



**BlueCross BlueShield
of Illinois**

May 28th, 2026

Ann Gillespie
Acting Director, Department of Insurance
320 West Washington Street
Springfield, Illinois 62767

**Subject: Blue Cross Blue Shield of Illinois (BCBSIL), a division of Health Care Service Corporation, Chicago, Illinois
FEIN 36-1236610
Filing # ILCP-134960994 - SG202609NGF
Rate Filing Actuarial Memorandum and Justification Review Standards**

Ms. Gillespie,

This rate filing is to comply with the Illinois Department of Insurance (DOI) Company Bulletin 2016-03 addressing transition policies. BCBSIL has chosen to file option 2b. The purpose of this filing is to acknowledge an increase to our base rate for our fully-insured, non-grandfathered regulated small group business and renewal manual rates with effective dates on or after September 1, 2026. This block of business is filed with the DOI under policy forms GB16HCSC (HMO) and GB10HCSC (non-HMO). **A completed rate filing checklist is enclosed in the Supporting Documentation tab within SERFF.**

Attached are the Rate Filing Actuarial Memorandum and Justification Review Standards and other supporting documents in compliance the Illinois Department of Insurance Company Bulletin 2015-06 and the Checklist for Second Renewal of Existing Policy Plans.

We respectfully request that the DOI discuss with us in advance any public disclosure of the information contained in our filing to ensure that it is disclosed in a manner that is not misleading to consumers.

Sincerely,

Brian Krzych, FSA, MAAA
Executive Director & Actuary

300 East Randolph Street □ Chicago, Illinois 60601-5099 □ 312/653-6000 □ www.bcbsil.com

*Blue Cross and Blue Shield of Illinois, a division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association*