

Plan Year 2026 Public Rate Filing Summary for Individual and Small Group ACA-Compliant Plans
215 ILCS 5/355(d) and (e)

Company Name:	UnitedHealthcare Insurance Company of Illinois
SERFF Filing ID:	UHLC-134549388
Individual or Small Group:	Small Group
Effective Date:	1/1/2026
Exchange Information: (On-Exchange or Off-Exchange Only)	Off-Exchange Only
Product Type(s) Offered: (HMO, PPO, and/or POS)	POS
Metal Tiers Offered: (please list which metal tiers are offered)	Platinum, Gold, Silver, Bronze
Tobacco Rating Factors Used? (y/n)	n
Description of Service Areas:	Statewide, all counties
Rate Change Summary:	
Average Rate Change:	10.40%
Maximum Rate Change:	22.78%
Minimum Rate Change:	5.67%
Expected Number of People Affected:	31,291
Company Justification for Rate Change:	<p>There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year’s rate actions include:</p> <ul style="list-style-type: none">•Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.•Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare
Expected Medical Loss Ratio:	79.0%
Expected Annual Medical Trend:	10.1%
Expected Administrative Cost Ratio:	11.2%
Any Other Relevant Comments: (optional)	

Comments from the public are welcome at DOI.HealthRateReview@illinois.gov through July 12, 2025.