet 1, Section II of the URRT is [REDACTED] which is consistent with the Projected Allowed Claims PMPM in the exhibit below.

[REDACTED]

10. PROJECTED INDEX RATE

The index rate is developed following the specifications of 45 CFR part 156.80(d)(1). The index rate for the projection period is estimated to be [REDACTED] The index rate represents the estimated total allowed claims experience for the essential health benefits within the Illinois Marketplace. The index rate does not include adjustments for the risk adjustment and reinsurance programs or an adjustment for the Illinois Marketplace user fee.

11. RISK TRANSFER PAYMENTS

Projected Risk Adjustments PMPM: Molina estimated the risk transfer amount for 2025 using the 2023 experience period risk transfer amounts for members who have maintained coverage into 2024. The 2025 risk transfer estimates were developed by projecting 2024 relative risk scores and transfer payments, then projecting 2025 relative risk scores and transfer payments. The risk transfer payment amounts in the projection period reflect expected changes in the relative risk of the population and changes to the statewide premium. The projection is based on the 2025 calibrated model. The population was grouped into the following cohorts:

- *2024 Renewal Members* – Some of Molina’s current members previously had coverage in 2023 and renewed in 2024 with Molina. Molina relied on the renewal member’s 2023 experience and risk scores to project their 2024 relative risk scores, taking into consideration any applicable changes in enrollment across metal tiers.
- *2024 New Members* – To estimate the relative risk of the 2024 new members, Molina referred to the estimated risk scores and transfer amounts from the 2023 experience period. Estimated risk scores were adjusted in consideration of the metal tier mix between the 2023 members and the 2024 new members.
- *2025 Members* – Molina assumed the 2025 members would have the [REDACTED] relative risk scores as the 2024 members, with consideration for the metal tier mix between the two years.

The impact of the national high-risk pool fund was incorporated using 2023 claims experience and a white paper report from Wakely on the estimated high-cost risk pooling charges based on information voluntarily provided by issuers. The net impact of estimated charges and recoveries was calculated as [REDACTED] PMPM.

The resulting 2025 risk transfer [REDACTED] estimate is [REDACTED] PMPM. Molina included [REDACTED] PMPM for projected national high-risk pooling funding to get a net risk transfer [REDACTED] estimate of [REDACTED] PMPM. This amount was converted from a paid to allowed basis and entered in the URRT Worksheet I, Section II.

The risk transfer receivable amounts in the projection period reflect expected changes in the relative risk of the population and changes to the statewide premium. The 14% administrative cost reduction is factored into the transfer estimates. For the summary of the 2025 risk transfer estimate development please refer to Appendix Exhibit [REDACTED]

12. DEVELOPMENT OF MARKET ADJUSTED INDEX RATE

Exchange User Fee: Illinois Marketplace will charge a fee of [REDACTED] of premium for Molina's members enrolled in Illinois Marketplace. The Exchange user fee is applied at the Market adjusted Index Rate.

Reinsurance: Not applicable.

Market Adjusted Index Rate: The market adjusted index rate is developed following the specifications of 45 CFR part 156.80(d)(1). Molina modified the index rate provided in URRT Worksheet I to a market adjusted index rate as seen in Appendix Exhibit [REDACTED] The Market Adjusted Index Rate in Worksheet 1, Section II of the URRT is [REDACTED]

13. PLAN LEVEL ADJUSTED INDEX RATE

The plan adjusted index rates are developed following the specifications of 45 CFR part 156.80(d)(2). The plan adjusted index rates are entered in Worksheet 2, Section IV, of the URRT. Molina calculated the plan adjusted index rates by applying plan specific level adjustments for actuarial value, cost sharing utilization, additional benefits, and administrative costs, excluding exchange user fees, to the market adjusted index rate. Please refer to Appendix Exhibit [REDACTED]

14. ACTUARIAL VALUES

AV Metal Values

All benefit plans Molina proposes to offer meet ACA essential health benefit (EHB) requirements. The actuarial value (AV) for each product was based on output from the CMS 2025 AV Calculator. The CMS 2025 AV Calculator was used to determine metal tier, but for pricing a different calculator was used. This is detailed in the following section.

[REDACTED]

AV Pricing Values

AV pricing value of each plan only includes the allowable modifiers to the index rate, as described in 45 CFR Part 156, §156.80(d)(2).

Molina relied on a commercially available AV pricing tool to evaluate the Actuarial Value of the plan designs. This tool complies with the ACA rating rules by using a consistent population to model the Avs for each plan.

Pricing AV and Cost Sharing Design: Please refer to Appendix Exhibit [REDACTED] for Molina's AVs and Cost Sharing Design (CSD) Adjustment factors.

15. NON-BENEFIT EXPENSES INCLUDING RISK AND PROFIT MARGIN

Projected Non-Benefit Expenses, Risk and Profit

Administrative Expense Load: Administrative expenses for the Marketplace product from 2023 and 2024 were reviewed and projected forward to 2025 to develop the administrative costs required to manage the Illinois Marketplace population. An internal administrative cost budget was developed on a PMPM basis and applied to the Illinois Marketplace rates. Part of the total administrative expense load is a subcomponent for Quality Expenses which are administrative costs dedicated to improving health care quality for Molina Marketplace members. Please refer to Appendix Exhibit [REDACTED] for details.

Broker Commissions: Broker commissions and expected bonus payments combined are expected to be [REDACTED] PMPM. Please refer to Appendix Exhibit [REDACTED]

Profit & Risk Margin: The target after-tax margin is [REDACTED] which aligns with Molina's company standard target. Molina's current capital and surplus did not impact the filing.

Taxes and Fees: Molina's estimated taxes and fees (excluding Exchange Fee) are [REDACTED] The taxes and fees estimates are comprised of the following:

- **Income Tax:** An estimated [REDACTED] of premiums will be paid in Federal income taxes based on an anticipated effective tax rate of [REDACTED]
- **Risk Adjustment User Fee:** [REDACTED] PMPM will be paid toward the risk adjustment user fee.
- **PCORI Fee:** An estimated [REDACTED] PMPM will be paid toward the PCORI fee.

Please refer to Appendix Exhibits [REDACTED] and [REDACTED] for details on taxes and fees.

Comparison of Current and Proposed Non-Benefit Expenses, Risk and Profit

[REDACTED]

16. CALIBRATION

Age Curve Calibration: Molina calibrated the Plan Adjusted Index Rates to an age 21 rate. The average composite age factor was estimated by multiplying the population distribution by the age factors. The calibration factor is [REDACTED] An additional adjustment was implemented in the age calibration process to account for the dependent cap where only the 3 eldest children's premiums contribute to the family premium. Please refer to Appendix Exhibit [REDACTED]

Molina estimated the average age of the single risk pool to be [REDACTED] years of age by multiplying the expected age distribution percentages by the age. Molina assumed an average age of [REDACTED] for the Age 0-14 cohort in the average age estimate and an average age of [REDACTED] for the Age 64+ cohort. Premium rates are based on the attained age as of the coverage effective date and will not be re-rated/adjusted when a birthdate occurs during the year after the coverage starts.

Geographic Factor Calibration: Molina applied geographic factors to the index rate in the calculation of region-specific rates. The geographic factors are based on the provider reimbursement expectations in each region for 2025. The calibration factor of [REDACTED] equals the weighted average geographic factor. Please refer to Appendix Exhibits [REDACTED]

Tobacco Factors

[REDACTED]

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rates are calibrated to an age 21 premium with an area factor of 1.000. Only the allowable rating factors will be applied to the Consumer Adjusted Premium Rates. Please refer to Appendix Exhibit [REDACTED]

17. DEVELOPMENT OF ALL PRODUCT BASE RATES

Provider Network, Delivery System Characteristics, and Utilization Management Practices: Plan rates do not vary for variation in provider network, delivery system characteristics, or utilization management.

Benefits in Addition to EHBs: Molina provides an Adult Vision benefit as an optional benefit for the Molina Healthcare + Vision product (Plan IDs beginning with [REDACTED]) which is priced at a cost of [REDACTED] PMPM. Worksheet 2, Section III of the URRT shows the Adult Vision Optional Benefit in the “Benefits in addition to EHB”. For the non-EHB factor please refer to Appendix Exhibit [REDACTED]

In addition, \$1 PMPM was added for each plan’s non-EHB Costs to cover elective pregnancy termination services per 45 CFR § 156.280.

18. RISK CORRIDOR PAYMENTS OR RECOVERIES

Not applicable.

19. COMPANY FINANCIAL POSITION

Molina Healthcare of Illinois, Inc. (the Plan) was incorporated under the laws of the state of Illinois on February 1, 2010. The Plan is a wholly owned subsidiary of Molina Healthcare, Inc. (Molina, or the Parent), a multi-state managed care organization that arranges for the delivery of healthcare services to persons eligible for Medicaid, Medicare, the state insurance marketplaces (the Marketplace), and other government-sponsored health care programs for low-income families and individuals. The Plan is a health maintenance organization (HMO), licensed in the state of Illinois, that provides comprehensive health care services to Medicaid enrollees under contracts with the Illinois Department of Healthcare and Family Services (IDHFS) and Medicare enrollees under its contract with the Centers for Medicare and Medicaid Services (CMS). The Plan participates in the Medicare-Medicaid Plans (MMP), CMS's demonstration programs to integrate Medicare and Medicaid services for dual-eligible individuals. Such contracts represent the majority of the Plan's source of premium income.

20. LAST FIVE YEARS' RBC

[REDACTED]

21. FEDERAL MEDICAL LOSS RATIO REQUIREMENTS

Projected Federal MLR

The projected medical loss ratio (MLR) using the federally prescribed MLR methodology is for calendar year 2025 based on the ratio of projected incurred claims divided by projected revenue. The MLR result was calculated to be [REDACTED] Please refer to Appendix Exhibit [REDACTED] for calculation details.

Note: there is not a minimum loss ratio that Molina adheres to other than the federally defined MLR of 80%.

Explanation when the future loss ratio is not consistent with the federal rebate MLR

Not applicable.

22. RELIANCE

Internal support for the following were relied upon for the following material factors:

- Unit Costs and Provider Reimbursement
- Pharmacy Costs
- Administrative Costs
- Base Manual Data

External support was relied upon for pricing AV values. The above have been reviewed for reasonableness, but have not been audited.

23. MISCELLANEOUS INSTRUCTIONS

Membership Projections

Molina is filing Illinois Marketplace rates in [REDACTED] counties representing [REDACTED] rating regions. The membership projection is based on anticipated renewals of existing members and new members. New membership is based on an estimate of the total number of members enrolled in Illinois Marketplace by county and metal.

The enrollment projections by plan, including cost-sharing reduction eligible plans, are based on projected market share by anticipated competitive rate position among other factors.

Molina plans to offer its products in the counties listed by region below.

[REDACTED]

Molina's projected membership is shown in the table below.

[REDACTED]

24. PLAN TYPE

All benefit plans are comprehensive HMO individual products.

Terminated Products

A summary of Molina's terminated, renewing, and new products is provided in the following table:

2025 Plan Portfolio [REDACTED]

Actuarial Certification

I, [REDACTED], as a member in good standing with the American Academy of Actuaries, hereby certify, to the best of my knowledge and judgment, the following:

The projected index rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- 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

The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

The percent of total premium that represents essential health benefits included in Worksheet 2, Section III was calculated in accordance with actuarial standards of practice.

The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.

The 2025 AV Calculator was used to determine the AV Metal Values shown for row 1.6 in Worksheet 2 of the Part I Unified Rate Review Template.

The 2025 AV Pricing factors were modeled using a consistent underlying population and therefore reflect only differences due in cost share.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

June 4, 2024

Date

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	Review Requirement Checklist
Comments:	
Attachment(s):	32355_HealthPremiums_RateReview_20240605.pdf
Item Status:	
Status Date:	

Satisfied - Item:	HIOS ID and Service Area Crosswalk
Comments:	
Attachment(s):	32355_HIOSIDSACrosswalk_05.29.2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Network ID and Service ID Crosswalk
Comments:	
Attachment(s):	32355_Network ID_Service Area ID_Crosswalk_05.29.2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Service Area Template
Comments:	
Attachment(s):	32355_ServiceArea_05172024.xls 32355_ServiceArea_05172024.xml
Item Status:	
Status Date:	

Satisfied - Item:	Network Adequacy Template
Comments:	
Attachment(s):	32355_NA_20240528.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification
Comments:	
Attachment(s):	32355_ActuarialCertification_20240605.pdf
Item Status:	

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State: Illinois **Filing Company:** Molina Healthcare of Illinois, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: PY 2025 MHIL Marketplace - Rates
Project Name/Number: /

Status Date:	
Satisfied - Item:	Experience Spreadsheet
Comments:	
Attachment(s):	32355_ExperienceSpreadsheet_20240603.pdf 32355_ExperienceSpreadsheet_20240603.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Proposed Enrollment Template
Comments:	
Attachment(s):	32355_ProposedEnrollment_20240603.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	Rate Table Template
Comments:	
Attachment(s):	PY2025RatesTable - IL - 20240603.xls 32355_RateTableTemplate_20240603.xml
Item Status:	
Status Date:	
Satisfied - Item:	AV Calculator Screenshots
Comments:	
Attachment(s):	32355_AV Screenshots_20240603.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Public Rate Filing Summary
Comments:	
Attachment(s):	32355_CB2024-11-public-rate-filing-summary_20240603.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:

MHCI-134108693

State Tracking #:

Company Tracking #:

State:

Illinois

Filing Company:

Molina Healthcare of Illinois, Inc.

TOI/Sub-TOI:

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

Product Name:

PY 2025 MHIL Marketplace - Rates

Project Name/Number:

/

Attachment 32355_ServiceArea_05172024.xls is not a PDF document and cannot be reproduced here.

Attachment 32355_ServiceArea_05172024.xml is not a PDF document and cannot be reproduced here.

Attachment 32355_NA_20240528.xlsm is not a PDF document and cannot be reproduced here.

Attachment 32355_ExperienceSpreadsheet_20240603.xlsx is not a PDF document and cannot be reproduced here.

Attachment 32355_ProposedEnrollment_20240603.xlsx is not a PDF document and cannot be reproduced here.

Attachment PY2025RatesTable - IL - 20240603.xls is not a PDF document and cannot be reproduced here.

Attachment 32355_RateTableTemplate_20240603.xml is not a PDF document and cannot be reproduced here.

Attachment 32355_CB2024-11-public-rate-filing-summary_20240603.xlsx is not a PDF document and cannot be reproduced here.

2025 Service Area v14.0

All fields with an asterisk (*) are required

To validate, press the Validate button or Ctrl + Shift + I .

Click Create Service Area IDs button (or Ctrl + Shift + R)

Service Area IDs will populate in the drop-down box in S

For each row, enter one County for that Service Area ID

HIOS Issuer ID:* 32355

Issuer State:* IL

Service Area ID* Required: Enter the Service Area ID	Service Area Name* Required: Enter the Service Area Name	State* Required: Does this Service Area cover the entire state?
ILS001	Molina Healthcare of Illinois	No
ILS001	Molina Healthcare of Illinois	No
ILS001	Molina Healthcare of Illinois	No
ILS001	Molina Healthcare of Illinois	No
ILS001	Molina Healthcare of Illinois	No

To finalize, press the Finalize button or Ctrl + Shift + F
) to Create Service Area IDs based on your state
 Service Area ID column
 (unless the Service Area covers entire state)

County Name	Partial County
Required if State is "No":	Required if State is "No":
Select the County - FIPS this Service Area covers	Does this Service Area include a partial county?
Dupage - 17043	No
Cook - 17031	No
Will - 17197	No
Kane - 17089	No
Kendall - 17093	No

2025 Rates Table Template v14.0		<i>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.</i>		
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>		
		<i>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.</i>		
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>		
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>		
HIOS Issuer ID*	32355			
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*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
32355IL0010001	Rating Area 1	No Preference	0-14	273.50
32355IL0010001	Rating Area 1	No Preference	15	297.81
32355IL0010001	Rating Area 1	No Preference	16	307.11
32355IL0010001	Rating Area 1	No Preference	17	316.40
32355IL0010001	Rating Area 1	No Preference	18	326.41
32355IL0010001	Rating Area 1	No Preference	19	336.42
32355IL0010001	Rating Area 1	No Preference	20	346.79
32355IL0010001	Rating Area 1	No Preference	21	357.52
32355IL0010001	Rating Area 1	No Preference	22	357.52
32355IL0010001	Rating Area 1	No Preference	23	357.52
32355IL0010001	Rating Area 1	No Preference	24	357.52
32355IL0010001	Rating Area 1	No Preference	25	358.95
32355IL0010001	Rating Area 1	No Preference	26	366.10
32355IL0010001	Rating Area 1	No Preference	27	374.68
32355IL0010001	Rating Area 1	No Preference	28	388.62
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32355IL0010001	Rating Area 1	No Preference	30	405.78
32355IL0010001	Rating Area 1	No Preference	31	414.36
32355IL0010001	Rating Area 1	No Preference	32	422.94
32355IL0010001	Rating Area 1	No Preference	33	428.30
32355IL0010001	Rating Area 1	No Preference	34	434.02
32355IL0010001	Rating Area 1	No Preference	35	436.88
32355IL0010001	Rating Area 1	No Preference	36	439.74
32355IL0010001	Rating Area 1	No Preference	37	442.60
32355IL0010001	Rating Area 1	No Preference	38	445.46
32355IL0010001	Rating Area 1	No Preference	39	451.18
32355IL0010001	Rating Area 1	No Preference	40	456.91
32355IL0010001	Rating Area 1	No Preference	41	465.49
32355IL0010001	Rating Area 1	No Preference	42	473.71
32355IL0010001	Rating Area 1	No Preference	43	485.15
32355IL0010001	Rating Area 1	No Preference	44	499.45

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32355IL0010001	Rating Area 1	No Preference	47	558.80
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32355IL0010001	Rating Area 1	No Preference	50	638.52
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32355IL0010001	Rating Area 1	No Preference	52	697.87
32355IL0010001	Rating Area 1	No Preference	53	729.33
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32355IL0010001	Rating Area 1	No Preference	62	1027.14
32355IL0010001	Rating Area 1	No Preference	63	1055.39
32355IL0010001	Rating Area 1	No Preference	64 and over	1072.55
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32355IL0010009	Rating Area 1	No Preference	24	375.17
32355IL0010009	Rating Area 1	No Preference	25	376.68
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32355IL0020001	Rating Area 3	No Preference	55	862.80
32355IL0020001	Rating Area 3	No Preference	56	902.65
32355IL0020001	Rating Area 3	No Preference	57	942.89
32355IL0020001	Rating Area 3	No Preference	58	985.84
32355IL0020001	Rating Area 3	No Preference	59	1007.12
32355IL0020001	Rating Area 3	No Preference	60	1050.06
32355IL0020001	Rating Area 3	No Preference	61	1087.21
32355IL0020001	Rating Area 3	No Preference	62	1111.58
32355IL0020001	Rating Area 3	No Preference	63	1142.15
32355IL0020001	Rating Area 3	No Preference	64 and over	1160.72
32355IL0020001	Rating Area 4	No Preference	0-14	289.22
32355IL0020001	Rating Area 4	No Preference	15	314.93
32355IL0020001	Rating Area 4	No Preference	16	324.76

32355IL0020001	Rating Area 4	No Preference	17	334.59
32355IL0020001	Rating Area 4	No Preference	18	345.17
32355IL0020001	Rating Area 4	No Preference	19	355.76
32355IL0020001	Rating Area 4	No Preference	20	366.72
32355IL0020001	Rating Area 4	No Preference	21	378.07
32355IL0020001	Rating Area 4	No Preference	22	378.07
32355IL0020001	Rating Area 4	No Preference	23	378.07
32355IL0020001	Rating Area 4	No Preference	24	378.07
32355IL0020001	Rating Area 4	No Preference	25	379.58
32355IL0020001	Rating Area 4	No Preference	26	387.14
32355IL0020001	Rating Area 4	No Preference	27	396.21
32355IL0020001	Rating Area 4	No Preference	28	410.96
32355IL0020001	Rating Area 4	No Preference	29	423.06
32355IL0020001	Rating Area 4	No Preference	30	429.10
32355IL0020001	Rating Area 4	No Preference	31	438.18
32355IL0020001	Rating Area 4	No Preference	32	447.25
32355IL0020001	Rating Area 4	No Preference	33	452.92
32355IL0020001	Rating Area 4	No Preference	34	458.97
32355IL0020001	Rating Area 4	No Preference	35	462.00
32355IL0020001	Rating Area 4	No Preference	36	465.02
32355IL0020001	Rating Area 4	No Preference	37	468.04
32355IL0020001	Rating Area 4	No Preference	38	471.07
32355IL0020001	Rating Area 4	No Preference	39	477.12
32355IL0020001	Rating Area 4	No Preference	40	483.17
32355IL0020001	Rating Area 4	No Preference	41	492.24
32355IL0020001	Rating Area 4	No Preference	42	500.94
32355IL0020001	Rating Area 4	No Preference	43	513.03
32355IL0020001	Rating Area 4	No Preference	44	528.16
32355IL0020001	Rating Area 4	No Preference	45	545.93
32355IL0020001	Rating Area 4	No Preference	46	567.10
32355IL0020001	Rating Area 4	No Preference	47	590.92
32355IL0020001	Rating Area 4	No Preference	48	618.14
32355IL0020001	Rating Area 4	No Preference	49	644.98
32355IL0020001	Rating Area 4	No Preference	50	675.22
32355IL0020001	Rating Area 4	No Preference	51	705.09
32355IL0020001	Rating Area 4	No Preference	52	737.98
32355IL0020001	Rating Area 4	No Preference	53	771.25
32355IL0020001	Rating Area 4	No Preference	54	807.17
32355IL0020001	Rating Area 4	No Preference	55	843.09
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32355IL0020001	Rating Area 4	No Preference	58	963.31
32355IL0020001	Rating Area 4	No Preference	59	984.10
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32355IL0020001	Rating Area 4	No Preference	61	1062.36
32355IL0020001	Rating Area 4	No Preference	62	1086.18
32355IL0020001	Rating Area 4	No Preference	63	1116.05
32355IL0020001	Rating Area 4	No Preference	64 and over	1134.20
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32355IL0020002	Rating Area 1	No Preference	16	273.90
32355IL0020002	Rating Area 1	No Preference	17	282.19
32355IL0020002	Rating Area 1	No Preference	18	291.12
32355IL0020002	Rating Area 1	No Preference	19	300.04
32355IL0020002	Rating Area 1	No Preference	20	309.29
32355IL0020002	Rating Area 1	No Preference	21	318.86
32355IL0020002	Rating Area 1	No Preference	22	318.86
32355IL0020002	Rating Area 1	No Preference	23	318.86
32355IL0020002	Rating Area 1	No Preference	24	318.86
32355IL0020002	Rating Area 1	No Preference	25	320.13
32355IL0020002	Rating Area 1	No Preference	26	326.51
32355IL0020002	Rating Area 1	No Preference	27	334.16
32355IL0020002	Rating Area 1	No Preference	28	346.60
32355IL0020002	Rating Area 1	No Preference	29	356.80
32355IL0020002	Rating Area 1	No Preference	30	361.90
32355IL0020002	Rating Area 1	No Preference	31	369.55
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32355IL0020002	Rating Area 1	No Preference	33	381.99
32355IL0020002	Rating Area 1	No Preference	34	387.09
32355IL0020002	Rating Area 1	No Preference	35	389.64
32355IL0020002	Rating Area 1	No Preference	36	392.19
32355IL0020002	Rating Area 1	No Preference	37	394.74
32355IL0020002	Rating Area 1	No Preference	38	397.29
32355IL0020002	Rating Area 1	No Preference	39	402.40
32355IL0020002	Rating Area 1	No Preference	40	407.50
32355IL0020002	Rating Area 1	No Preference	41	415.15
32355IL0020002	Rating Area 1	No Preference	42	422.48
32355IL0020002	Rating Area 1	No Preference	43	432.69
32355IL0020002	Rating Area 1	No Preference	44	445.44
32355IL0020002	Rating Area 1	No Preference	45	460.43
32355IL0020002	Rating Area 1	No Preference	46	478.28
32355IL0020002	Rating Area 1	No Preference	47	498.37
32355IL0020002	Rating Area 1	No Preference	48	521.33
32355IL0020002	Rating Area 1	No Preference	49	543.97
32355IL0020002	Rating Area 1	No Preference	50	569.48
32355IL0020002	Rating Area 1	No Preference	51	594.67
32355IL0020002	Rating Area 1	No Preference	52	622.41
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32355IL0020002	Rating Area 1	No Preference	54	680.76
32355IL0020002	Rating Area 1	No Preference	55	711.05
32355IL0020002	Rating Area 1	No Preference	56	743.89
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32355IL0020002	Rating Area 1	No Preference	61	895.98
32355IL0020002	Rating Area 1	No Preference	62	916.07
32355IL0020002	Rating Area 1	No Preference	63	941.26

32355IL0020002	Rating Area 1	No Preference	64 and over	956.57
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32355IL0020002	Rating Area 3	No Preference	15	285.12
32355IL0020002	Rating Area 3	No Preference	16	294.02
32355IL0020002	Rating Area 3	No Preference	17	302.92
32355IL0020002	Rating Area 3	No Preference	18	312.51
32355IL0020002	Rating Area 3	No Preference	19	322.09
32355IL0020002	Rating Area 3	No Preference	20	332.02
32355IL0020002	Rating Area 3	No Preference	21	342.28
32355IL0020002	Rating Area 3	No Preference	22	342.28
32355IL0020002	Rating Area 3	No Preference	23	342.28
32355IL0020002	Rating Area 3	No Preference	24	342.28
32355IL0020002	Rating Area 3	No Preference	25	343.65
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32355IL0020002	Rating Area 3	No Preference	27	358.71
32355IL0020002	Rating Area 3	No Preference	28	372.06
32355IL0020002	Rating Area 3	No Preference	29	383.02
32355IL0020002	Rating Area 3	No Preference	30	388.49
32355IL0020002	Rating Area 3	No Preference	31	396.71
32355IL0020002	Rating Area 3	No Preference	32	404.92
32355IL0020002	Rating Area 3	No Preference	33	410.06
32355IL0020002	Rating Area 3	No Preference	34	415.53
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32355IL0020002	Rating Area 3	No Preference	36	421.01
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32355IL0020002	Rating Area 3	No Preference	40	437.44
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32355IL0020002	Rating Area 3	No Preference	42	453.53
32355IL0020002	Rating Area 3	No Preference	43	464.48
32355IL0020002	Rating Area 3	No Preference	44	478.17
32355IL0020002	Rating Area 3	No Preference	45	494.26
32355IL0020002	Rating Area 3	No Preference	46	513.43
32355IL0020002	Rating Area 3	No Preference	47	534.99
32355IL0020002	Rating Area 3	No Preference	48	559.64
32355IL0020002	Rating Area 3	No Preference	49	583.94
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32355IL0020002	Rating Area 3	No Preference	53	698.26
32355IL0020002	Rating Area 3	No Preference	54	730.78
32355IL0020002	Rating Area 3	No Preference	55	763.29
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32355IL0020002	Rating Area 3	No Preference	57	834.15
32355IL0020002	Rating Area 3	No Preference	58	872.14
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32355IL0020002	Rating Area 3	No Preference	62	983.38
32355IL0020002	Rating Area 3	No Preference	63	1010.42
32355IL0020002	Rating Area 3	No Preference	64 and over	1026.84
32355IL0020002	Rating Area 4	No Preference	0-14	255.86
32355IL0020002	Rating Area 4	No Preference	15	278.61
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32355IL0020002	Rating Area 4	No Preference	17	296.00
32355IL0020002	Rating Area 4	No Preference	18	305.36
32355IL0020002	Rating Area 4	No Preference	19	314.73
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32355IL0020002	Rating Area 4	No Preference	24	334.46
32355IL0020002	Rating Area 4	No Preference	25	335.80
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32355IL0020002	Rating Area 4	No Preference	29	374.26
32355IL0020002	Rating Area 4	No Preference	30	379.62
32355IL0020002	Rating Area 4	No Preference	31	387.64
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32355IL0020002	Rating Area 4	No Preference	49	570.59
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32355IL0010011	Rating Area 1	No Preference	15	260.88
32355IL0010011	Rating Area 1	No Preference	16	269.03
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32355IL0010011	Rating Area 1	No Preference	20	303.79
32355IL0010011	Rating Area 1	No Preference	21	313.18
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32355IL0010011	Rating Area 1	No Preference	23	313.18
32355IL0010011	Rating Area 1	No Preference	24	313.18
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32355IL0010011	Rating Area 1	No Preference	30	355.46
32355IL0010011	Rating Area 1	No Preference	31	362.98
32355IL0010011	Rating Area 1	No Preference	32	370.50
32355IL0010011	Rating Area 1	No Preference	33	375.20
32355IL0010011	Rating Area 1	No Preference	34	380.21
32355IL0010011	Rating Area 1	No Preference	35	382.71
32355IL0010011	Rating Area 1	No Preference	36	385.22
32355IL0010011	Rating Area 1	No Preference	37	387.72
32355IL0010011	Rating Area 1	No Preference	38	390.23
32355IL0010011	Rating Area 1	No Preference	39	395.24
32355IL0010011	Rating Area 1	No Preference	40	400.25
32355IL0010011	Rating Area 1	No Preference	41	407.77
32355IL0010011	Rating Area 1	No Preference	42	414.97
32355IL0010011	Rating Area 1	No Preference	43	424.99
32355IL0010011	Rating Area 1	No Preference	44	437.52
32355IL0010011	Rating Area 1	No Preference	45	452.24
32355IL0010011	Rating Area 1	No Preference	46	469.78
32355IL0010011	Rating Area 1	No Preference	47	489.51
32355IL0010011	Rating Area 1	No Preference	48	512.06
32355IL0010011	Rating Area 1	No Preference	49	534.29
32355IL0010011	Rating Area 1	No Preference	50	559.35
32355IL0010011	Rating Area 1	No Preference	51	584.09
32355IL0010011	Rating Area 1	No Preference	52	611.34
32355IL0010011	Rating Area 1	No Preference	53	638.90
32355IL0010011	Rating Area 1	No Preference	54	668.65
32355IL0010011	Rating Area 1	No Preference	55	698.40
32355IL0010011	Rating Area 1	No Preference	56	730.66
32355IL0010011	Rating Area 1	No Preference	57	763.23

32355IL0010011	Rating Area 1	No Preference	58	797.99
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32355IL0010011	Rating Area 1	No Preference	60	849.98
32355IL0010011	Rating Area 1	No Preference	61	880.05
32355IL0010011	Rating Area 1	No Preference	62	899.78
32355IL0010011	Rating Area 1	No Preference	63	924.52
32355IL0010011	Rating Area 1	No Preference	64 and over	939.54
32355IL0010011	Rating Area 3	No Preference	0-14	257.19
32355IL0010011	Rating Area 3	No Preference	15	280.05
32355IL0010011	Rating Area 3	No Preference	16	288.79
32355IL0010011	Rating Area 3	No Preference	17	297.53
32355IL0010011	Rating Area 3	No Preference	18	306.95
32355IL0010011	Rating Area 3	No Preference	19	316.36
32355IL0010011	Rating Area 3	No Preference	20	326.11
32355IL0010011	Rating Area 3	No Preference	21	336.20
32355IL0010011	Rating Area 3	No Preference	22	336.20
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32355IL0010011	Rating Area 3	No Preference	25	337.54
32355IL0010011	Rating Area 3	No Preference	26	344.27
32355IL0010011	Rating Area 3	No Preference	27	352.33
32355IL0010011	Rating Area 3	No Preference	28	365.45
32355IL0010011	Rating Area 3	No Preference	29	376.20
32355IL0010011	Rating Area 3	No Preference	30	381.58
32355IL0010011	Rating Area 3	No Preference	31	389.65
32355IL0010011	Rating Area 3	No Preference	32	397.72
32355IL0010011	Rating Area 3	No Preference	33	402.76
32355IL0010011	Rating Area 3	No Preference	34	408.14
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32355IL0010011	Rating Area 3	No Preference	36	413.52
32355IL0010011	Rating Area 3	No Preference	37	416.21
32355IL0010011	Rating Area 3	No Preference	38	418.90
32355IL0010011	Rating Area 3	No Preference	39	424.28
32355IL0010011	Rating Area 3	No Preference	40	429.66
32355IL0010011	Rating Area 3	No Preference	41	437.73
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32355IL0010011	Rating Area 3	No Preference	43	456.22
32355IL0010011	Rating Area 3	No Preference	44	469.67
32355IL0010011	Rating Area 3	No Preference	45	485.47
32355IL0010011	Rating Area 3	No Preference	46	504.29
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32355IL0010011	Rating Area 3	No Preference	49	573.55
32355IL0010011	Rating Area 3	No Preference	50	600.45
32355IL0010011	Rating Area 3	No Preference	51	627.01
32355IL0010011	Rating Area 3	No Preference	52	656.26
32355IL0010011	Rating Area 3	No Preference	53	685.84
32355IL0010011	Rating Area 3	No Preference	54	717.78
32355IL0010011	Rating Area 3	No Preference	55	749.72

32355IL0010011	Rating Area 3	No Preference	56	784.35
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32355IL0010011	Rating Area 3	No Preference	59	875.12
32355IL0010011	Rating Area 3	No Preference	60	912.44
32355IL0010011	Rating Area 3	No Preference	61	944.71
32355IL0010011	Rating Area 3	No Preference	62	965.89
32355IL0010011	Rating Area 3	No Preference	63	992.45
32355IL0010011	Rating Area 3	No Preference	64 and over	1008.59
32355IL0010011	Rating Area 4	No Preference	0-14	251.31
32355IL0010011	Rating Area 4	No Preference	15	273.65
32355IL0010011	Rating Area 4	No Preference	16	282.19
32355IL0010011	Rating Area 4	No Preference	17	290.73
32355IL0010011	Rating Area 4	No Preference	18	299.93
32355IL0010011	Rating Area 4	No Preference	19	309.13
32355IL0010011	Rating Area 4	No Preference	20	318.66
32355IL0010011	Rating Area 4	No Preference	21	328.51
32355IL0010011	Rating Area 4	No Preference	22	328.51
32355IL0010011	Rating Area 4	No Preference	23	328.51
32355IL0010011	Rating Area 4	No Preference	24	328.51
32355IL0010011	Rating Area 4	No Preference	25	329.83
32355IL0010011	Rating Area 4	No Preference	26	336.40
32355IL0010011	Rating Area 4	No Preference	27	344.28
32355IL0010011	Rating Area 4	No Preference	28	357.09
32355IL0010011	Rating Area 4	No Preference	29	367.61
32355IL0010011	Rating Area 4	No Preference	30	372.86
32355IL0010011	Rating Area 4	No Preference	31	380.75
32355IL0010011	Rating Area 4	No Preference	32	388.63
32355IL0010011	Rating Area 4	No Preference	33	393.56
32355IL0010011	Rating Area 4	No Preference	34	398.82
32355IL0010011	Rating Area 4	No Preference	35	401.44
32355IL0010011	Rating Area 4	No Preference	36	404.07
32355IL0010011	Rating Area 4	No Preference	37	406.70
32355IL0010011	Rating Area 4	No Preference	38	409.33
32355IL0010011	Rating Area 4	No Preference	39	414.58
32355IL0010011	Rating Area 4	No Preference	40	419.84
32355IL0010011	Rating Area 4	No Preference	41	427.73
32355IL0010011	Rating Area 4	No Preference	42	435.28
32355IL0010011	Rating Area 4	No Preference	43	445.79
32355IL0010011	Rating Area 4	No Preference	44	458.93
32355IL0010011	Rating Area 4	No Preference	45	474.37
32355IL0010011	Rating Area 4	No Preference	46	492.77
32355IL0010011	Rating Area 4	No Preference	47	513.47
32355IL0010011	Rating Area 4	No Preference	48	537.12
32355IL0010011	Rating Area 4	No Preference	49	560.44
32355IL0010011	Rating Area 4	No Preference	50	586.73
32355IL0010011	Rating Area 4	No Preference	51	612.68
32355IL0010011	Rating Area 4	No Preference	52	641.26
32355IL0010011	Rating Area 4	No Preference	53	670.17

32355IL0010011	Rating Area 4	No Preference	54	701.38
32355IL0010011	Rating Area 4	No Preference	55	732.59
32355IL0010011	Rating Area 4	No Preference	56	766.42
32355IL0010011	Rating Area 4	No Preference	57	800.59
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32355IL0010011	Rating Area 4	No Preference	59	855.12
32355IL0010011	Rating Area 4	No Preference	60	891.59
32355IL0010011	Rating Area 4	No Preference	61	923.12
32355IL0010011	Rating Area 4	No Preference	62	943.82
32355IL0010011	Rating Area 4	No Preference	63	969.77
32355IL0010011	Rating Area 4	No Preference	64 and over	985.53

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

Company Name: Molina Healthcare of Illinois, Inc.

SERFF Filing ID: MHCI-134108693

Individual or Small Group: Individual

Effective Date: 1/1/2025

Exchange Information: On-Exchange
(On-Exchange or Off-Exchange Only)

Product Type(s) Offered: HMO
(HMO, PPO, and/or POS)

Metal Tiers Offered: Silver, Gold
(please list which metal tiers are offered)

Tobacco Rating Factors Used? n
(y/n)

Description of Service Areas: Molina Marketplace serves 5 counties in Illinois: Cook, DuPage, Kane, Will and Kendall

Rate Change Summary:

Average Rate Change:	1.60%
Maximum Rate Change:	3.80%
Minimum Rate Change:	-2.20%

Expected Number of People Affected: 6,352

Company Justification for Rate Change: This rate change is driven by changes to underlying experience period claims, expectations of risk pool acuity, provider unit cost assumptions, taxes and fees and administrative costs

Expected Medical Loss Ratio:	85.0%
Expected Annual Medical Trend:	6.7%
Expected Administrative Cost Ratio:	17.8%

Any Other Relevant Comments: (optional)

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**

Illinois Insurance Code Link	Illinois Compiled Statutes Online		
Illinois Administrative Code Link	Administrative Regulations Online		
Product Coding Matrix	Product Coding Matrix		
REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
		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.	
COMPANY REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
Cover Letter	50 IL Adm. Code 916.40 (b)	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.	Actuarial Memorandum, Page 1

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 rate filing is not being made in support of a grandfathered plan.
Implementation Date		The proposed effective date of rate revision implementation.	Actuarial Memorandum, Page 1
Rate Filing Requirements	215 ILCS 5/355	<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>	<p>Form Filing: MHC -134108677</p> <p>Rate Filing: MHCI- 134108693</p>
Rate Filing Submission		Rate Filings must be submitted in their entirety into both SERFF and the Web Portal for review.	Molina has completed
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>http://www.serff.com/documents/index_ppaca_tois.pdf</p>	HOrg021 Individual Health Organizations - Health Maintenance (HMO)
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>https://www.qhpcertification.cms.gov/s/Unified%20Rate%20Review</p>	Molina has completed
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 http://www2.illinois.gov/sites/Insurance/Companies/Documents/Experience.xlsx</p>	32355_ExperienceSpreadsheet_202040603

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: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistSmallGroup.pdf</p> <p>Individual Checklist: http://www2.illinois.gov/sites/Insurance/Companies/documents/RateReviewChecklistIndividual.pdf</p>	Part III - Rate Filing Documentation and Actuarial Memorandum
Actuarial Certification		The Actuarial Certification must be completed for all filings. http://www2.illinois.gov/sites/Insurance/Companies/documents/ActuarialCertificationForRateFilings.pdf	32355_ActuarialCertification_20240605
Rate Schedules/Manuals		Shall be attached in SERFF as separate attachments from other documents required in SERFF.	Molina has completed
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.	Molina has completed
Public Access	215 ILCS 5/404	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.	Molina has completed
Have you included the following forms?		<ol style="list-style-type: none"> 1. Federal Unified Rate Review Template 2. Rate Data Collection Form 3. Actuarial Memorandum 4. Actuarial Certification 	Molina has completed



2001 Butterfield Rd, Suite 750
Downers Grove, IL 60515

Molina Healthcare of Illinois, Inc.
Illinois Initial Filing: Plan Year 2025
External Review: MHCI-134108692
Network: MHCI-134108682
Form: MHCI-134108677
Rate: MHCI-134108693
Binder: MHCI-IL25-125118699

May 29, 2024

2025 Plan Year Crosswalk of HIOS IDs and Service Area IDs:

<u>14 Digit HIOS ID</u>	<u>Service Area ID</u>
32355IL0010001	ILS001
32355IL0010002	ILS001
32355IL0010009	ILS001
32355IL0010010	ILS001
32355IL0010011	ILS001
32355IL0020001	ILS001
32355IL0020002	ILS001



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May 29, 2024

2025 Plan Year Crosswalk of Network IDs and Service Area IDs:

<u>Network ID</u>	<u>Service Area ID</u>
ILN001	ILS001


Company Name Molina Healthcare of Illinois
SERFF Filing Number MHCI-134108693

I, Charlie Kearns, 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, 31, and 41.

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

Printed Name Charlie Kearns

Signature 
AVP, Actuarial Services

Title _____

Date 06/05/2024

June 11, 2024

Illinois Department of Insurance
320 W. Washington St.
Springfield, IL 62767

RE: SERFF Tracking Number MHCI-134108693
Request for Confidentiality of Rates Filing Documents

This letter serves as a request for the Illinois Department of Insurance to consider specific documents contained in Molina Healthcare of Illinois' (Molina) Rate Filing application to be maintained as confidential and not made public. Molina's rate filing has been submitted via the System for Electronic Rate and Form Filing (SERFF) under tracking number MHCI-134108693. This request for confidentiality is to protect trade secret information, as defined under Section 7(1)(g) of the Freedom of Information Act (FOIA) [5 ILCS 140/7(1)(g)]. As defined under 5 ILCS 140/7(1)(g), the material contained within the SERFF Rate Filing documents listed below, as well as data contained within the filing, represents trade secret information, including Molina- specific formulas, compilations, programs, methods, techniques, and processes. This information represents an economic value and if disclosed would cause competitive harm. We request that these documents are kept trade secret until rates are approved for all carriers', this ensures that another plan may not use the position of another to amend their rates during rate review.

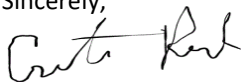
Molina requests that the following sections (including initial submissions and updates) attached to SERFF Tracking Number MHCI-134108693 be considered confidential:

- **SERFF Rate/Rule Schedule Tab**
 - Molina Rates
 - Rate Review Detail
- **SERFF URRT Tab**
 - Unified Rate Review Template
 - Actuarial Memorandum
- **SERFF Supporting Documentation**
 - Actuarial Certification
 - Experience Spreadsheet
 - Proposed Enrollment Template
 - Rate Table Template
 - AV Calculator Screenshots
 - Public Rate Filing Summary

Should Molina be asked to attach additional supporting documents and/or information during the review process, we respectfully request that the additional documents and information be considered confidential as well.

Thank you for your assistance.

Sincerely,



Cristina Rodriguez
Government Contracts Manager
Molina Healthcare of Illinois, Inc.