

2021 ANALYSIS OF ILLINOIS EXCHANGE PLANS

On Exchange

HIGHLIGHTS OF 2021 AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

- Illinois will have eight (8) issuers on the Illinois Individual Exchange for plan year 2021. There were five (5) issuers in plan year 2020.
 - The three (3) new issuers entering the individual exchange market for plan year 2021 are:
 - Bright Health Insurance Company of Illinois
 - MercyCare HMO, Inc.
 - SSM Health Plan
- There are no issuers on the SHOP (Small Group On-Exchange Market) in Illinois for plan year 2021, this is consistent with plan year 2020. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.
- The information shown here does not include off-exchange, grandfathered, or transitional policies.
- The average rate change across all rating areas for the second lowest cost silver plans is a 6% decrease.

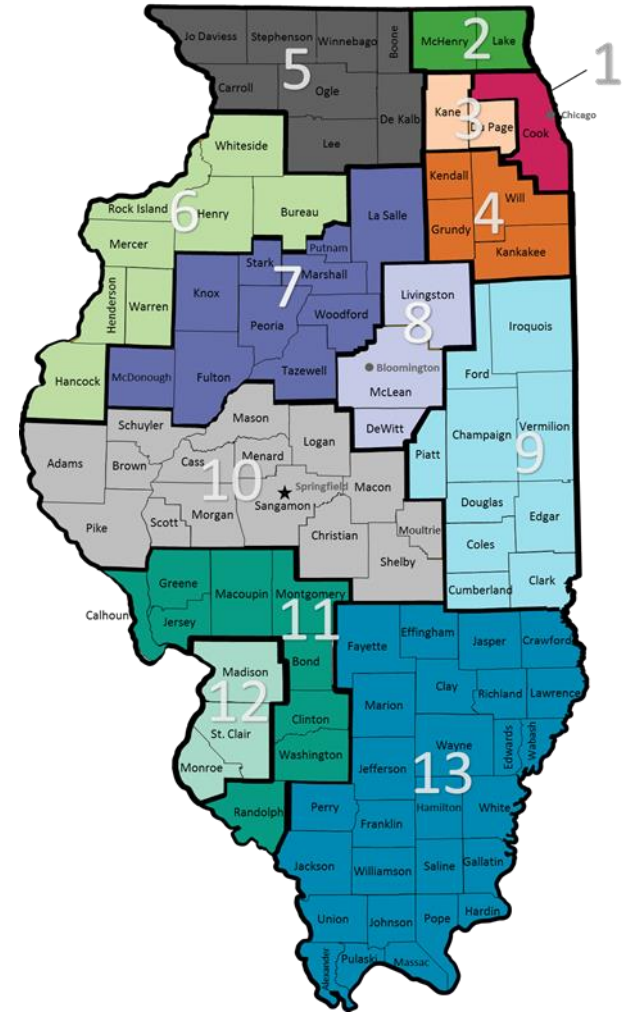
ISSUERS ON 2021 ACA MARKETPLACE

- Individual Exchange – 179 Plans Available
 - Bright Health Insurance Company – (HMO)
 - Celtic Insurance Company (Celtic) – (HMO)
 - CIGNA HealthCare of Illinois, Inc. (CIGNA) – (HMO)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield of IL) – (HMO and PPO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (HMO and POS)
 - MercyCare HMO, Inc. – (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
 - SSM Health Plans – (HMO)

HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2021 remain unchanged from plan year 2020.

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

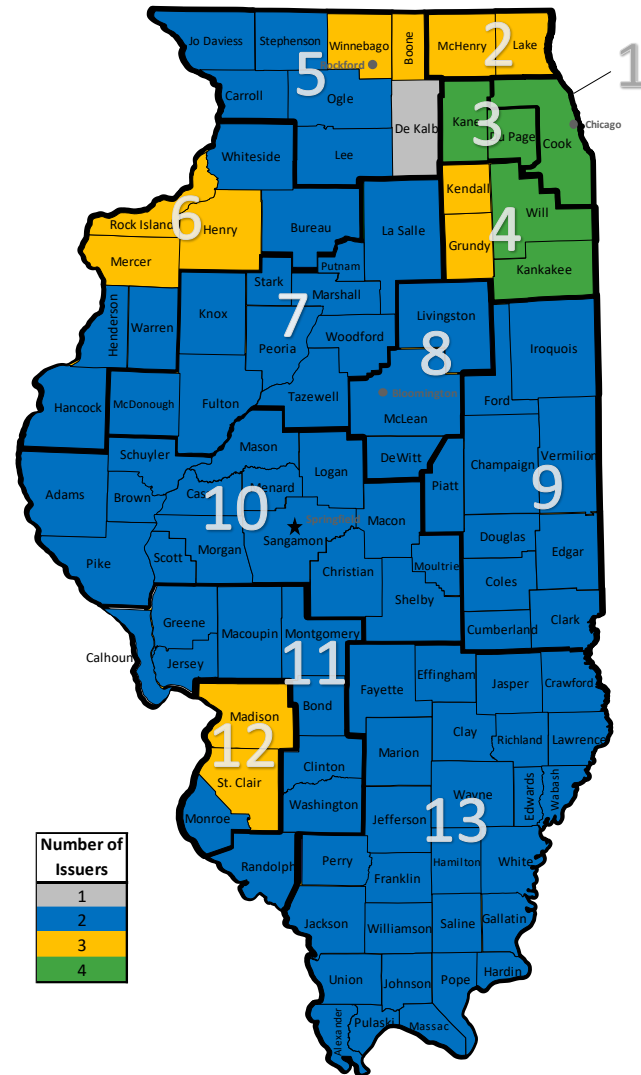


PLAN ANALYSIS

ON-EXCHANGE

NUMBER OF ISSUERS BY COUNTY (INDIVIDUAL, ON EXCHANGE)

- Bright Health, MercyCare, and SSM Health entered the Individual On Exchange market for plan year 2021.
- Celtic and CIGNA expanded their service area coverage for plan year 2021.
- HAMP and Quartz maintained the same coverage as plan year 2020.
- HCSC continues to be the only issuer to cover the entire state and is the only issuer for DeKalb County (Rating Area 5).



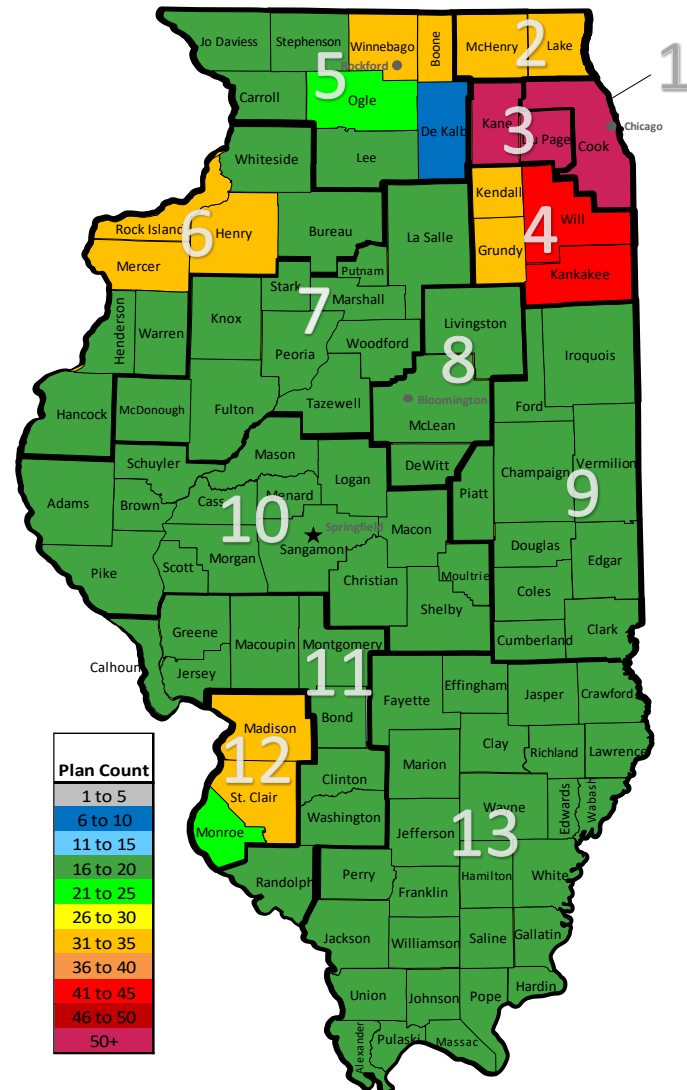
ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA

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

- There are multiple issuers with coverage in only part of a rating area, so consumers should review coverage options closely

NUMBER OF PLANS BY COUNTY (INDIVIDUAL, ON EXCHANGE)

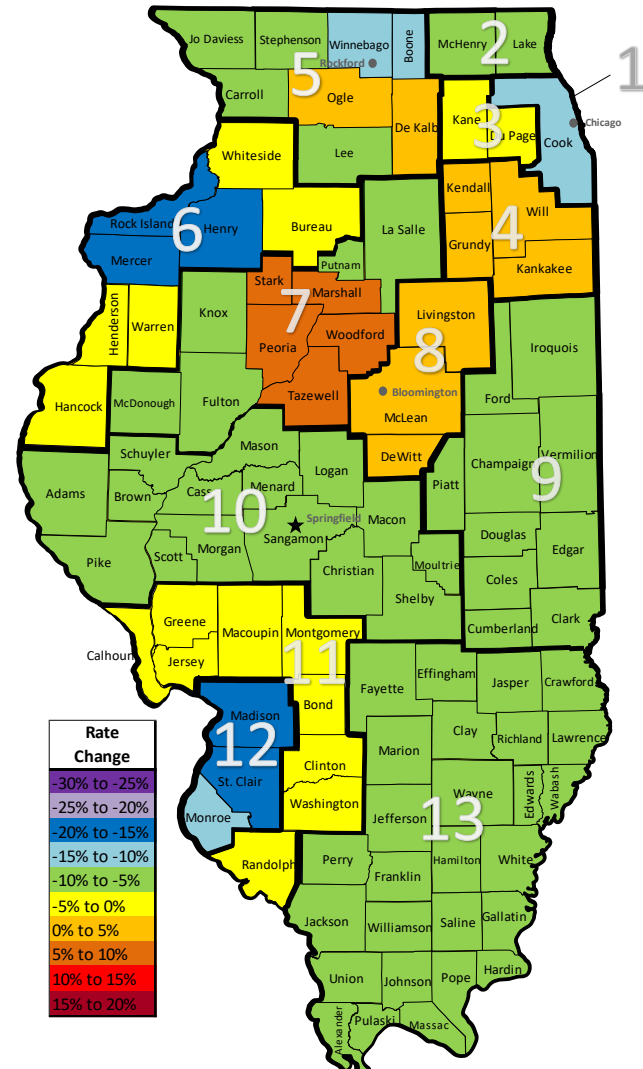
- Rating Areas 1, 2, 3, 4 and parts of 5, 6, and 12 have more coverage options than other parts of the state due to the expansions of new issuers.
 - Bright Health has entered Rating Areas 1, 3, and parts of 4.
 - Celtic has expanded into Rating Areas 2, 3, 4, 12 and part of Rating Area 6.
 - Cigna has expanded into Rating Area 2.
 - MercyCare has entered part of Rating Area 5.
 - SSM Health has entered part of Rating Area 12.
- HCSC covers the entire state and is the only issuer with plans in DeKalb County (Rating Area 5).



RATE INFORMATION ON EXCHANGE

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST BRONZE

- Most of the state will see rates decrease in the lowest cost bronze plan.
- None of the counties will see a rate change greater than 10% for the lowest cost bronze plan.
- Parts of Rating Area 6 and 12 will experience the largest decrease in rates.
- Part of Rating Area 7 will experience the largest increase in rates – still less than 10%.
- The distribution of issuers offering the lowest cost bronze changes from 2020 to 2021:
 - Celtic in parts of five (5) Rating Areas
 - HCSC in parts of three (3) Rating Areas
 - HAMP in six (6) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area
 - SSM Health in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS AN 8% DECREASE.

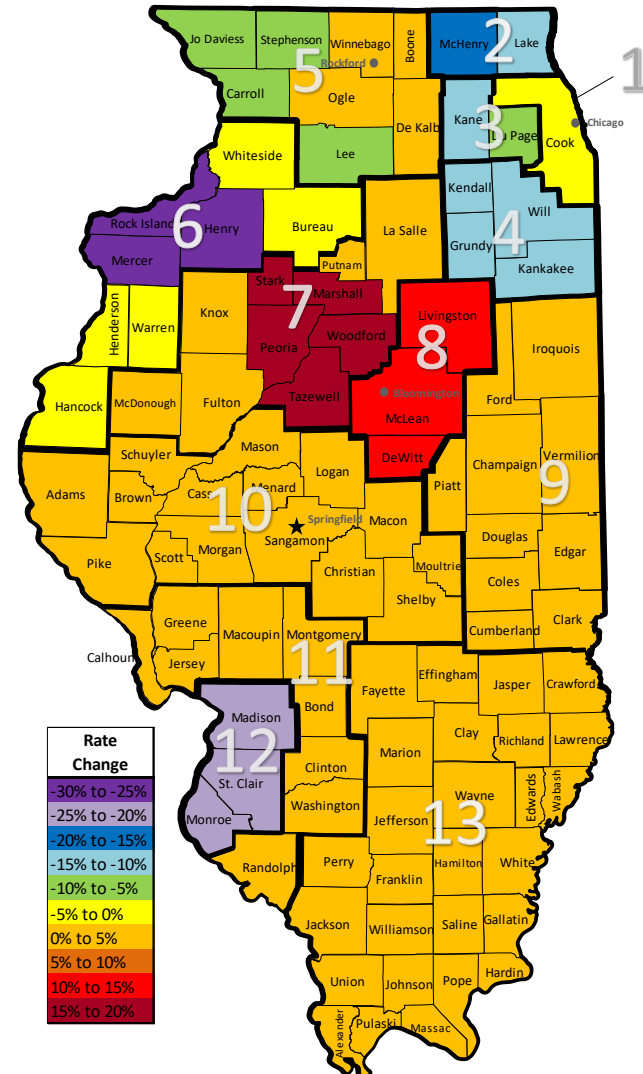
Rating Area	2020 Issuer ¹	2020 21 Year-Old Non-Tobacco Rate	2021 Issuer ²	2021 21 Year-Old Non-Tobacco Rate	2021 Rate Change
Rating Area 1	Celtic	\$243.64	HCSC	\$209.85	-14%
Rating Area 2	HCSC	\$303.58	Celtic	\$281.46	-7%
Rating Area 3	CIGNA	\$268.97	Celtic	\$267.19	-1%
Rating Area 4	CIGNA	\$268.97	Celtic	\$269.66	0%
Rating Area 5	HCSC ⁴	\$303.64	MercyCare ⁶	\$271.66	-11%
	Quartz ⁴	\$335.18	Quartz ⁶	\$304.58	-9%
	HCSC ⁴	\$303.64	Quartz ⁶	\$304.58	0%
	HCSC ⁴	\$303.64	HCSC ⁶	\$311.03	2%
Rating Area 6	HCSC	\$338.42	Celtic ⁷	\$287.03	-15%
	HCSC	\$338.42	HCSC ⁷	\$330.58	-2%
Rating Area 7	HCSC ⁵	\$297.53	HAMP	\$319.94	8%
Rating Area 8	HCSC	\$298.48	HAMP	\$309.95	4%
Rating Area 9	HAMP	\$332.89	HAMP	\$309.95	-7%
Rating Area 10	HAMP	\$336.46	HAMP	\$313.28	-7%
Rating Area 11	HCSC	\$339.01	HAMP	\$333.26	-2%
Rating Area 12	HCSC	\$315.04	SSM Health ⁸	\$261.78	-17%
	HCSC	\$315.04	Celtic ⁸	\$281.36	-11%
Rating Area 13	HAMP	\$408.03	HAMP	\$379.90	-7%
Weighted Average Change³					-8%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. 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>.
4. Quartz has the lowest cost Bronze plan in some counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HAMP has the lowest cost Bronze plan in some counties (Fulton, Knox, La Salle, McDonough, Putnam).
6. Quartz has the lowest cost bronze plan in some counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson) and HCSC has the lowest cost bronze plan in DeKalb County.
7. HCSC has the lowest cost bronze plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).
8. Celtic has the lowest cost bronze plan in some counties (Monroe).

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST SILVER

- Much of the state will see rates increase in the lowest cost silver plan.
- The largest decreases will occur in Rating Area 6 in response to Celtic's entry.
- The largest increase in rates will occur in Rating Area 7.
- The majority of the state will see rate changes within +/- 10%.
- The distribution of issuers offering the lowest cost silver changed from 2020 to 2021:
 - Bright Health in one (1) Rating Area
 - Celtic in part of five (5) Rating Areas
 - HCSC in part of two (2) Rating Areas
 - HAMP in six (6) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 5% DECREASE.

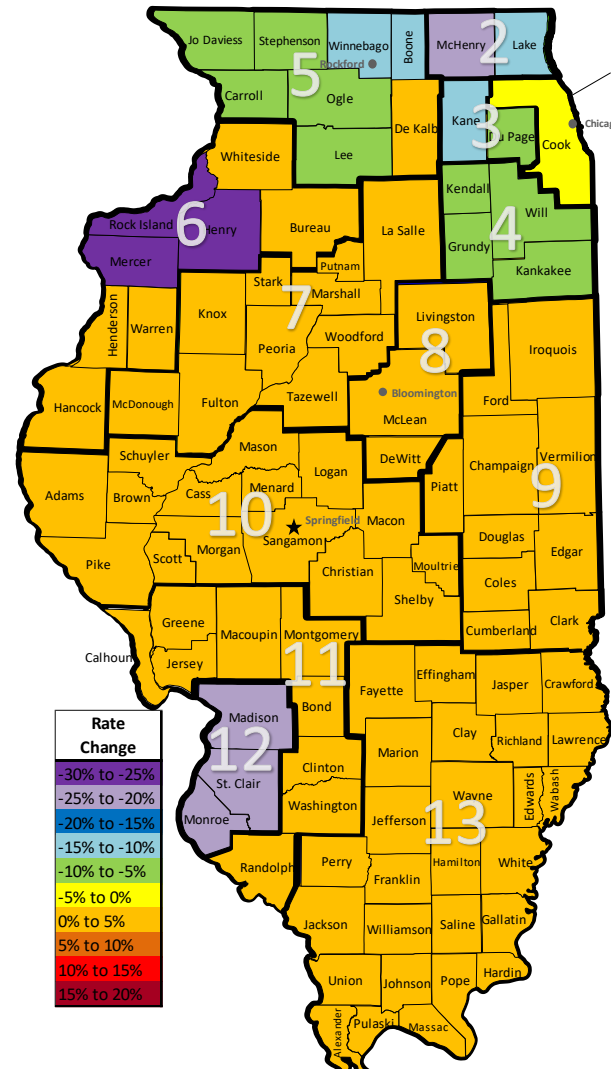
Rating Area	2020 Issuer ¹	2020 21 Year-Old Non-Tobacco Rate	2021 Issuer ²	2021 21 Year-Old Non-Tobacco Rate	2021 Rate Change
Rating Area 1	Celtic	\$269.38	Bright (HIC)	\$263.53	-2%
Rating Area 2	HCSC	\$367.45	Celtic	\$316.79	-14%
Rating Area 3	Celtic	\$333.70	Celtic	\$300.72	-10%
Rating Area 4	CIGNA	\$340.38	Celtic	\$303.51	-11%
Rating Area 5	HCSC ⁴	\$376.52	MercyCare ⁶	\$386.35	3%
	Quartz ⁴	\$448.99	Quartz ⁶	\$410.83	-9%
	HCSC ⁴	\$376.52	HCSC ⁶	\$392.19	4%
Rating Area 6	HCSC	\$436.12	Celtic ⁷	\$323.06	-26%
	HCSC	\$436.12	HCSC ⁷	\$433.23	-1%
Rating Area 7	HCSC ⁵	\$368.38	HAMP	\$438.27	19%
Rating Area 8	HCSC	\$370.36	HAMP	\$424.57	15%
Rating Area 9	HAMP	\$417.08	HAMP	\$424.57	2%
Rating Area 10	HAMP	\$421.57	HAMP	\$429.14	2%
Rating Area 11	HCSC	\$437.78	HAMP	\$456.52	4%
Rating Area 12	HCSC	\$408.60	Celtic	\$316.68	-22%
Rating Area 13	HAMP	\$511.25	HAMP	\$520.42	2%
Weighted Average Change³					-5%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. 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>.
4. Quartz has the lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HAMP has the lowest cost Silver plan in some counties (Fulton, Knox, La Salle, McDonough, Putnam).
6. Quartz has the lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Stephenson) and HCSC has the lowest cost Silver plan in some counties (De Kalb, Ogle).
7. HCSC has the lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).

INDIVIDUAL MARKET – RATE CHANGE OF SECOND LOWEST SILVER

- Much of the rural areas of the state will see modest rates increase in the second lowest cost silver plan.
- The majority of the state will see rate changes of less than 5%. Urban and surrounding areas will see rate decreases.
- The largest rate decreases will occur in Rating Areas 6 and 12 because of Celtic's entrance into these areas.
- The distribution of issuers offering the second lowest cost silver changed from 2020 to 2021:
 - Bright Health in one (1) Rating Area
 - Celtic in four (4) Rating Areas
 - HAMP six (6) Rating Areas
 - HCSC in part of two (2) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN SECOND LOWEST COST SILVER PLANS IS A 6% DECREASE.

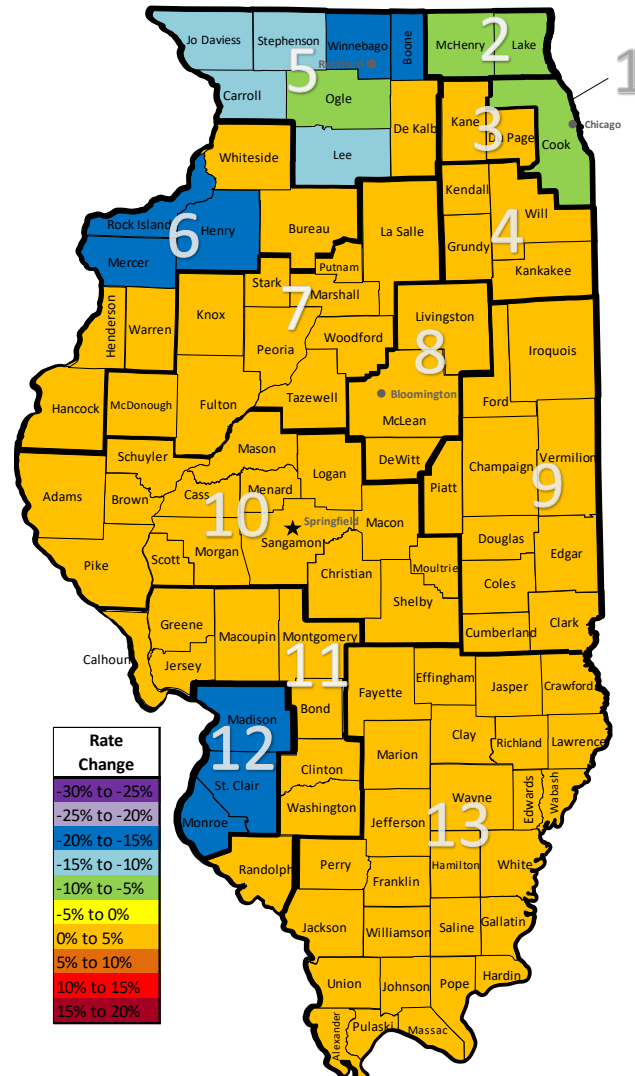
Rating Area	2020 Issuer ¹	2020 21 Year-Old Non-Tobacco Rate	2021 Issuer ²	2021 21 Year-Old Non-Tobacco Rate	2021 Rate Change
Rating Area 1	Celtic	\$276.83	Bright (HIC)	\$270.17	-2%
Rating Area 2	HCSC	\$376.87	Celtic	\$324.66	-14%
Rating Area 3	CIGNA	\$340.38	Celtic	\$308.20	-9%
Rating Area 4	CIGNA	\$344.51	Celtic	\$311.05	-10%
Rating Area 5	Quartz ⁴	\$448.99	MercyCare ⁶	\$386.84	-14%
	Quartz ⁴	\$448.99	Quartz ⁶	\$410.83	-9%
	Quartz ⁴	\$459.60	Quartz ⁶	\$426.45	-7%
	HCSC ⁴	\$497.27	HCSC ⁶	\$501.44	1%
Rating Area 6	HAMP	\$448.47	Celtic ⁷	\$331.09	-26%
	HAMP	\$448.47	HAMP ⁷	\$456.52	2%
Rating Area 7	HAMP	\$430.54	HAMP	\$447.03	4%
Rating Area 8	HAMP	\$417.08	HAMP	\$433.07	4%
Rating Area 9	HAMP	\$424.28	HAMP	\$433.07	2%
Rating Area 10	HAMP	\$428.85	HAMP	\$437.72	2%
Rating Area 11	HAMP	\$448.47	HCSC	\$460.30	3%
Rating Area 12	HCSC ⁵	\$408.60	Celtic	\$324.55	-21%
Rating Area 13	HAMP	\$520.07	HAMP	\$530.83	2%
Weighted Average Change³					-6%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. 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>.
4. HCSC has the second lowest cost Silver plan in one county (De Kalb).
5. There was only one silver plan in these counties in 2020 and thus the lowest silver plan was used for comparison.
6. Quartz has the second lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson) and HCSC has the second lowest cost Silver plan in DeKalb County.
7. HAMP has the second lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST GOLD

- Much of the rural areas of the state will see rates increase in the lowest cost gold plan.
- Urban and surrounding areas will generally see rate decreases
- The largest decreases will occur in parts of Rating Areas 5 and 6 as well as Rating Area 12.
- The state will see all rate changes stay below 5% for the lowest cost gold plan.
- The distribution of issuers offering the lowest cost silver changed from 2020 to 2021:
 - Celtic in five (5) Rating Areas
 - HCSC in three (3) Rating Areas
 - HAMP in six (6) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN LOWEST COST GOLD PLANS IS A 3% DECREASE.

Rating Area	2020 Issuer ¹	2020 21 Year-Old Non-Tobacco Rate	2021 Issuer ²	2021 21 Year-Old Non-Tobacco Rate	2021 Rate Change
Rating Area 1	Celtic	\$342.41	HCSC	\$322.27	-6%
Rating Area 2	HCSC	\$423.51	Celtic	\$388.88	-8%
Rating Area 3	CIGNA	\$356.53	Celtic	\$369.16	4%
Rating Area 4	CIGNA	\$356.53	Celtic	\$372.57	4%
Rating Area 5	HCSC ⁴	\$422.85	MercyCare ⁶	\$343.74	-19%
	Quartz ⁴	\$448.23	Quartz ⁶	\$390.42	-13%
	HCSC ⁴	\$422.85	Quartz ⁶	\$390.42	-8%
	HCSC ⁴	\$422.85	HCSC ⁶	\$450.19	6%
Rating Area 6	HAMP	\$480.66	Celtic ⁷	\$396.57	-17%
	HAMP	\$480.66	HCSC ⁷	\$498.99	4%
Rating Area 7	HCSC ⁵	\$413.10	HAMP	\$479.97	16%
Rating Area 8	HCSC	\$416.53	HAMP	\$464.97	12%
Rating Area 9	HAMP	\$447.02	HAMP	\$464.97	4%
Rating Area 10	HAMP	\$451.83	HAMP	\$469.97	4%
Rating Area 11	HAMP	\$480.66	HAMP	\$499.95	4%
Rating Area 12	HCSC	\$476.98	Celtic	\$388.74	-18%
Rating Area 13	HAMP	\$547.95	HAMP	\$569.93	4%
Weighted Average Change³					-3%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. 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>.
4. Quartz has the lowest cost Gold plan in some counties (Carroll, Jo Daviess, Lee, Stephenson).
5. HAMP has the lowest cost Gold plan in some counties (Fulton, Know, La Salle, McDonough, Putnam).
6. Quartz has the lowest cost Gold plan in some counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson) and HCSC has the lowest cost Gold plan in DeKalb County.
7. HCSC has the lowest cost Gold plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).