

2021 ANALYSIS OF ILLINOIS OFF EXCHANGE ONLY PLANS

2021 ISSUERS OFFERING INDIVIDUAL ACA OFF EXCHANGE ONLY PLANS IN ILLINOIS

BRIGHT HEALTH ENTERED THE INDIVIDUAL OFF EXCHANGE ONLY MARKET IN 2021

- Individual Off Exchange Only Market – 70 Plans Available
 - Bright Health Insurance Company of Illinois (HMO)
 - Celtic Insurance Company (HMO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (POS)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
- Additionally, all plans offered through the Marketplace will also be available Off Exchange, so consumers will have additional coverage options

2021 ISSUERS OFFERING SMALL GROUP ACA OFF EXCHANGE ONLY PLANS IN ILLINOIS

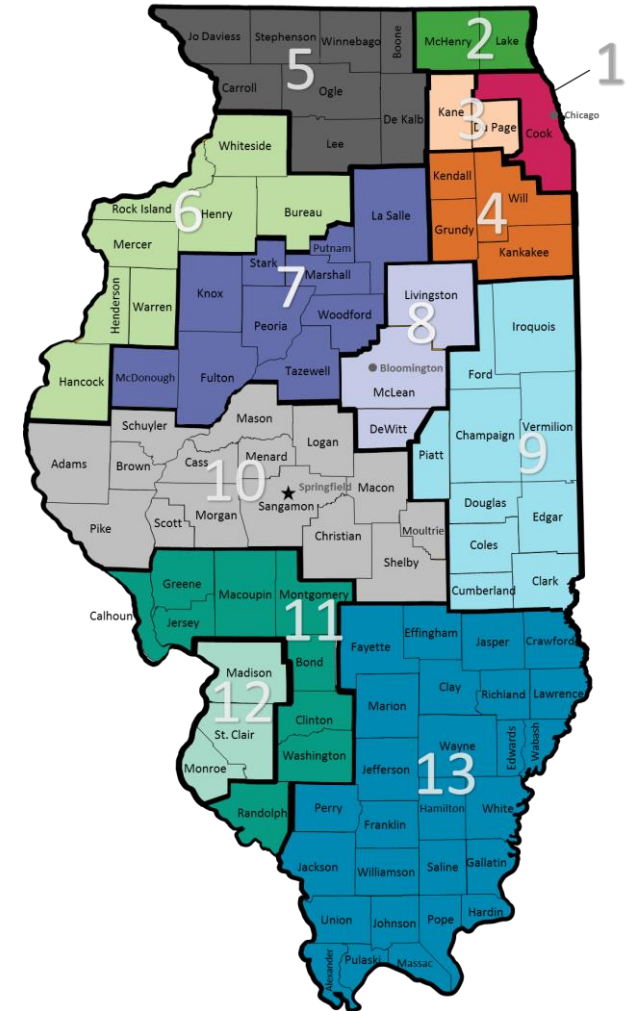
TWO ISSUERS LEFT THE SMALL GROUP OFF EXCHANGE ONLY MARKET FOR 2021

- Small Group Off Exchange Market – 752 Plans Available
 - Aetna Health Insurance Company – (POS)
 - Aetna Life Insurance Company – (PPO)
 - Health Alliance Medical Plan, Inc. (HAMP) – (HMO, PPO, and POS)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
 - Humana Health Plan, Inc. – (HMO and POS)
 - Humana Insurance Company – (PPO and Ind)
 - Medical Associates Health Plans – (HMO and POS)
 - MercyCare HMO Inc. – (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO, POS, and PPO)
 - UnitedHealthcare Company – (HMO)
 - UnitedHealthcare Insurance Company of Illinois – (POS)
 - UnitedHealthcare Insurance Company of the River Valley – (POS)
 - UnitedHealthcare Plan of the River Valley, Inc. – (HMO)
- National Health Insurance Company and Wisconsin Physician Service Insurance Corporation have left the market for 2021.

HEALTH PLAN RATING AREAS – 13 DISTINCT AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas remain unchanged from 2020.

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



PLAN ANALYSIS

OFF-EXCHANGE

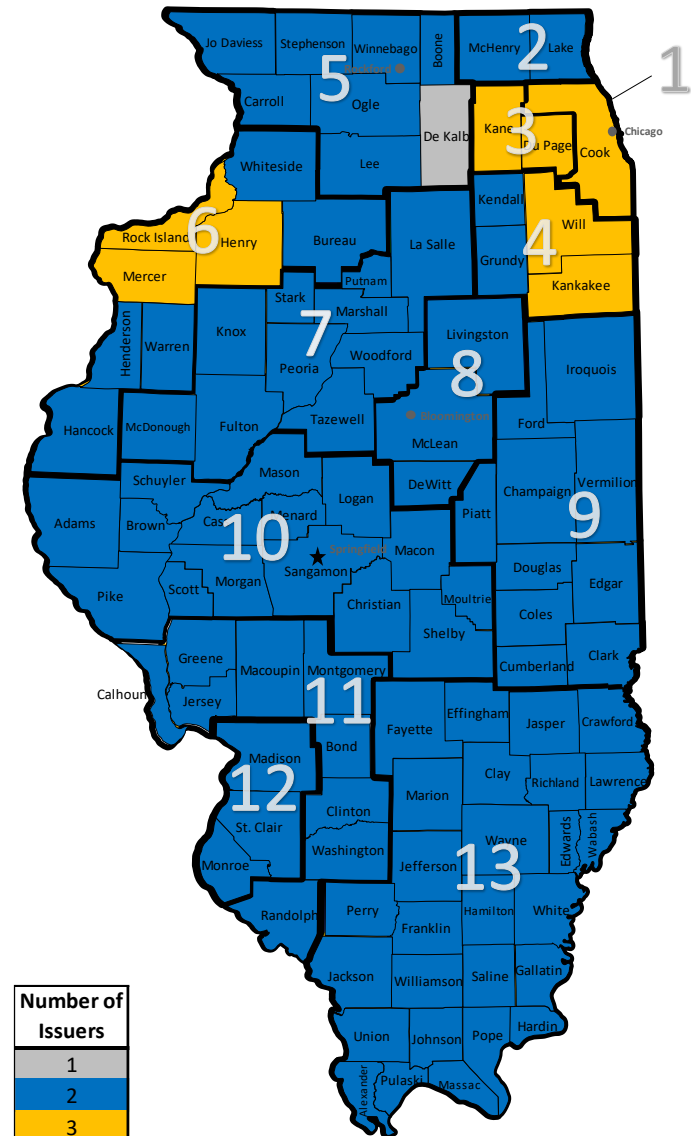
OFF EXCHANGE ONLY - BACKGROUND

- The information provided in these slides represent plans that will be available Off Exchange only, through an issuer, broker, or agent.
- All plans offered through the Marketplace will also be available Off Exchange, so consumers will have more options than what is shown here.

NUMBER OF ISSUERS BY COUNTY

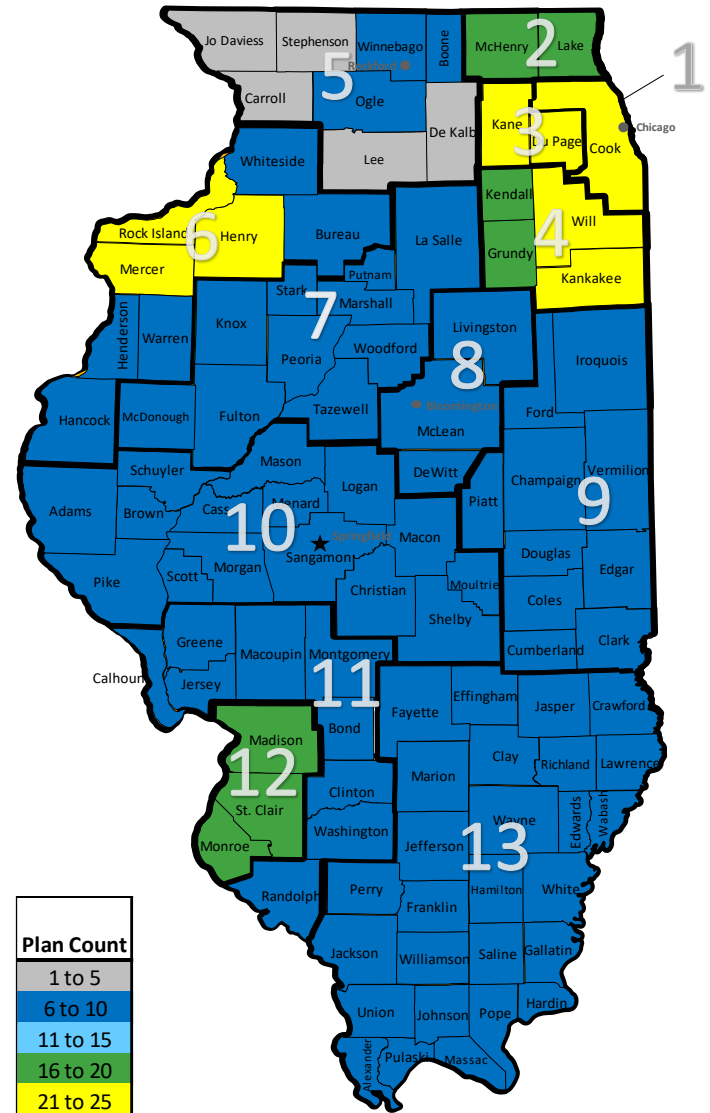
(INDIVIDUAL, OFF EXCHANGE ONLY)

- Bright Health, Celtic, HAMP, HCSC, and Quartz will offer Individual Off Exchange Only plans.
- HCSC is the only issuer offering plans in all counties.
- Every county in the state will have at least 2 issuers to choose from, except for DeKalb county where only HCSC is offering plans



NUMBER OF PLANS BY COUNTY (INDIVIDUAL, OFF EXCHANGE ONLY)

- Bright Health
 - Offering plan options in Rating Areas 1, 3, and part of Rating Area 4.
- Celtic
 - Now offering plan options in all of Rating Areas 1, 2, 3, 4, and 12 and parts of Rating Area 6
- HAMP
 - Now offers coverage in Rating Areas 4, 6, 7, 8, 9, 10, 11, and 13 on their Elite plan options.
- HCSC
 - Offering Blue Choice Preferred plans in all counties.
 - Offering Blue Precision HMO plans in all of Rating Areas 1, 2, 3, 4, and parts of 5 and 7.
- Quartz
 - Offering plan options in all of Rating Area 5 except DeKalb County.



ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA

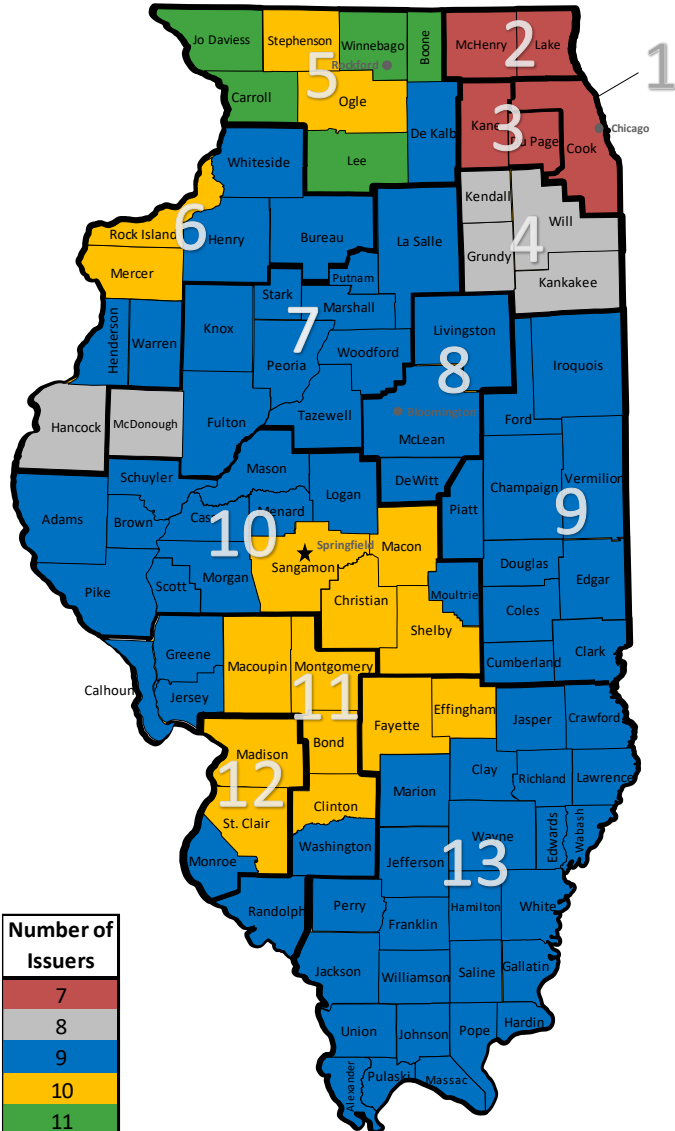
(INDIVIDUAL, OFF EXCHANGE ONLY)

	Bright Health HMO	Celtic HMO	HAMP POS	HCSC HMO	HCSC PPO	Quartz HMO
Rating Area 1	Full	Full		Full	Full	
Rating Area 2		Full		Full	Full	
Rating Area 3	Full	Full		Full	Full	
Rating Area 4	Partial	Full	Partial	Full	Full	
Rating Area 5				Partial	Full	Partial
Rating Area 6		Partial	Full		Full	
Rating Area 7			Full	Partial	Full	
Rating Area 8			Full		Full	
Rating Area 9			Full		Full	
Rating Area 10			Full		Full	
Rating Area 11			Full		Full	
Rating Area 12		Full			Full	
Rating Area 13			Full		Full	

- Only HCSC (HMO and PPO) offers multiple plan types with HCSC PPO the only plan type offered statewide.
- In addition to these coverage options, all On Exchange options will be available Off Exchange.

NUMBER OF ISSUERS BY COUNTY (SMALL GROUP, OFF EXCHANGE ONLY)

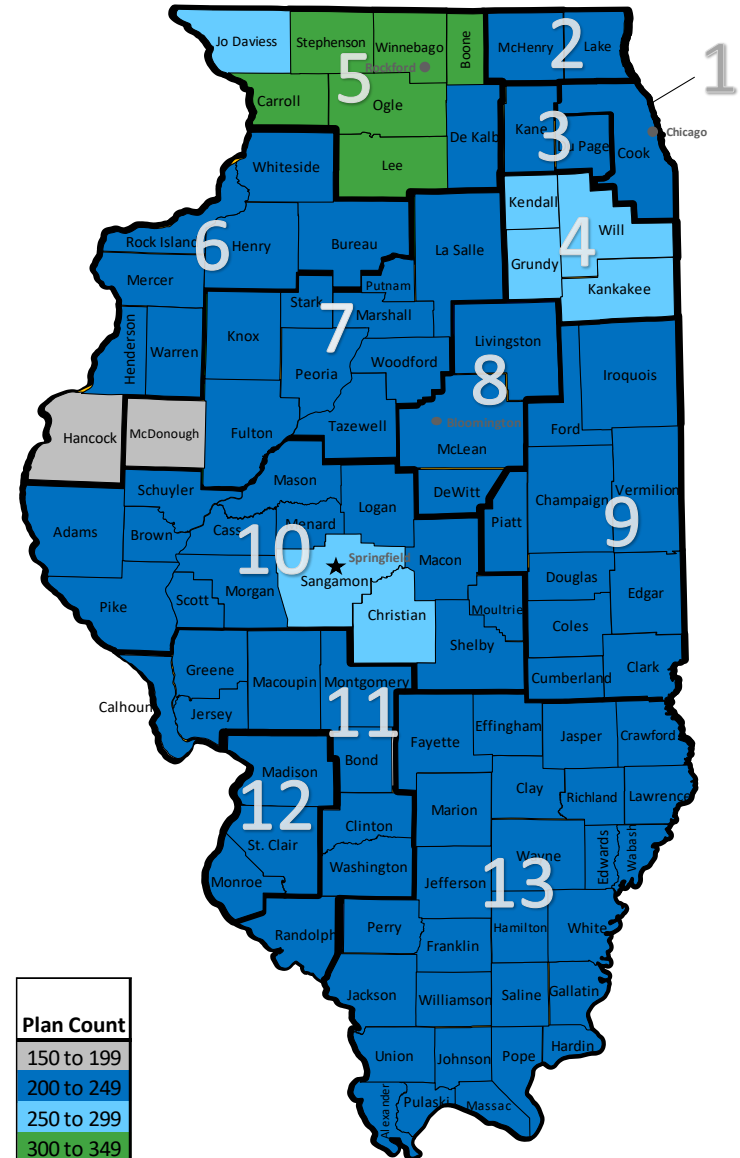
- Aetna, Health Care Service Corporation, Humana and United are offering plans in all rating areas.
- Every county within the state will have plan options to consider from numerous issuers.



NUMBER OF PLANS BY COUNTY

(SMALL GROUP, OFF EXCHANGE ONLY)

- Most of the state falls within the 200 to 249 plan count range.
- Northern Illinois will have the most plan options available in 2021.
- Regardless, a wide range of plan options for small employers are available in all counties.

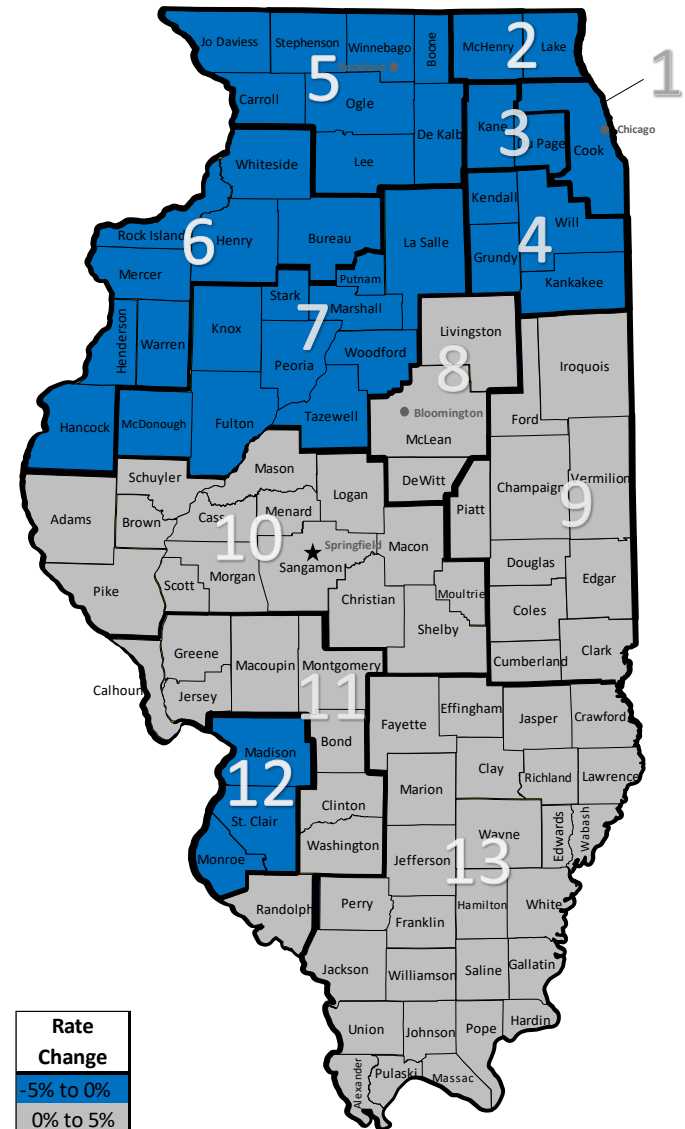


RATE INFORMATION

OFF-EXCHANGE

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST BRONZE PLAN (OFF EXCHANGE ONLY)

- The entire state will experience moderate rate changes within +/- 5%.
- The modest rate increases will be experienced in Rating Areas 1-7 and 12.
- The north half of the state will see modest rate decreases while the southern half will primarily see modest rate increases.



THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS 0%.

(OFF EXCHANGE ONLY)

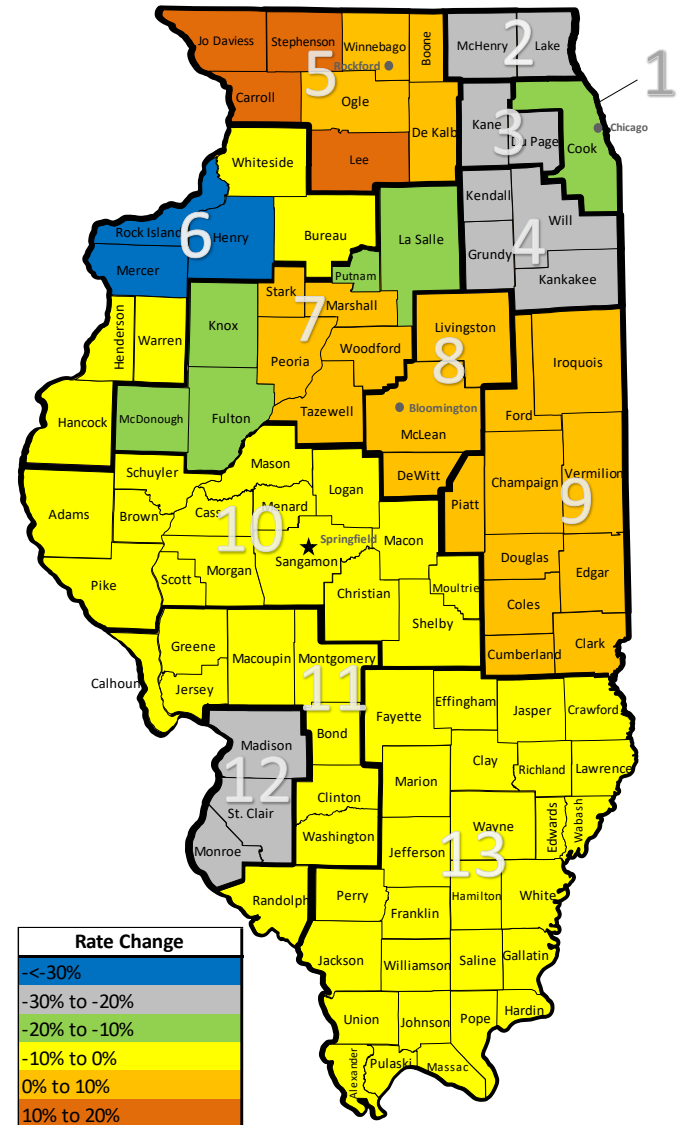
<u>Rating Area</u>	<u>2020 Issuer¹</u>	<u>2020 21 Year-Old Non-Tobacco Rate</u>	<u>2021 Issuer¹</u>	<u>2021 21 Year-Old Non-Tobacco Rate</u>	<u>2021 Rate Change</u>
Rating Area 1	HCSC	\$330.30	HCSC	\$330.24	0%
Rating Area 2	HCSC	\$325.68	HCSC	\$321.64	-1%
Rating Area 3	HCSC	\$313.62	HCSC	\$311.23	-1%
Rating Area 4	HCSC	\$311.55	HCSC	\$305.25	-2%
Rating Area 5	HCSC	\$400.85	HCSC	\$394.59	-2%
Rating Area 6	HCSC	\$350.60	HCSC	\$339.61	-3%
Rating Area 7	HCSC	\$389.47	HCSC	\$378.86	-3%
Rating Area 8	HCSC	\$353.96	HCSC	\$359.57	2%
Rating Area 9	HCSC	\$383.63	HCSC	\$393.09	2%
Rating Area 10	HCSC	\$355.83	HCSC	\$356.18	0%
Rating Area 11	HCSC	\$351.33	HCSC	\$361.06	3%
Rating Area 12	HCSC	\$326.48	HCSC	\$323.82	-1%
Rating Area 13	HCSC	\$430.32	HCSC	\$441.55	3%
Weighted Average Change²					0%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2020 Open Enrollment Data <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2020-Marketplace-Open-Enrollment-Period-Public-Use-Files>.

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST SILVER PLAN (OFF EXCHANGE ONLY)

- Rate changes will vary throughout the state ranging from a 30% decrease to an almost 20% increase.
- Much of central and southern Illinois will experience moderate changes in rates within the +/- 10% range.
- The largest increases will be in parts of Rating Area 5.
- Part of Rating Area 6 will experience the largest decrease.



THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 17% DECREASE (OFF EXCHANGE ONLY)

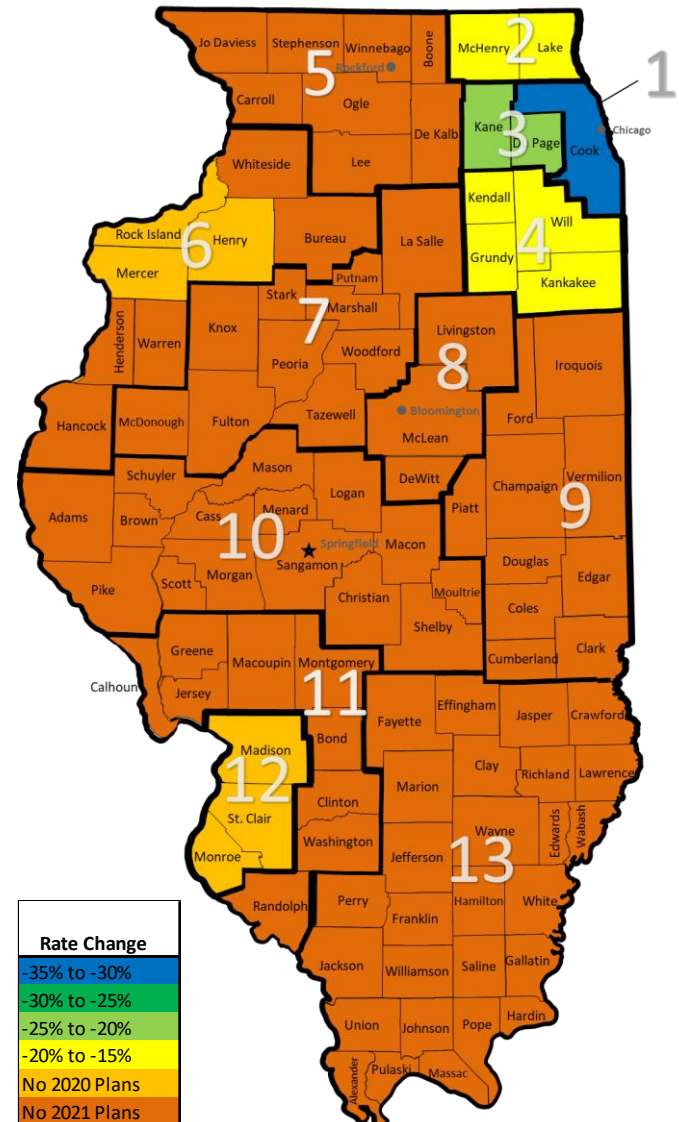
Rating Area	2020 Issuer ¹	2020 21 Year-Old Non-Tobacco Rate	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2021 Rate Change
Rating Area 1	Celtic	\$276.80	Celtic	\$225.84	-18%
Rating Area 2	HCSC	\$354.95	Celtic	\$261.55	-26%
Rating Area 3	HCSC	\$342.72	Celtic	\$248.28	-28%
Rating Area 4	HCSC	\$331.78	Celtic	\$250.58	-24%
Rating Area 5	HCSC ³	\$354.43	HCSC ³	\$364.07	3%
	Quartz ³	\$372.23	Quartz ³	\$410.72	10%
Rating Area 6	HCSC ⁴	\$388.81	Celtic ⁴	\$266.72	-31%
	HCSC ⁴	\$388.81	HCSC ⁴	\$379.91	-2%
Rating Area 7	HCSC ⁵	\$346.45	HAMP	\$369.99	7%
	HCSC ⁵	\$431.43	HAMP	\$369.99	-14%
Rating Area 8	HCSC	\$348.90	HAMP	\$358.43	3%
Rating Area 9	HAMP	\$353.46	HAMP	\$358.43	1%
Rating Area 10	HCSC	\$394.54	HAMP	\$362.29	-8%
Rating Area 11	HCSC	\$390.30	HAMP	\$385.40	-1%
Rating Area 12	HCSC	\$364.28	Celtic	\$261.46	-28%
Rating Area 13	HCSC	\$475.35	HAMP	\$439.35	-8%
Weighted Average Change²					-17%

Notes:

- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
- Weights used for average increase calculation are based on CMS 2020 Open Enrollment Data <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2020-Marketplace-Open-Enrollment-Period-Public-Use-Files>.
- Quartz offers the lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Stephenson).
- HCSC offers the lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).
- HCSC offered different networks in 2020 that covered different counties

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST GOLD PLAN (OFF EXCHANGE ONLY)

- The St. Louis, Quad Cities, and Chicagoland Area are the only areas with Off Exchange only Gold coverage options.
- All counties with Gold coverage options will see rates decrease.
- Gold plans in Rating Area 1 will see the most pronounced decrease in rates.



THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS IS A 26% DECREASE (OFF EXCHANGE ONLY)

<u>Rating Area</u>	<u>2020 Issuer¹</u>	<u>2020 21 Year-Old Non-Tobacco Rate</u>	<u>2021 Issuer¹</u>	<u>2021 21 Year-Old Non-Tobacco Rate</u>	<u>2021 Rate Change</u>
Rating Area 1	HCSC	\$408.76	Celtic	\$280.97	-31%
Rating Area 2	HCSC	\$404.14	Celtic	\$325.40	-19%
Rating Area 3	HCSC	\$390.33	Celtic	\$308.89	-21%
Rating Area 4	HCSC	\$377.98	Celtic	\$311.75	-18%
Weighted Average Change²					-26%

- No Gold Coverage options were available in Rating Areas 6, 9-13, and parts of 5 and 7 in 2020 for off exchange only plans.
- No Gold Coverage options are available in Rating Areas 5, 7-11, 13, and part of 6 in 2021 for off exchange only plans.
- Celtic is the only Issuer offering Gold Coverage in 2021.

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Weights used for average increase calculation are based on CMS 2020 Open Enrollment Data <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2020-Marketplace-Open-Enrollment-Period-Public-Use-Files>.