

2022 ANALYSIS OF ILLINOIS OFF-EXCHANGE ONLY PLANS

SUMMARY OF ISSUERS OFFERING INDIVIDUAL ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS FOR 2022

OSCAR ENTERED THE INDIVIDUAL OFF-EXCHANGE ONLY MARKET IN 2022

- Individual Off-Exchange Only Market – 77 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)
 - Oscar Health Plan, Inc. (HMO)
- All plans offered through the Marketplace will also be available Off-Exchange, so consumers will have additional coverage options.

SUMMARY OF ISSUERS OFFERING SMALL GROUP ACA OFF-EXCHANGE ONLY PLANS IN ILLINOIS FOR 2022

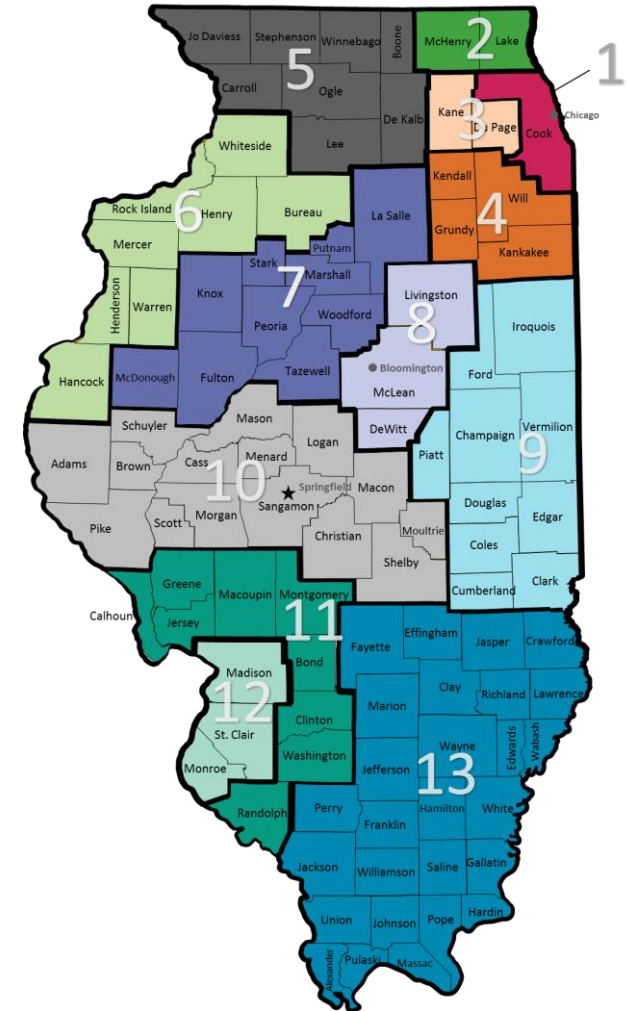
ONE ISSUER ENTERED THE SMALL GROUP OFF-EXCHANGE ONLY MARKET FOR 2022

- Small Group Off-Exchange Market – 872 Plans Available
 - Aetna Health Insurance Company – (POS)
 - Aetna Life Insurance Company – (PPO)
 - Cigna Health and 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)

HEALTH PLAN RATING AREAS – 13 DISTINCT AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas remain unchanged from 2021.

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



PLAN

ANALYSIS

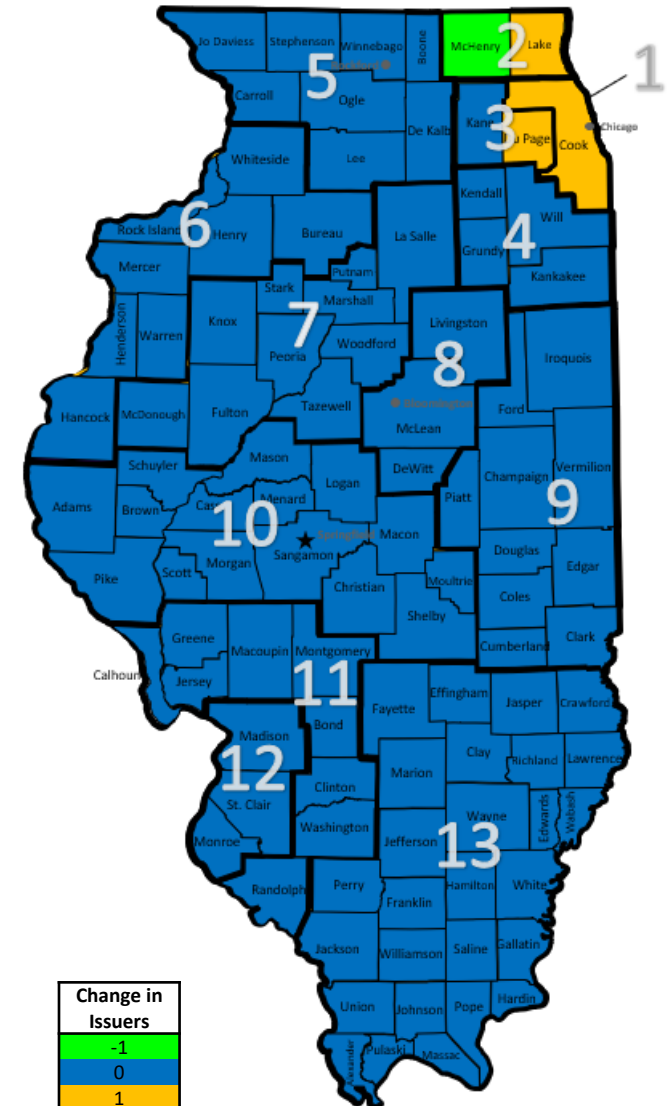
OFF-EXCHANGE

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 – CHANGE FROM PRIOR YEAR (INDIVIDUAL, OFF-EXCHANGE ONLY)

- Most of the state will not see a change in the number of issuers offering coverage in 2022 as compared to 2021.
- Rating Areas 1 and part of Rating Areas 2 and 3 will see an increase in the number of issuers in 2022 as compared to 2021 due to new entrants to the market.
- Part of Rating Area 2 will see a decrease in the number of issuers in 2022 as compared to 2021 due to a reduction in the service area of an issuer.



ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA

(INDIVIDUAL, OFF-EXCHANGE ONLY)

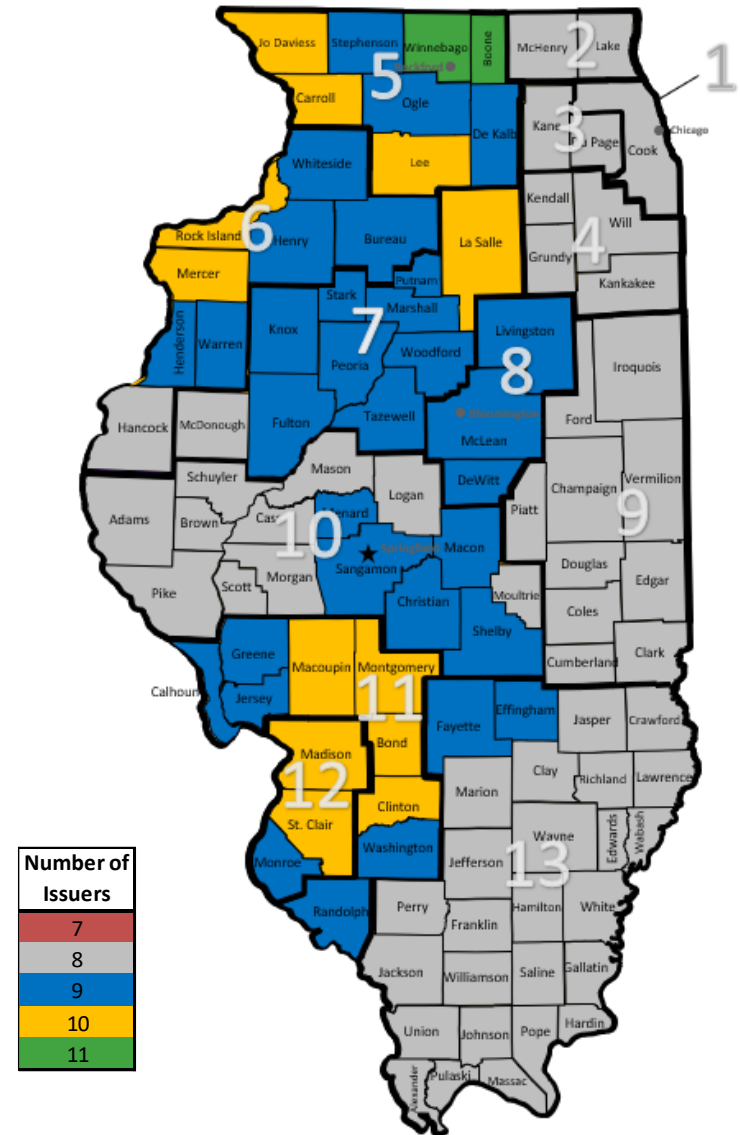
	Bright Health HMO	Celtic HMO	HAMP POS	HCSC HMO	HCSC PPO	Quartz HMO	Oscar HMO
Rating Area 1	Full	Full		Full	Full		Full
Rating Area 2		Partial		Full	Full		Partial
Rating Area 3	Full	Full		Full	Full		Partial
Rating Area 4	Partial	Full	Partial	Full	Full		
Rating Area 5				Partial	Full	Partial	
Rating Area 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

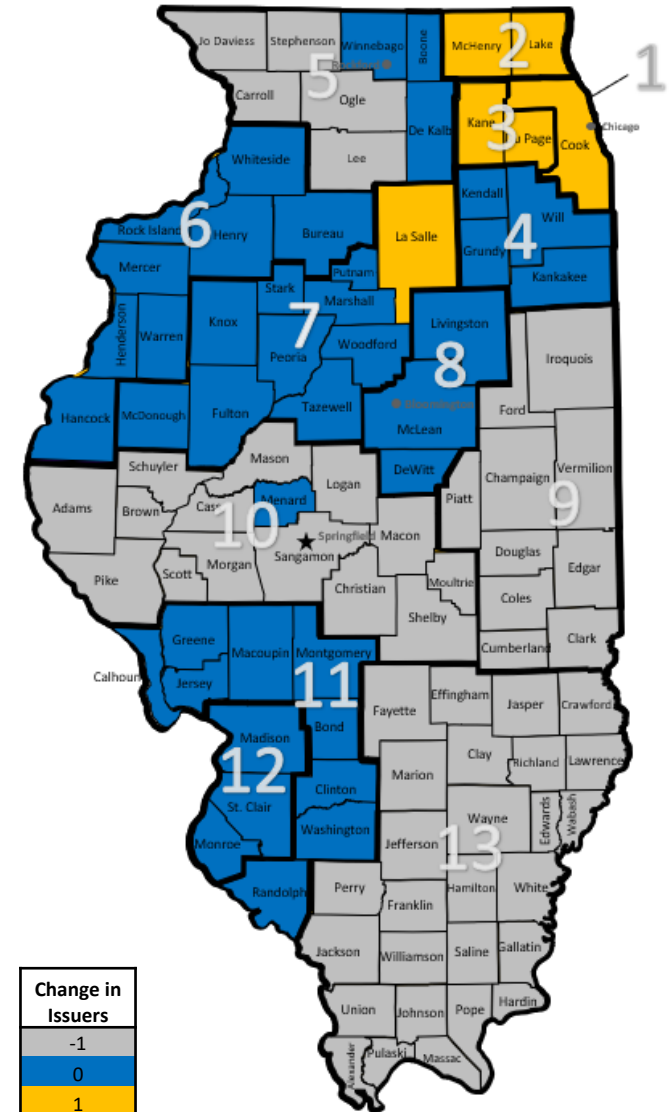
(SMALL GROUP, OFF-EXCHANGE ONLY)

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



NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR (SMALL GROUP, OFF-EXCHANGE ONLY)

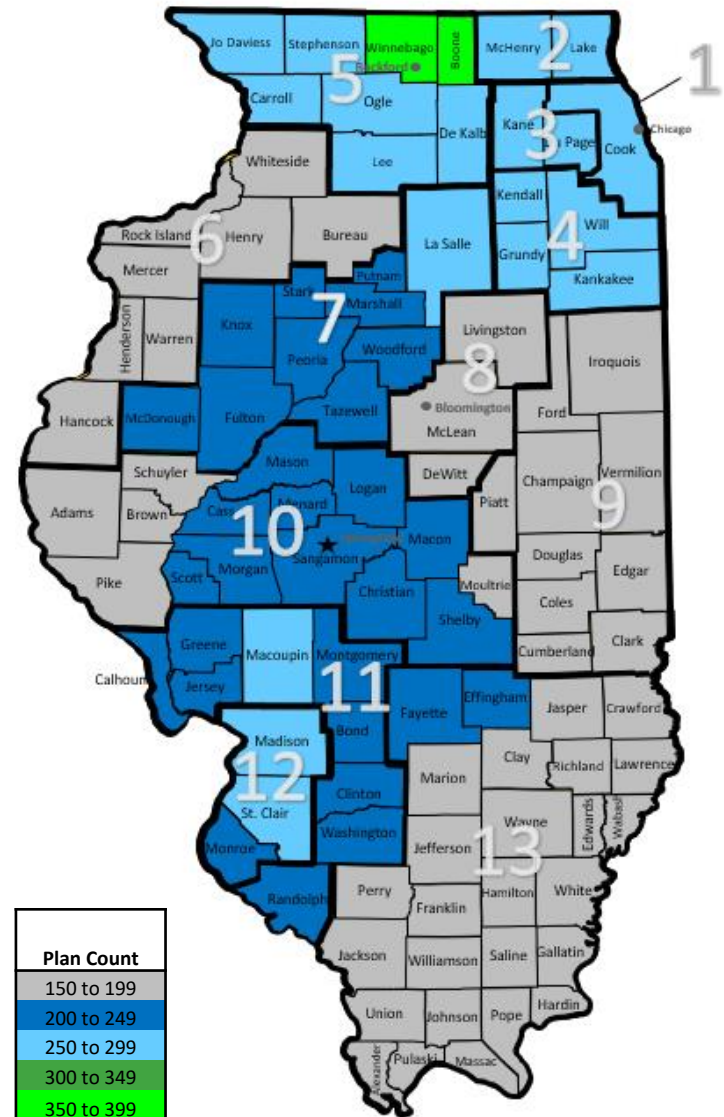
- The state will experience little to no change in the number of issuers offering coverage.
- Counties in Rating Area 4, 6, 8, 11, and 12 and parts of Rating Areas 5, 7, and 10 will see no change in the number of issuers in 2022.
- Cigna Health and Life Insurance Company entered the Small Group Off-Exchange market in 2022.



NUMBER OF PLANS BY COUNTY

(SMALL GROUP, OFF-EXCHANGE ONLY)

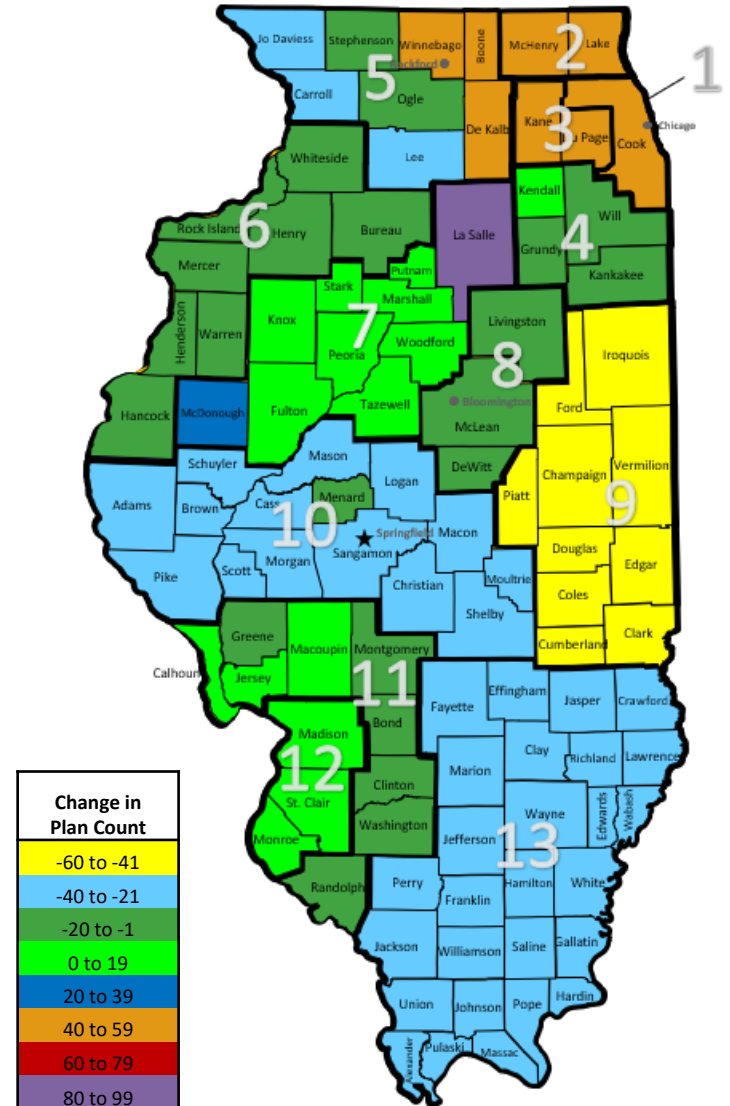
- Almost the entire state falls within the 150 to 299 plan count range.
- Northern Illinois will have the most plan options available in 2022.
- A wide range of plan options for small employers are available in all counties.



NUMBER OF PLANS BY COUNTY – CHANGE FROM PRIOR YEAR

(SMALL GROUP, OFF-EXCHANGE ONLY)

- Much of the state will experience a decrease in the number of plan options in 2022 primarily driven by the rural regions of the state.
- The more urban Rating Areas 1, 2, 3, 7, and 12 and parts of Rating Areas 4, 5, and 11 will see an increase in the number of plan options.



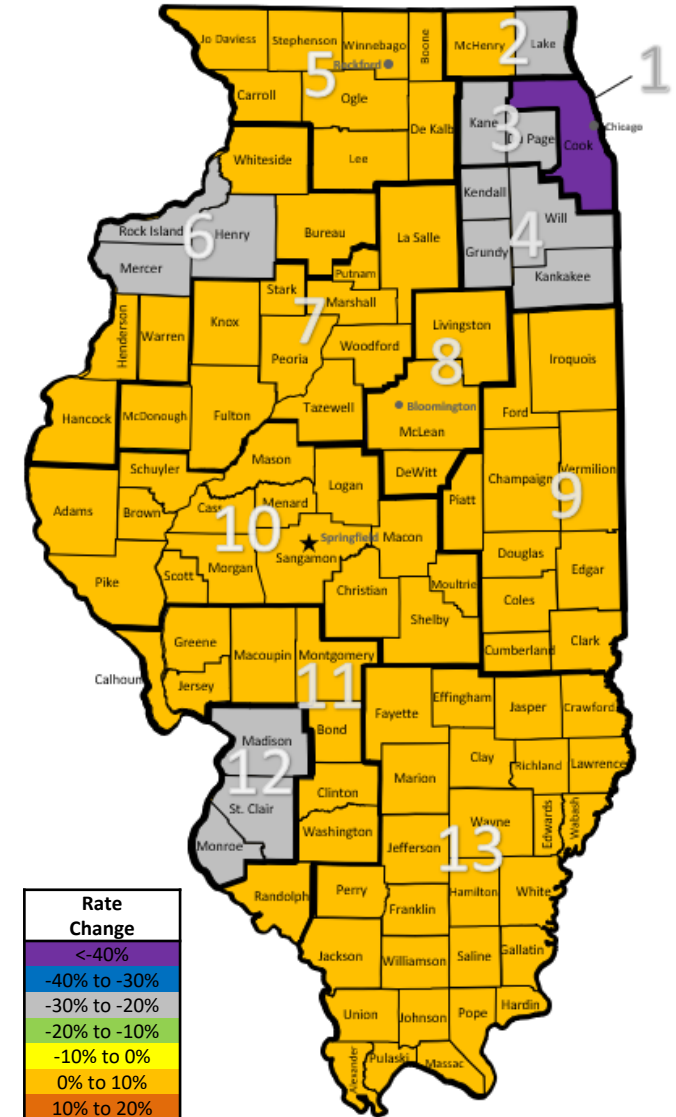
RATE

INFORMATION

OFF-EXCHANGE

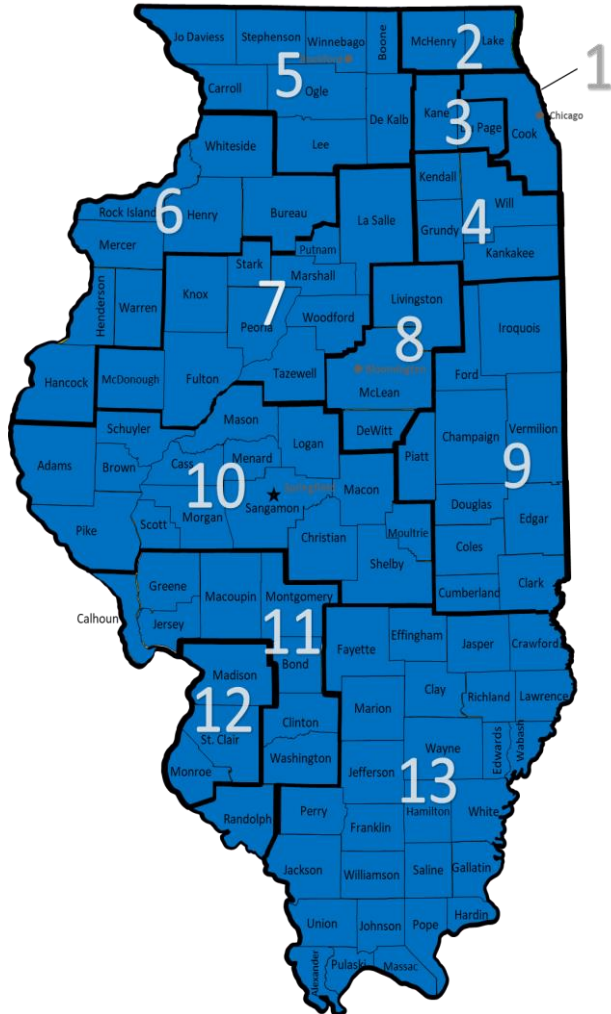
INDIVIDUAL MARKET – RATE CHANGE OF LOWEST BRONZE PLAN (OFF-EXCHANGE ONLY)

- A geographic majority of the state will experience moderate rate increases within 10%.
- Large rate decreases will be experienced in the more urban areas.

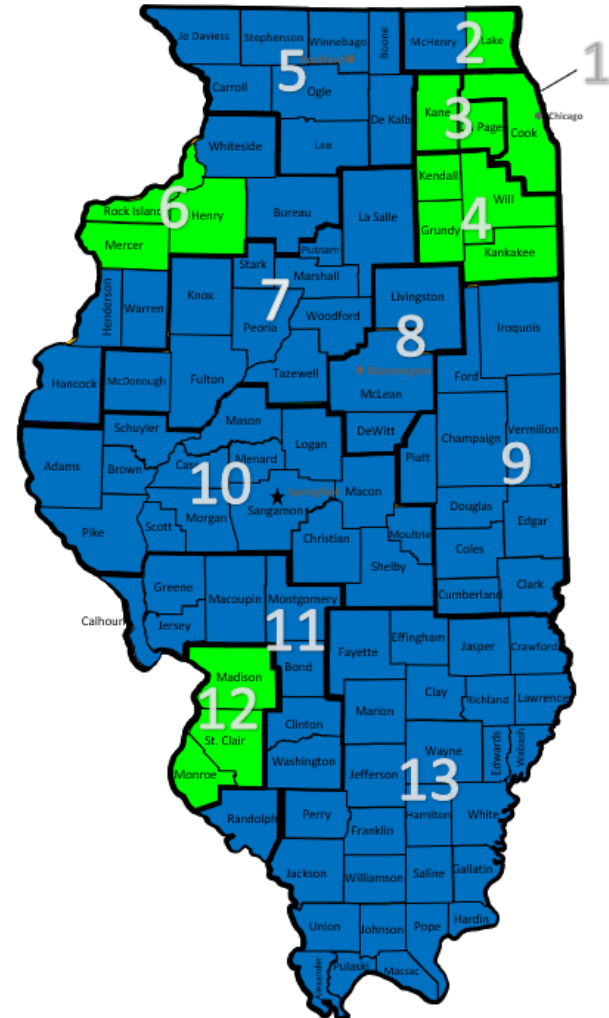


INDIVIDUAL MARKET – CHANGE IN LOWEST COST BRONZE ISSUER (OFF-EXCHANGE ONLY)

2021 Lowest Cost Bronze Issuer



2022 Lowest Cost Bronze Issuer



Issuer
HAMP
HCSC
Celtic
Quartz

THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS 24% DECREASE (OFF-EXCHANGE ONLY)

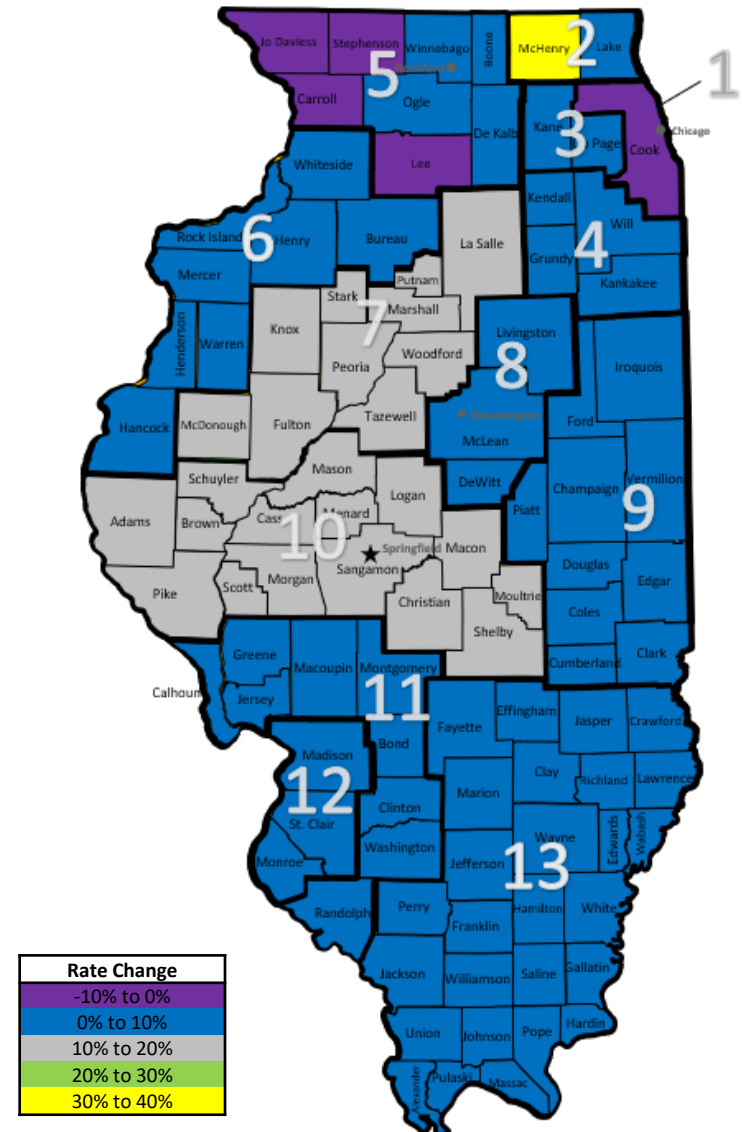
Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	HCSC	\$330.24	Celtic	\$191.53	-42%
Rating Area 2	HCSC	\$321.64	Celtic ³	\$246.18	-23%
	HCSC	\$321.64	HCSC ³	\$331.40	3%
Rating Area 3	HCSC	\$311.23	Celtic	\$237.05	-24%
Rating Area 4	HCSC	\$305.25	Celtic	\$236.41	-23%
Rating Area 5	HCSC	\$394.59	HCSC	\$422.62	7%
Rating Area 6	HCSC	\$339.61	Celtic ⁴	\$255.96	-25%
	HCSC	\$339.61	HCSC ⁴	\$359.77	6%
Rating Area 7	HCSC	\$378.86	HCSC	\$404.69	7%
Rating Area 8	HCSC	\$359.57	HCSC	\$393.49	9%
Rating Area 9	HCSC	\$393.09	HCSC	\$417.74	6%
Rating Area 10	HCSC	\$356.18	HCSC	\$376.82	6%
Rating Area 11	HCSC	\$361.06	HCSC	\$382.22	6%
Rating Area 12	HCSC	\$323.82	Celtic	\$252.34	-22%
Rating Area 13	HCSC	\$441.55	HCSC	\$476.69	8%
Weighted Average Change²					-24%

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 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.
- Celtic has the lowest cost Bronze plan in Lake County and HCSC has the lowest cost Bronze plan in McHenry County.
- Celtic has the lowest cost Bronze plan in some counties (Henry, Mercer, Rock Island) and HCSC has the lowest cost Bronze plan in other counties (Bureau, Hancock, Henderson, Warren, Whiteside).

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

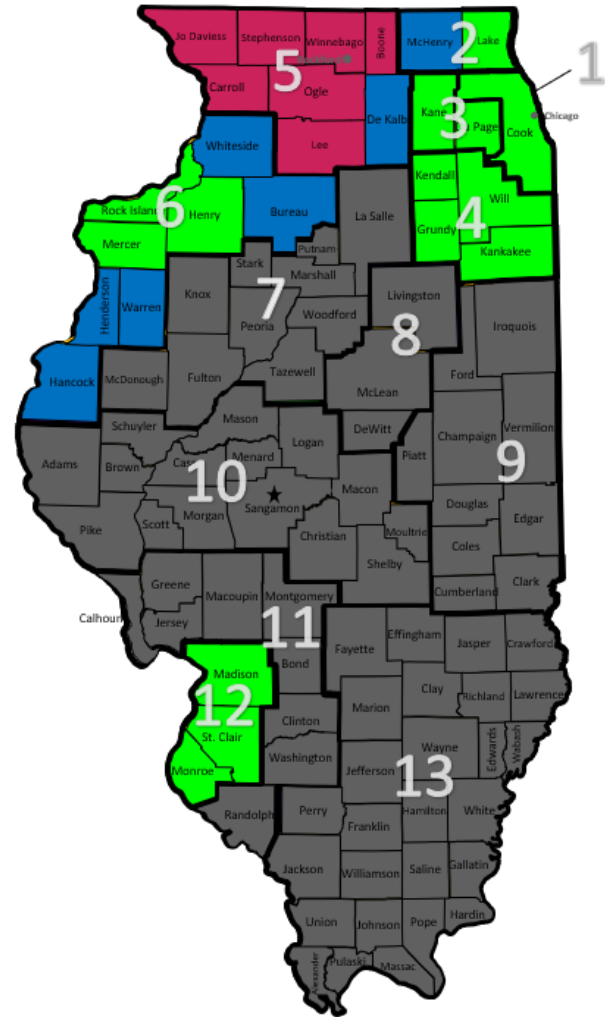
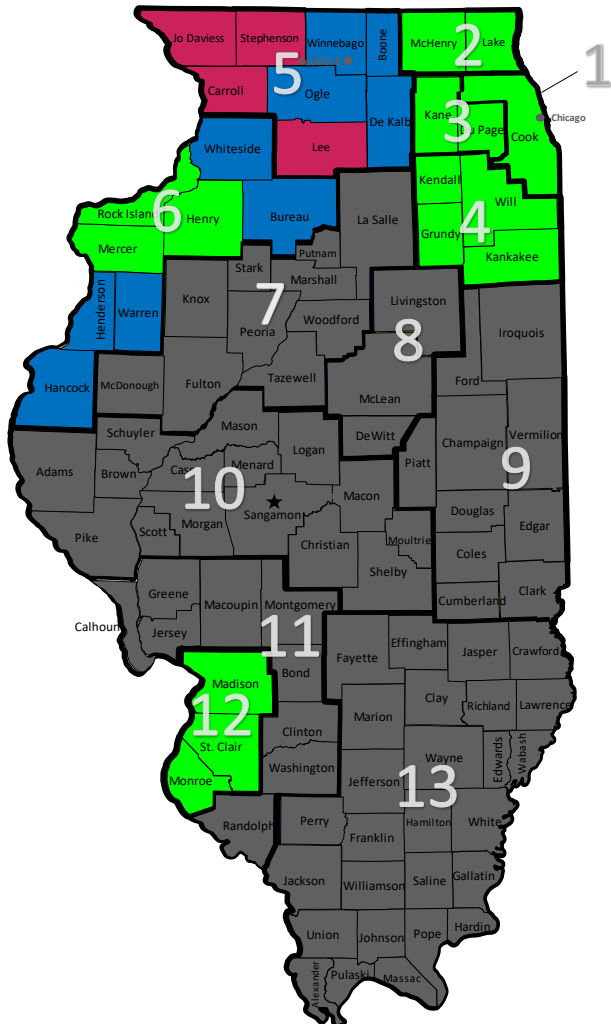
- Rate changes will vary throughout the state ranging from a 10% decrease to an almost 40% increase.
- All of Central and Southern Illinois will experience increases to rated increases less than 20%.
- The largest increases will be in parts of Rating Area 2 due to Celtic’s withdrawal from McHenry County.
- Rating Area 1 and parts of Rating Area 5 will experience the largest decreases.



INDIVIDUAL MARKET – CHANGE IN LOWEST COST SILVER ISSUER (OFF-EXCHANGE ONLY)

2021 Lowest Cost Silver Issuer

2022 Lowest Cost Silver Issuer



Issuer
HAMP
HCSC
Celtic
Quartz

THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 0% RATE CHANGE (OFF-EXCHANGE ONLY)

Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ¹	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	Celtic	\$225.84	Celtic	\$206.70	-8%
Rating Area 2	Celtic	\$261.55	Celtic ³	\$265.67	2%
	Celtic	\$261.55	HCSC ³	\$362.88	39%
Rating Area 3	Celtic	\$248.28	Celtic	\$255.82	3%
Rating Area 4	Celtic	\$250.58	Celtic	\$255.13	2%
Rating Area 5	Quartz ⁴	\$410.72	Quartz ⁵	\$386.21	-6%
	HCSC ⁴	\$410.72	Quartz ⁵	\$386.21	6%
	HCSC ⁴	\$364.07	HCSC ⁵	\$392.54	8%
Rating Area 6	Celtic ⁶	\$266.72	Celtic ⁶	\$276.23	4%
	HCSC ⁶	\$379.91	HCSC ⁶	\$402.76	6%
Rating Area 7	HAMP	\$369.99	HAMP	\$415.96	12%
Rating Area 8	HAMP	\$358.43	HAMP	\$390.76	9%
Rating Area 9	HAMP	\$358.43	HAMP	\$390.76	9%
Rating Area 10	HCSC	\$362.29	HAMP	\$407.56	12%
Rating Area 11	HAMP	\$385.40	HAMP	\$420.16	9%
Rating Area 12	Celtic	\$261.46	Celtic	\$272.32	4%
Rating Area 13	HAMP	\$439.35	HAMP	\$478.97	9%
Weighted Average Change²					0%

Notes:

- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
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- Celtic has the lowest cost bronze plan in Lake County and HCSC has the lowest cost bronze plan in McHenry County.
- Quartz had the lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Stephenson) and HCSC had the lowest cost Silver plan in other counties (Boone, Ogle, Winnebago, DeKalb).
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- Celtic has the lowest cost Silver plan in some counties (Henry, Mercer, Rock Island) and HCSC has the lowest cost Silver plan in other counties (Bureau, Hancock, Henderson, Warren, Whiteside).

THE AVERAGE INDIVIDUAL MARKET RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST GOLD PLANS IS A 0% RATE CHANGE (OFF-EXCHANGE ONLY)

<u>Rating Area</u>	<u>2021 Issuer¹</u>	<u>2021 21 Year-Old Non-Tobacco Rate</u>	<u>2022 Issuer¹</u>	<u>2022 21 Year-Old Non-Tobacco Rate</u>	<u>2022 Rate Change</u>
Rating Area 1	Celtic	\$280.97	Celtic	\$264.32	-6%
Rating Area 2	Celtic	\$325.40	Celtic	\$339.74	4%
Rating Area 3	Celtic	\$308.89	Celtic	\$327.14	6%
Rating Area 4	Celtic	\$311.75	Celtic	\$326.27	5%
Rating Area 6	Celtic	\$331.83	Celtic	\$353.25	6%
Rating Area 12	Celtic	\$325.28	Celtic	\$348.25	7%
Weighted Average Change²					0%

- No Gold coverage options are available in Rating Areas 5, 7-11, 13, and part of 6 in 2021 for Off-Exchange only plans.
- No Gold coverage options are available in Rating Areas 5, 7-11, 13, and part of 6 in 2022 for Off-Exchange only plans.
- Celtic is the only issuer offering Gold coverage in 2022.

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 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.