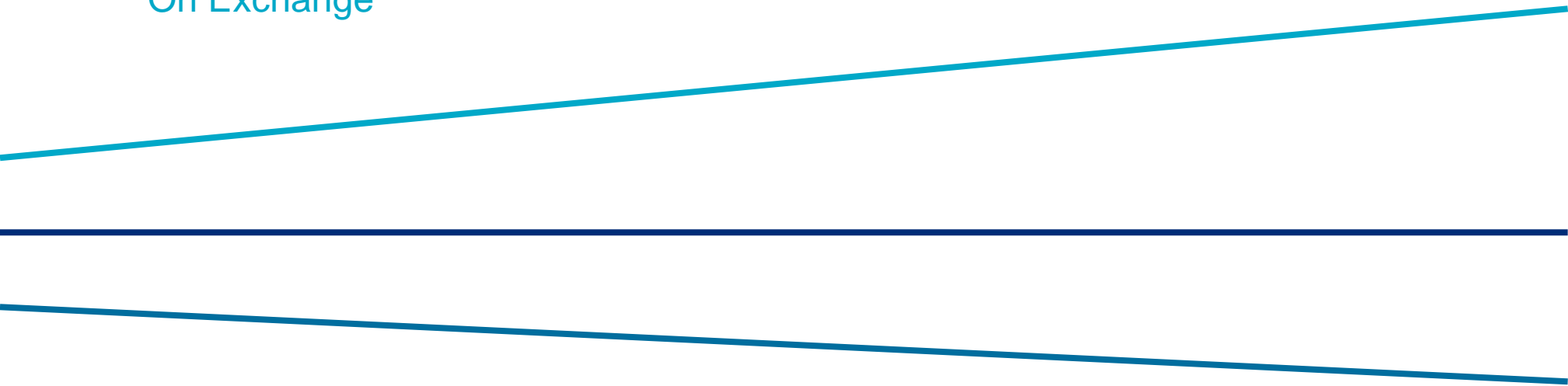


# 2019 Analysis of Illinois Exchange Plans

On Exchange



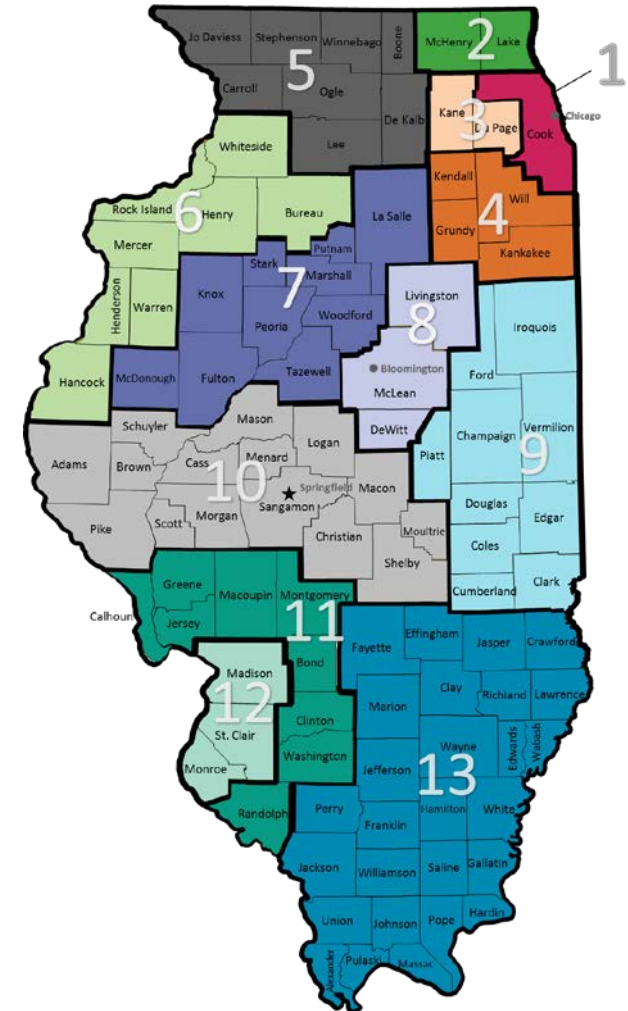
# Issuers on Get Covered Illinois in 2019

- Individual Exchange – 151 Plans Available
  - Celtic Insurance Company (HMO)
  - CIGNA HealthCare of Illinois, Inc. (HMO)
  - Gundersen Health Plan, Inc. (HMO)
  - Health Alliance Medical Plans, Inc. (HAMP) - (HMO and POS)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield) – (HMO and PPO)
  
- Small Group Exchange (SHOP) – 21 Plans Available
  - Health Alliance Medical Plan, Inc. (HAMP) – (HMO and POS)

# Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2018

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

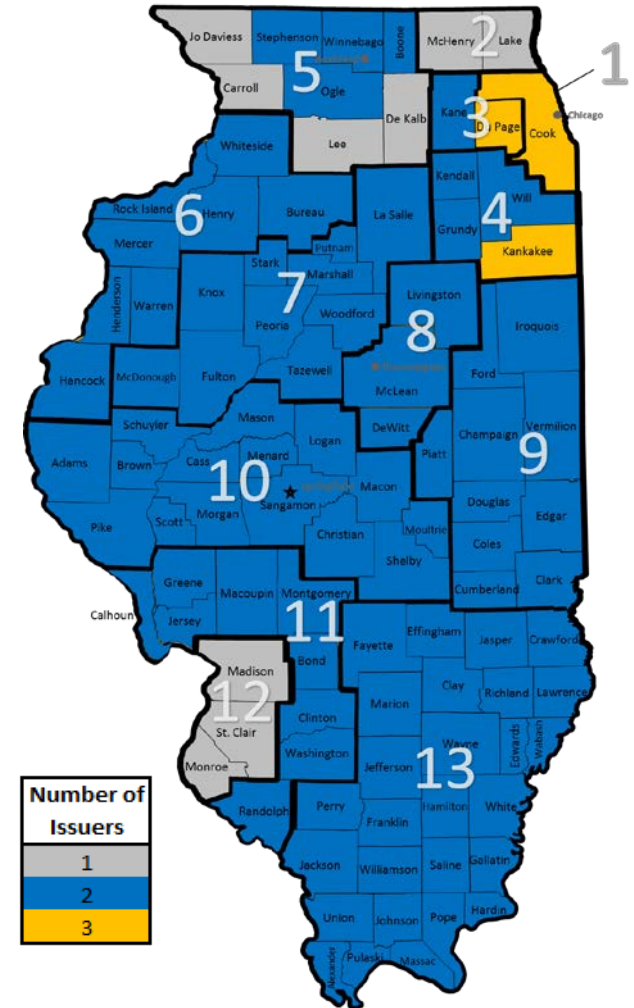


# PLAN ANALYSIS

# Number of Issuers by County

(Individual, On Exchange)

- Gundersen Health Plan, Inc. joined the Exchange in Stephenson, Ogle, Boone, and Winnebago counties, increasing issuer options in those counties
- Celtic, HAMP, CIGNA, and HCSC maintained the same coverage as the current year
- HCSC continues to cover the entire state and is the only issuer in Rating Areas 2, 12, and part of Rating Area 5



# Issuers Participating by Plan Type by Rating Area

(Individual, On Exchange)

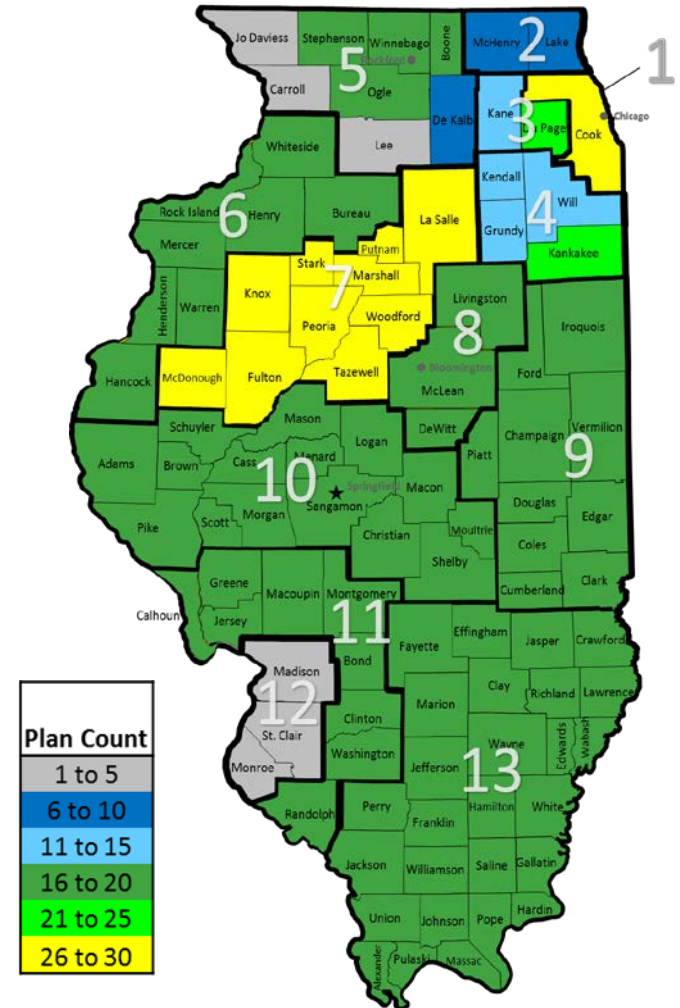
	Celtic HMO	CIGNA HMO	Gundersen HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO
Rating Area 1	Full	Full				Full	Full
Rating Area 2						Full	Full
Rating Area 3	Partial	Full				Full	Full
Rating Area 4		Full		Partial	Partial	Full	Full
Rating Area 5			Partial			Partial	Full
Rating Area 6				Full	Full		Full
Rating Area 7				Full	Full	Partial	Full
Rating Area 8				Full	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
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)

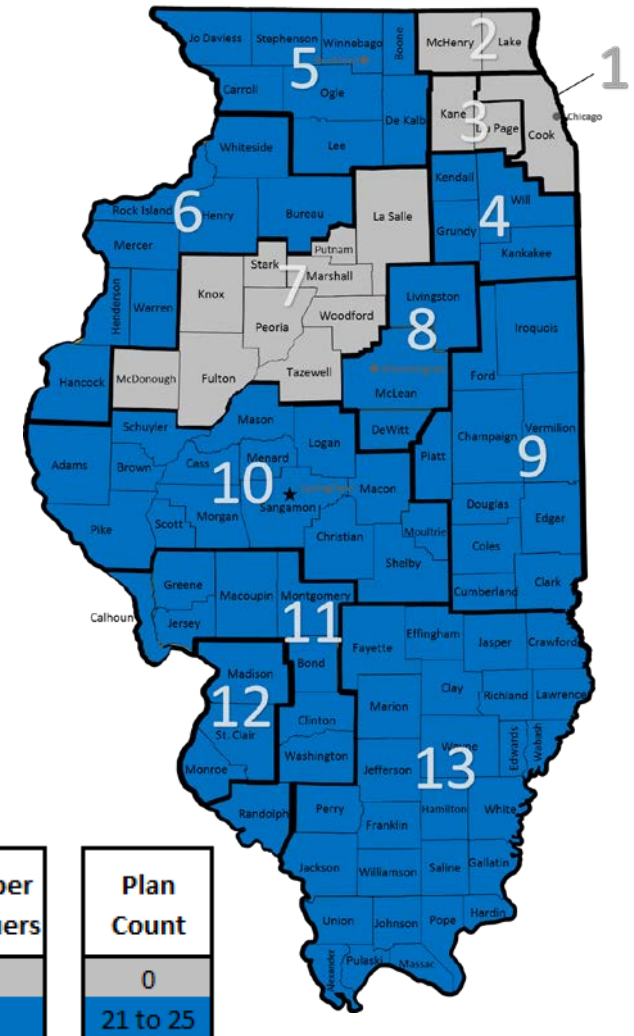
- HCSC covers the entire state and is the only issuer with plans in Rating Areas 2, 12, and part of Rating Area 5
- Parts of Rating Areas 4 and 5 have more coverage options than other parts
  - Rating Area 4
    - HCSC is in all counties
    - Cigna is in all counties
    - HAMP is in Kankakee only
  - Rating Area 5
    - HCSC is in all counties
    - Gundersen is in the Rockford area only (Boone, Ogle, Stephenson, Winnebago)



# Number of Issuers and Plans by County

## (Small Group, On Exchange)

- In 2019, HAMP will be the only issuer offering small group coverage on the Exchange in the state of IL
  - HAMP will continue to not cover the Chicagoland area
  - In addition, HAMP will remove coverage from Rating Area 7
- These areas will not have a small group issuer on the SHOP, while the remainder of the state will have only one
- Note: Off Exchange, there are 16 issuers that will offer many coverage options in the small group market.



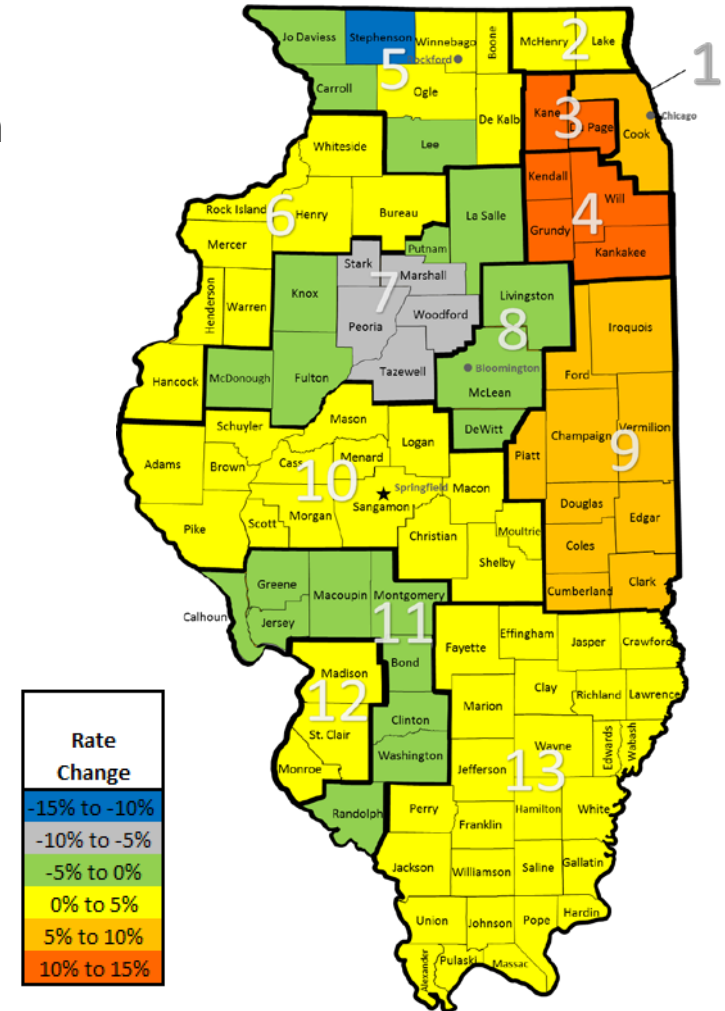


# **RATE INFORMATION**

## **ON EXCHANGE**

# Individual Market – Rate Change of Lowest Bronze

- Rates decrease in Rating Areas 7, 8, 11, and parts of Rating Area 5
- The majority of the state will see rate changes within +/- 5%
- The Chicagoland Area will experience the largest rate increases
- The distribution of issuers offering the lowest cost bronze changed from 2018 to 2019
  - HCSC in ten Rating Areas
  - Cigna in two Rating Areas
  - HAMP in one Rating Area



# The Average Rate Change Across All Rating Areas in Lowest Cost Bronze Plans is a 6% Increase

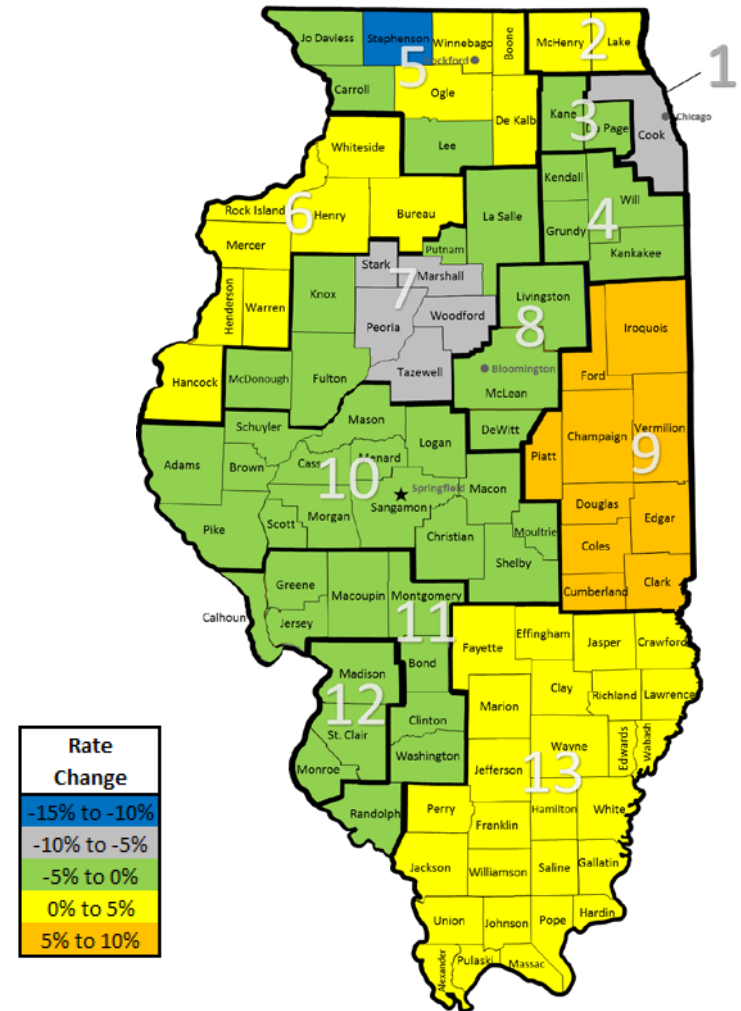
Rating Area	2018 Issuer <sup>1</sup>	2018 21 Year-Old Non-Tobacco Rate	2019 Issuer <sup>1</sup>	2019 21 Year-Old Non-Tobacco Rate	2019 Rate Change
Rating Area 1	Cigna	\$238.51	HCSC	\$256.89	8%
Rating Area 2	HCSC	\$294.11	HCSC	\$306.56	4%
Rating Area 3	Cigna	\$245.67	Cigna	\$271.31	10%
Rating Area 4	Cigna	\$249.48	Cigna	\$277.61	11%
Rating Area 5	HCSC	\$304.48	HCSC <sup>3</sup>	\$310.48	2%
Rating Area 6	HCSC	\$312.13	HCSC	\$316.39	1%
Rating Area 7	HCSC	\$316.55	HCSC <sup>4</sup>	\$297.67	-6%
Rating Area 8	HCSC	\$298.51	HCSC	\$285.95	-4%
Rating Area 9	HAMP	\$312.53	HAMP	\$334.59	7%
Rating Area 10	HAMP	\$315.89	HCSC	\$325.94	3%
Rating Area 11	HCSC	\$323.93	HCSC	\$314.00	-3%
Rating Area 12	HCSC	\$314.58	HCSC	\$314.83	0%
Rating Area 13	HAMP	\$383.10	HCSC	\$393.82	3%
<b>Weighted Average Change<sup>2</sup></b>					<b>6%</b>

**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 2018 Open Enrollment Data [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html)
3. Gundersen has the lowest cost Bronze plan in Stephenson county
4. HAMP has the lowest cost Bronze plan in some counties

# Individual Market – Rate Change of Lowest Silver

- Much of the state will see rates decrease in the lowest cost silver plan
- The Eastern part of the state will experience the largest rate increases
- The majority of the state will see rate changes within +/- 5%
- The distribution of issuers offering the lowest cost silver changed from 2018 to 2019
  - HCSC in nine Rating Areas
  - HAMP in one Rating Area
  - Celtic in one Rating Area
  - Cigna in two Rating Areas



# The Average Rate Change Across All Rating Areas in Lowest Cost Silver Plans is a 4% Decrease

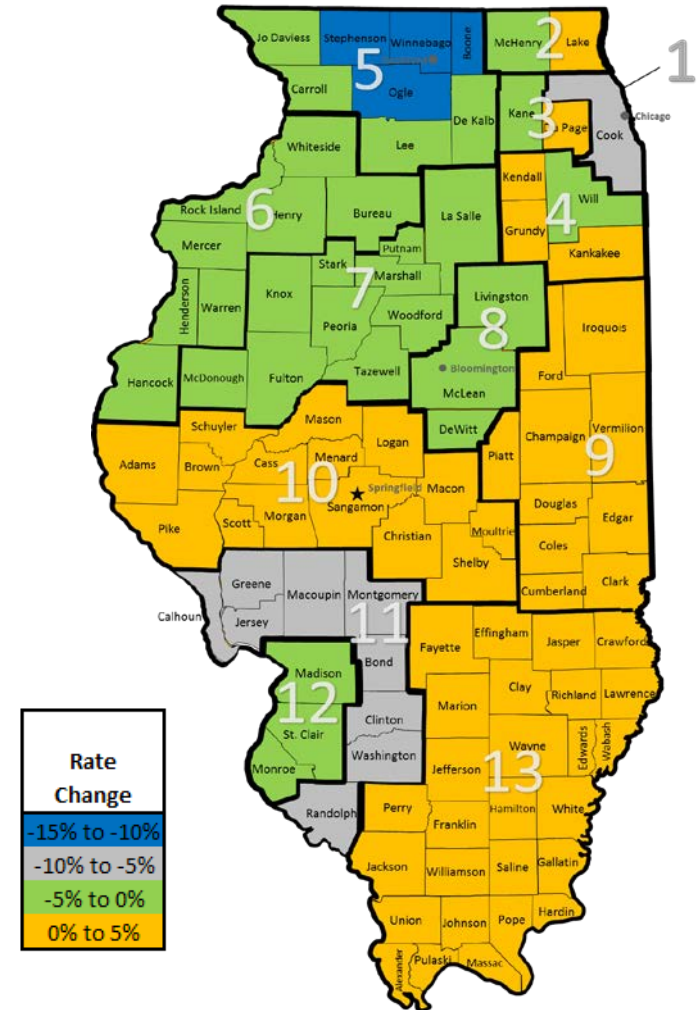
Rating Area	2018 Issuer <sup>1</sup>	2018 21 Year-Old Non-Tobacco Rate	2019 Issuer <sup>1</sup>	2019 21 Year-Old Non-Tobacco Rate	2019 Rate Change
Rating Area 1	Celtic	315.33	Celtic	287.57	-9%
Rating Area 2	HCSC	358.46	HCSC	375.68	5%
Rating Area 3	Cigna	338.97	Cigna	330.21	-3%
Rating Area 4	Cigna	344.23	Cigna	337.88	-2%
Rating Area 5	HCSC	390.63	HCSC <sup>3</sup>	400.52	3%
Rating Area 6	HCSC	420.51	HCSC	423.27	1%
Rating Area 7	HCSC	406.12	HCSC <sup>4</sup>	383.99	-5%
Rating Area 8	HCSC	382.97	HCSC	368.88	-4%
Rating Area 9	HAMP	423.96	HAMP	451.34	6%
Rating Area 10	HAMP	446.71	HCSC	436.04	-2%
Rating Area 11	HCSC	436.40	HCSC	420.06	-4%
Rating Area 12	HCSC	423.81	HCSC	421.18	-1%
Rating Area 13	HCSC	520.94	HCSC	526.85	1%
<b>Weighted Average Change<sup>2</sup></b>					<b>-4%</b>

**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 2018 Open Enrollment Data [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html)
3. Gundersen has the lowest cost Silver plan in Stephenson county
4. HAMP has the lowest cost Silver plan in some counties

# Individual Market – Rate Change of Second Lowest Silver

- Lowest rate increases in the Rockford Area, where Gundersen offers coverage
- The majority of the state will see rate changes within +/- 5%
- The distribution of issuers offering the second lowest cost silver changed slightly from 2018 to 2019
  - HAMP in six Rating Areas
  - HCSC in five Rating Areas
  - Celtic in one Rating Area
  - Gundersen in one Rating Area



**Notes:**

1. In 2018 and 2019, Jo Daviess, Carroll, Lee, Madison, St. Clair, and Monroe did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

# The Average Rate Change Across All Rating Areas in Second Lowest Cost Silver Plans is a 3% Decrease

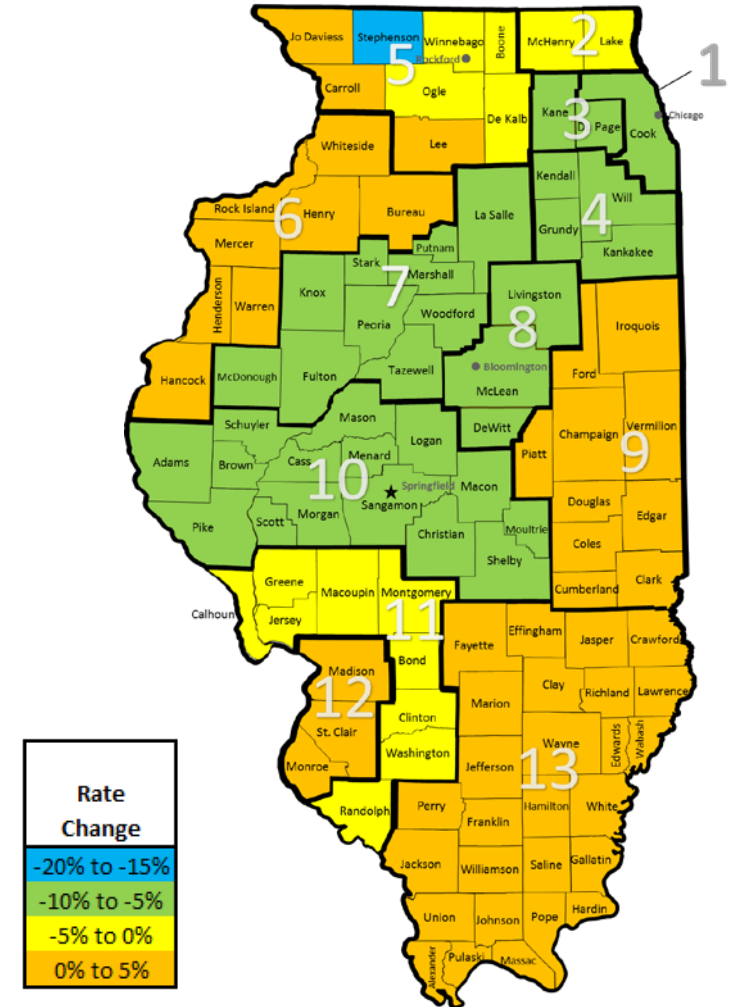
Rating Area	2018 Issuer <sup>1</sup>	2018 21 Year-Old Non-Tobacco Rate	2019 Issuer <sup>1</sup>	2019 21 Year-Old Non-Tobacco Rate	2019 Rate Change
Rating Area 1	HCSC	\$321.55	Celtic	\$300.18	-7%
Rating Area 2	HCSC	\$377.32	HCSC	\$395.46	5%
Rating Area 3	Celtic	\$355.15	HCSC	\$364.86	3%
Rating Area 4	HCSC	\$361.72	HCSC	\$354.46	-2%
Rating Area 5	HCSC	\$491.02	Gundersen <sup>3</sup>	\$427.18	-13%
Rating Area 6	HAMP	\$508.49	HAMP	\$485.30	-5%
Rating Area 7	HAMP	\$456.21	HAMP	\$434.65	-5%
Rating Area 8	HCSC	\$435.67	HCSC	\$424.52	-3%
Rating Area 9	HAMP	\$441.95	HAMP	\$451.34	2%
Rating Area 10	HAMP	\$451.57	HAMP	\$456.19	1%
Rating Area 11	HAMP	\$532.25	HAMP	\$485.30	-9%
Rating Area 12	HCSC <sup>4</sup>	\$423.81	HCSC <sup>4</sup>	\$421.18	-1%
Rating Area 13	HAMP	\$541.75	HAMP	\$553.24	2%
<b>Weighted Average Change<sup>2</sup></b>					<b>-3%</b>

**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 2018 Open Enrollment Data [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html)
3. HCSC has the second lowest cost Silver plan in some counties
4. In 2018 and 2019, Rating Area 12 did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

# Individual Market – Rate Change of Lowest Gold

- Numerous counties, including all of Rating Areas 2 and 12, only have HCSC gold plan offerings
- In 2019, almost half of the state will experience a rate decrease
- HCSC offers the lowest gold rate in the majority of counties





# The Average Rate Change Across All Rating Areas in Lowest Cost Gold Plans is a 6% Decrease

Rating Area	2018 Issuer <sup>1</sup>	2018 21 Year-Old Non-Tobacco Rate	2019 Issuer <sup>1</sup>	2019 21 Year-Old Non-Tobacco Rate	2019 Rate Change
Rating Area 1	HCSC	\$381.84	HCSC	\$346.07	-9%
Rating Area 2	HCSC	\$399.41	HCSC	\$399.25	0%
Rating Area 3	HCSC	\$414.04	HCSC	\$387.75	-6%
Rating Area 4	HCSC	\$403.04	HCSC	\$376.70	-7%
Rating Area 5	HCSC	\$413.50	HCSC <sup>3</sup>	\$404.36	-2%
Rating Area 6	HCSC	\$440.81	HCSC	\$451.57	2%
Rating Area 7	HCSC	\$429.89	HCSC <sup>4</sup>	\$387.68	-10%
Rating Area 8	HCSC	\$405.39	HCSC	\$372.42	-8%
Rating Area 9	HCSC	\$479.49	HCSC	\$487.57	2%
Rating Area 10	HCSC	\$492.56	HCSC	\$465.20	-6%
Rating Area 11	HCSC	\$457.46	HCSC	\$448.15	-2%
Rating Area 12	HCSC	\$444.27	HCSC	\$449.35	1%
Rating Area 13	HCSC	\$546.08	HCSC	\$562.09	3%
<b>Weighted Average Change<sup>2</sup></b>					<b>-6%</b>

**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 2018 Open Enrollment Data [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html)
3. Gundersen has the lowest cost Gold plan in some counties
4. HAMP has the lowest cost Gold plan in some counties