# 2019 Analysis of Illinois Exchange Plans

## Off Exchange Only

# 2019 Issuers Offering Off Exchange Only Plans in Illinois

- Individual Off Exchange Market – 72 Plans Available
  - 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)

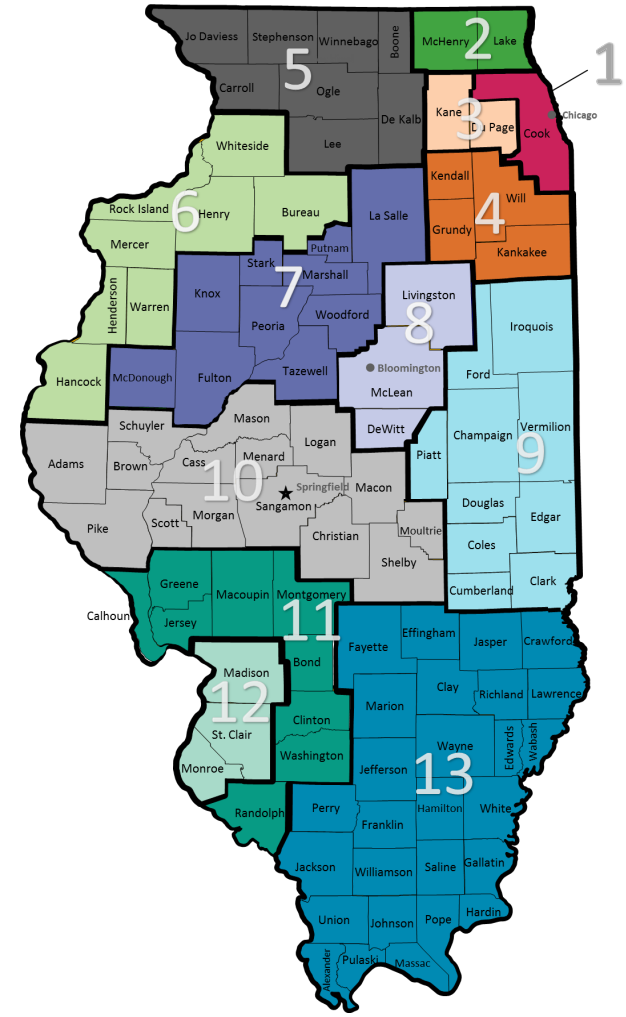
# 2019 Issuers Offering Off Exchange Only Plans in Illinois

- Small Group Off Exchange Market – 695 Plans Available
  - Aetna Health Insurance Company (POS)
  - Aetna Life Insurance Company (PPO)
  - Gundersen Health Plan, Inc. (HMO)
  - Health Alliance Medical Plan, Inc. (HAMP) – (HMO 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)
  - Medical Associates Health Plans (HMO)
  - MercyCare HMO Inc. (HMO)
  - National Health Insurance Company (PPO)
  - UnitedHealthcare Insurance Company (PPO)
  - UnitedHealthcare Insurance Company of Illinois (POS)
  - UnitedHealthcare Insurance Company of the River Valley (POS)
  - UnitedHealthcare of Illinois (HMO)
  - UnitedHealthcare Plan of the River Valley, Inc. (HMO)
  - Wisconsin Physicians Service (PPO)

# 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 |



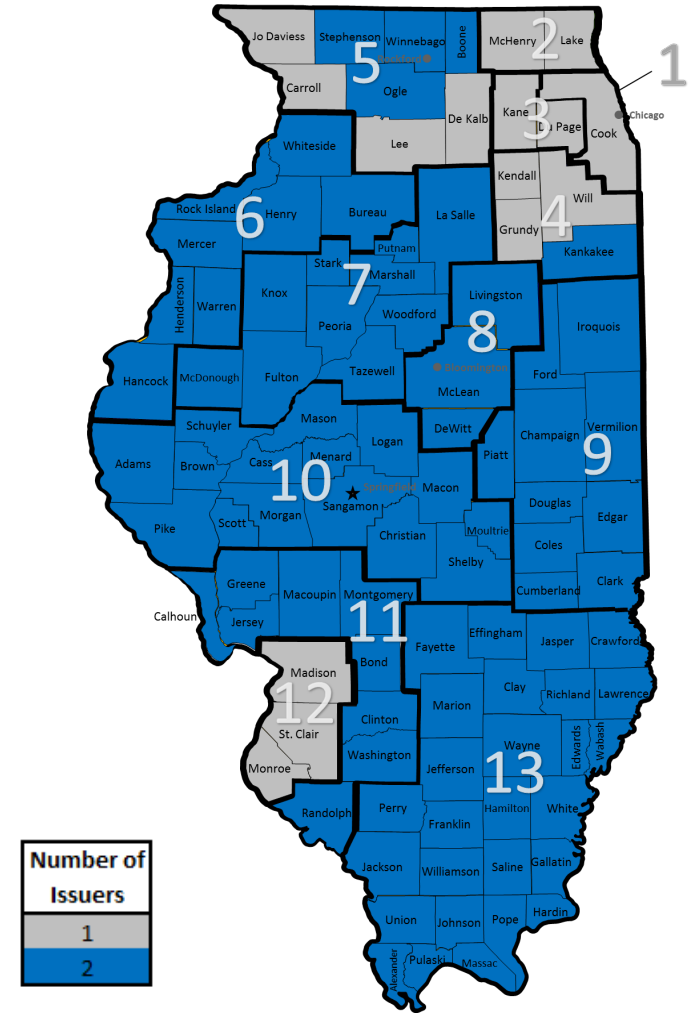
# PLAN ANALYSIS

# Off Exchange Only - Background

- The information provided in these slides represent plans that will be available Off Exchange only (i.e. purchased through a broker or the issuer directly)
- All plans offered through GetCovered Illinois will also be available Off Exchange as well, so consumers may have more coverage options than shown here

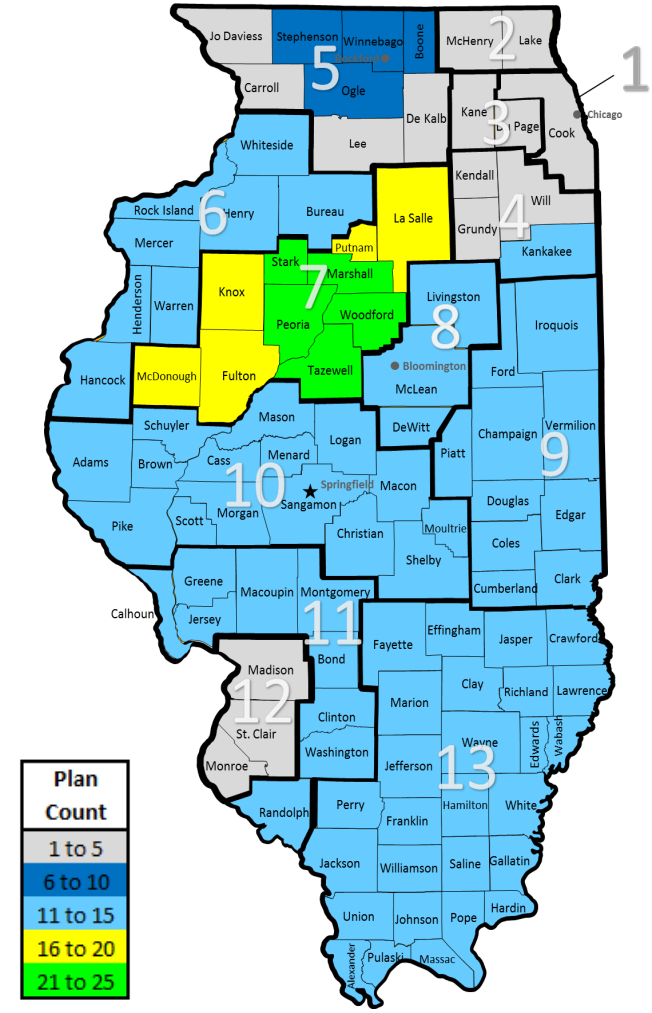
# Number of Issuers by County
## (Individual, Off Exchange Only)

- HCSC is offering plans in all counties
- HAMP offers plans in 83 counties spanning eight of the thirteen Rating Areas
- Gundersen offers plans in Stephenson, Boone, Winnebago, and Ogle in Rating Area 5



# Number of Plans by County
## (Individual, Off Exchange Only)

- In 2018, Freedom Life Insurance Company offered one bronze plan in all counties that will no longer be available
- HAMP
  - Offering Methodist and OSF plans in rating area 7
  - Offering Elite plans in rating areas 4, 6, 8, 9, 10, 11, and 13
- HCSC
  - Offering Blue Choice Preferred plans in all counties
  - Offering Blue Precision Gold HMO 208 plan in all of rating areas 1, 2, 3, 4, 8 and parts of 5 and 7
- Gundersen
  - Offering all plan options in 4 counties



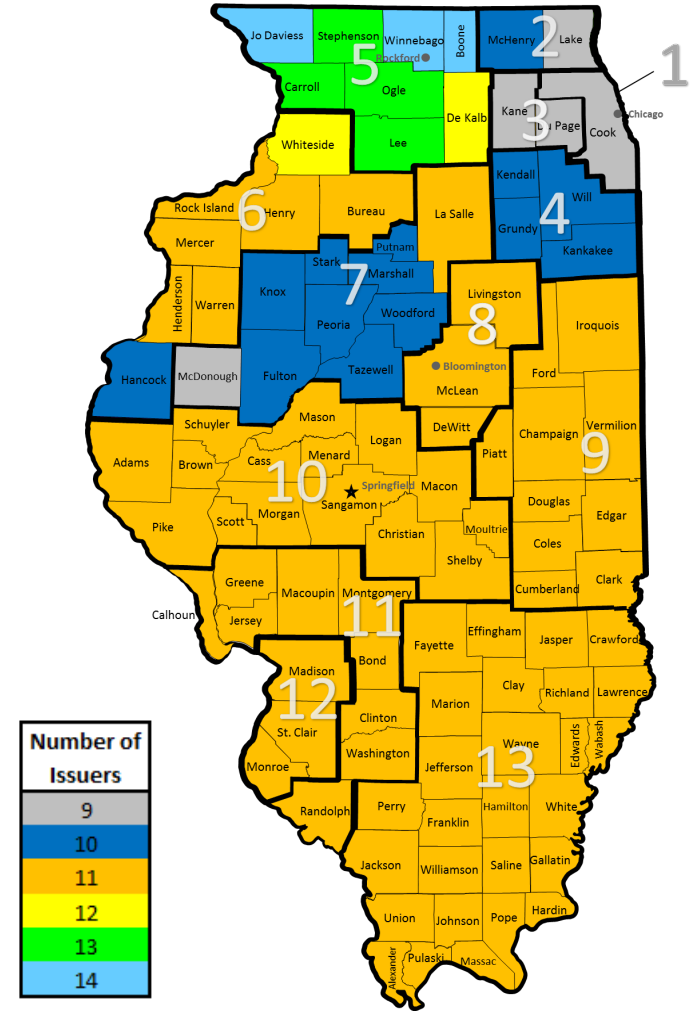
# Issuers Participating by Plan Type by Rating Area
(Individual, Off Exchange Only)

| | Gundersen HMO | HAMP HMO | HAMP POS | HCSC HMO | HCSC PPO |
|---|---|---|---|---|---|
| Rating Area 1 | | | | Full | Full |
| Rating Area 2 | | | | Full | Full |
| Rating Area 3 | | | | Full | Full |
| Rating Area 4 | | 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 |

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

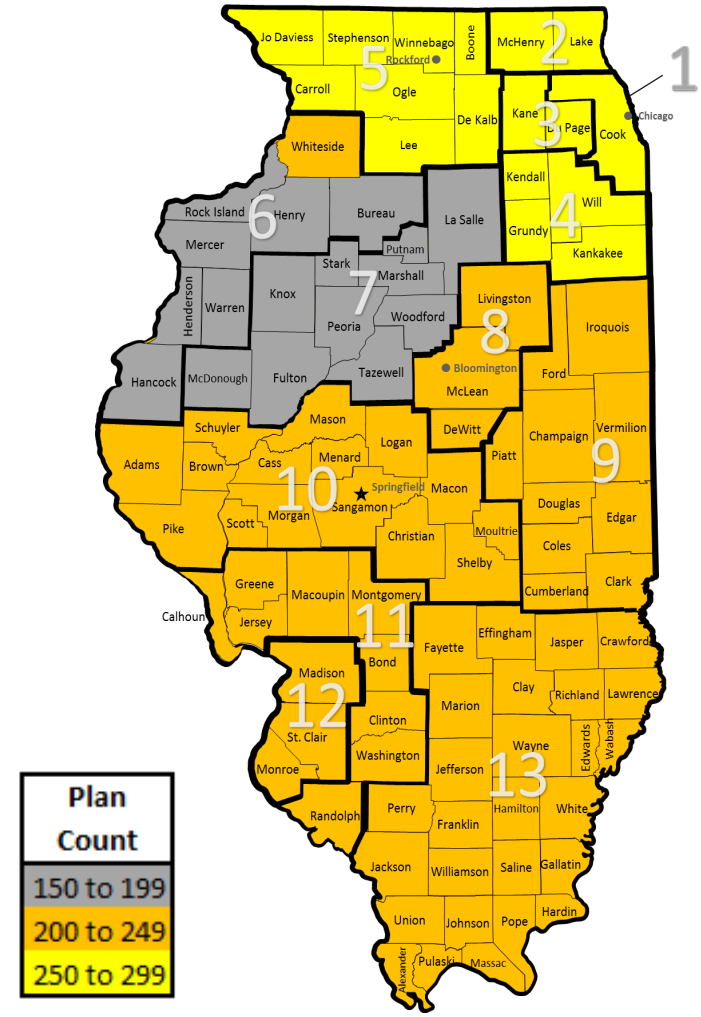
# Number of Issuers by County
## (Small Group, Off Exchange Only)

- Gundersen Health Plan is new to the market in Illinois in 2019
  - Coverage options exist in Stephenson, Ogle, Winnebago, and Boone counties
- Aetna, Health Care Service Corporation, Humana National, and various United companies are offering plans in all rating areas
- Harken and US Health & Life previously offered coverage in Rating Area 1, but have withdrawn in 2019
- 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
- Northern Illinois will have the most coverage options available in 2019
- Regardless, a wide range of plan options for small employers are available in all counties

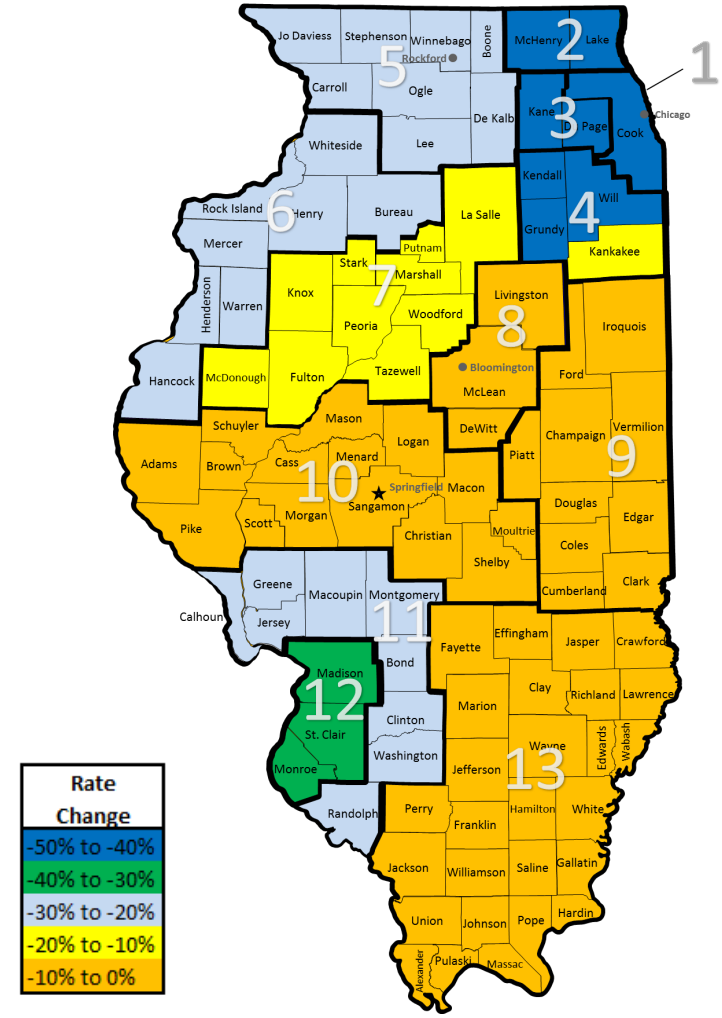


# RATE INFORMATION

## OFF EXCHANGE

# Individual Market – Rate Change of Lowest Bronze
## (Off Exchange Only)

- The entire state will see rates decrease
- The most pronounced rate decreases will be experienced in rating areas 1-4
- Rate decreases will be less dramatic in the Southern part of the state



# The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Bronze Plans is a 34% Decrease

(Off Exchange Only)

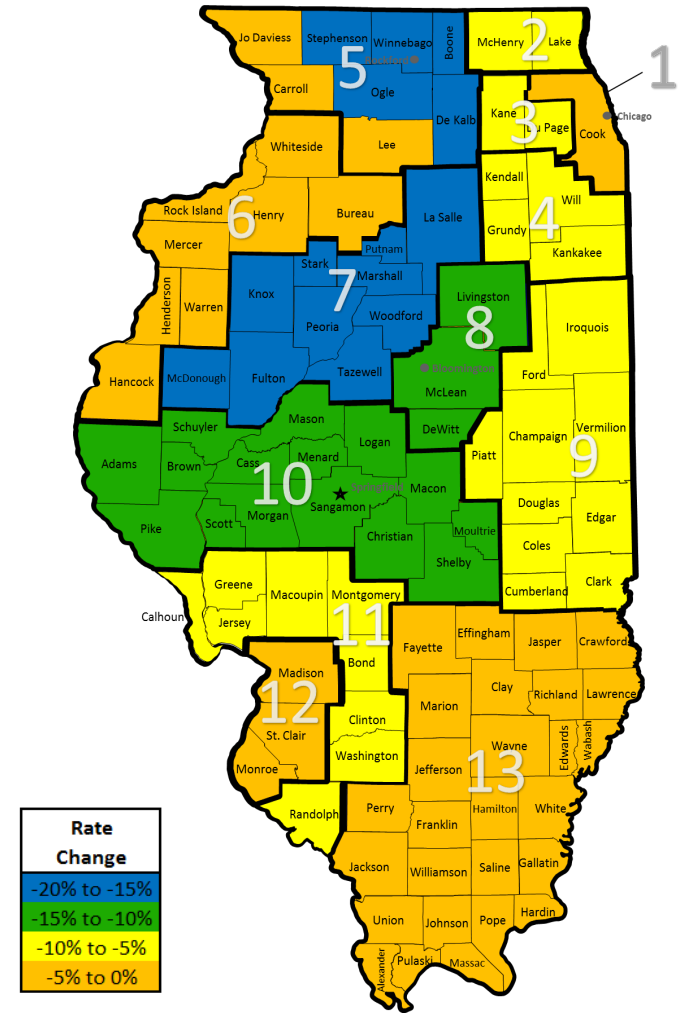
| Rating Area | 2018 Issuer[1] | 2018 21 Year-Old Non-Tobacco Rate | 2019 Issuer[1] | 2019 21 Year-Old Non-Tobacco Rate | 2019 Rate Change |
|---|---|---|---|---|---|
| Rating Area 1 | Freedom Life Insurance Company | $596.57 | HCSC | $329.74 | -45% |
| Rating Area 2 | Freedom Life Insurance Company | $596.57 | HCSC | $327.92 | -45% |
| Rating Area 3 | Freedom Life Insurance Company | $596.57 | HCSC | $313.81 | -47% |
| Rating Area 4 | HAMP | $362.27 | HCSC | $316.37 | -13% |
| Rating Area 5 | Freedom Life Insurance Company | $499.74 | HCSC | $373.62 | -25% |
| Rating Area 6 | HAMP | $408.03 | HCSC | $325.77 | -20% |
| Rating Area 7 | HAMP | $366.09 | HAMP | $322.21 | -12% |
| Rating Area 8 | HAMP | $354.65 | HCSC | $326.73 | -8% |
| Rating Area 9 | HAMP | $354.65 | HAMP | $334.59 | -6% |
| Rating Area 10 | HAMP | $358.46 | HCSC | $335.60 | -6% |
| Rating Area 11 | HAMP | $427.10 | HCSC | $323.30 | -24% |
| Rating Area 12 | Freedom Life Insurance Company | $465.79 | HCSC | $324.17 | -30% |
| Rating Area 13 | HAMP | $434.73 | HCSC | $405.49 | -7% |
| **Weighted Average Change[2]** | | | | | **-34%** |

**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

# Individual Market – Rate Change of Lowest Silver
## (Off Exchange Only)

- The entire state will see rates decrease
- Rating Areas 5 and 7 will see the most pronounced decrease in rates
- The Eastern part of Illinois will experience less drastic rate changes than other parts of the state



# The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Silver Plans is a 7% Decrease

(Off Exchange Only)

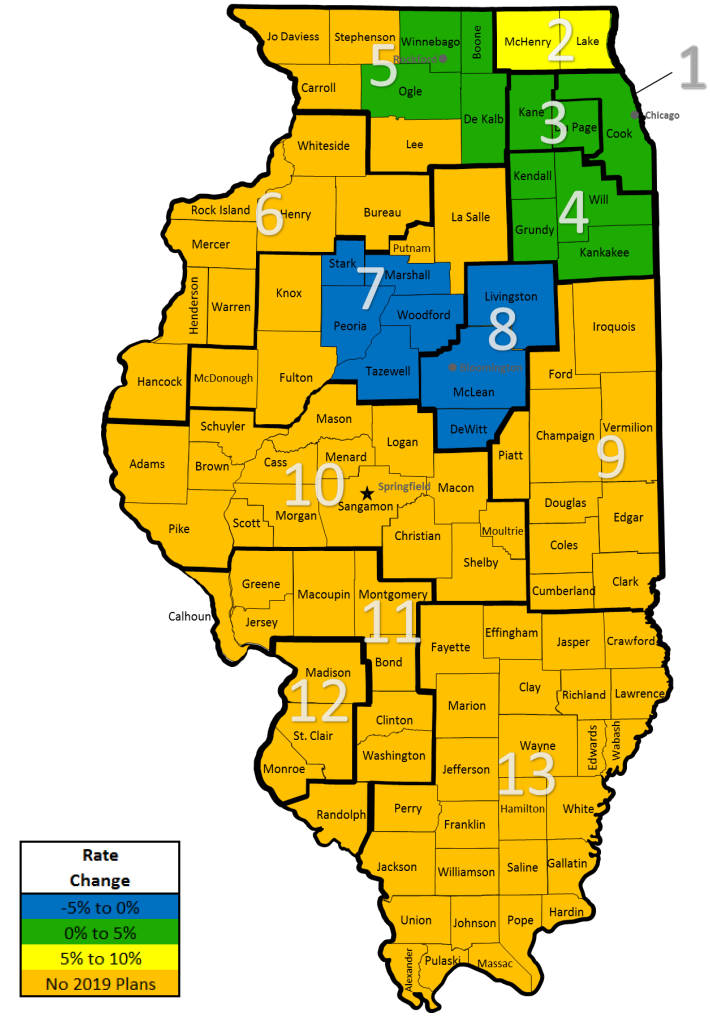
| Rating Area | 2018 Issuer[1] | 2018 21 Year-Old Non-Tobacco Rate | 2019 Issuer[1] | 2019 21 Year-Old Non-Tobacco Rate | 2019 Rate Increase |
|---|---|---|---|---|---|
| Rating Area 1 | HCSC | $388.70 | HCSC | $372.01 | -4% |
| Rating Area 2 | HCSC | $390.92 | HCSC | $367.46 | -6% |
| Rating Area 3 | HCSC | $382.52 | HCSC | $356.48 | -7% |
| Rating Area 4 | HCSC | $382.46 | HCSC | $346.70 | -9% |
| Rating Area 5 | HCSC | $441.40 | Gundersen[3] | $356.27 | -19% |
| Rating Area 6 | HCSC | $378.02 | HCSC | $370.06 | -2% |
| Rating Area 7 | HAMP | $429.64 | HCSC[4] | $356.80 | -17% |
| Rating Area 8 | HCSC | $391.64 | HCSC | $342.76 | -12% |
| Rating Area 9 | HAMP | $399.26 | HAMP | $374.56 | -6% |
| Rating Area 10 | HAMP | $420.69 | HAMP | $378.59 | -10% |
| Rating Area 11 | HCSC | $392.30 | HCSC | $367.26 | -6% |
| Rating Area 12 | HCSC | $380.99 | HCSC | $368.24 | -3% |
| Rating Area 13 | HCSC | $468.30 | HAMP | $459.11 | -2% |
| **Weighted Average Change[2]** | | | | | **-7%** |

**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
3. HCSC offers the lowest cost Silver plan in some counties
4. HAMP offers the lowest cost Silver plan in some counties

# Individual Market – Rate Change of Lowest Gold
## (Off Exchange Only)

- The Chicagoland Area and Central parts of the state are the only areas with an Off Exchange only Gold coverage options
- The majority of counties with Gold coverage options will experience rate changes within +/-5
- HCSC is the only issuer to offer Off Exchange only Gold plans



# The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Gold Plans is a 2% Increase

(Off Exchange Only)

| Rating Area | 2018 Issuer[1] | 2018 21 Year-Old Non-Tobacco Rate | 2019 Issuer[1] | 2019 21 Year-Old Non-Tobacco Rate | 2019 Rate Increase |
|---|---|---|---|---|---|
| Rating Area 1 | HCSC | $416.45 | HCSC | $427.74 | 3% |
| Rating Area 2 | HCSC | $394.58 | HCSC | $422.51 | 7% |
| Rating Area 3 | HCSC | $409.03 | HCSC | $410.33 | 0% |
| Rating Area 4 | HCSC | $398.17 | HCSC | $398.64 | 0% |
| Rating Area 5 | HCSC | $408.50 | HCSC | $427.91 | 5% |
| Rating Area 7 | HCSC | $424.69 | HCSC | $410.25 | -3% |
| Rating Area 8 | HCSC | $400.49 | HCSC | $394.11 | -2% |
| **Weighted Average Change[2]** | | | | | **2%** |

- No Gold Coverage options are available in Rating Areas 6 and 9-13 in 2018 or 2019

**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