2020 Analysis of Illinois Off Exchange Only Plans

2020 Issuers Offering Off Exchange Only Plans in Illinois

- Individual Off Exchange Market – 49 Plans Available
  - 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)
  - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)

- Additionally, all plans offered through Get Covered Illinois will also be available Off Exchange, so consumers will have additional coverage options.

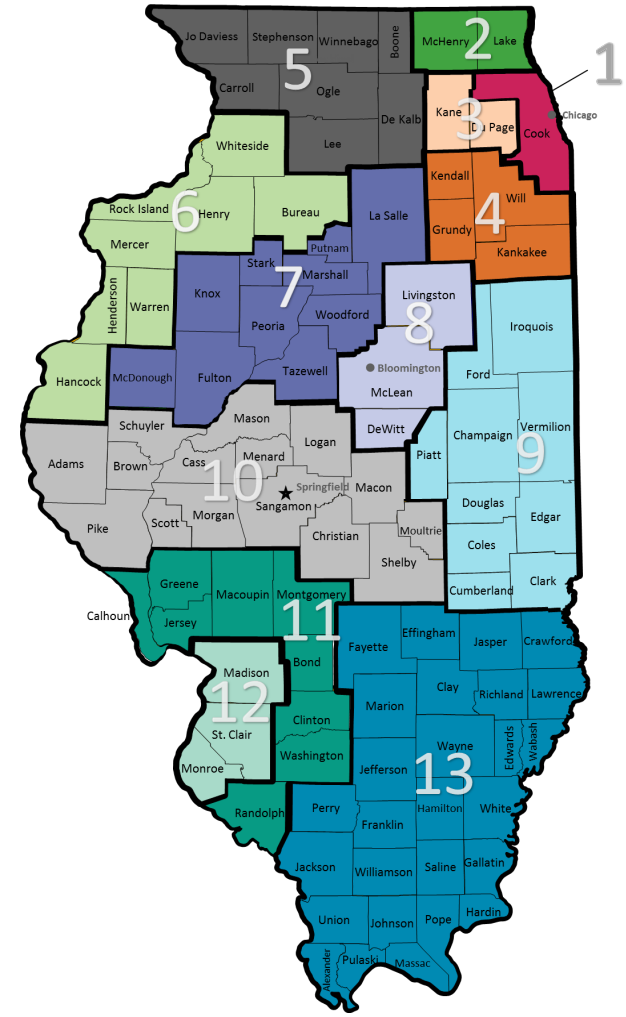
2020 Issuers Offering Off Exchange Only Plans in Illinois

- Small Group Off Exchange Market – 795 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)
  - MercyCare HMO Inc. – (HMO)
  - National Health Insurance Company – (PPO)
  - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
  - UnitedHealthcare Insurance Company – (PPO)
  - UnitedHealthcare Insurance Company of Illinois – (POS)
  - UnitedHealthcare Insurance Company of the River Valley – (POS)
  - 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 2019.

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



PLAN ANALYSIS

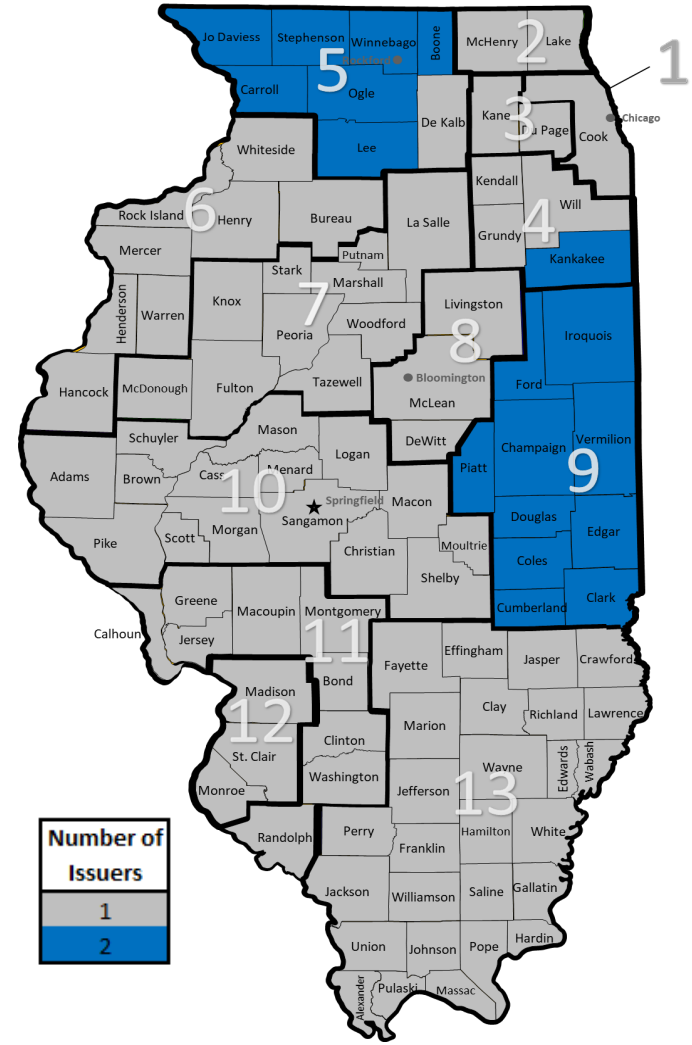
Off Exchange Only - Background

- The information provided in these slides represent plans that will be available Off Exchange only, through an issuer, broker or agent.
- All plans offered through Get Covered Illinois will also be available Off Exchange, so consumers will have more coverage options than what is shown here.
- Quartz Health Benefit Plans Corporation is a new issuer in plan year 2020 and will replace Quartz Health Plan Corporation[1] (formerly Gundersen Health Plans).

1. Quartz Health Plan Corporation is referred to as QHPC throughout this analysis

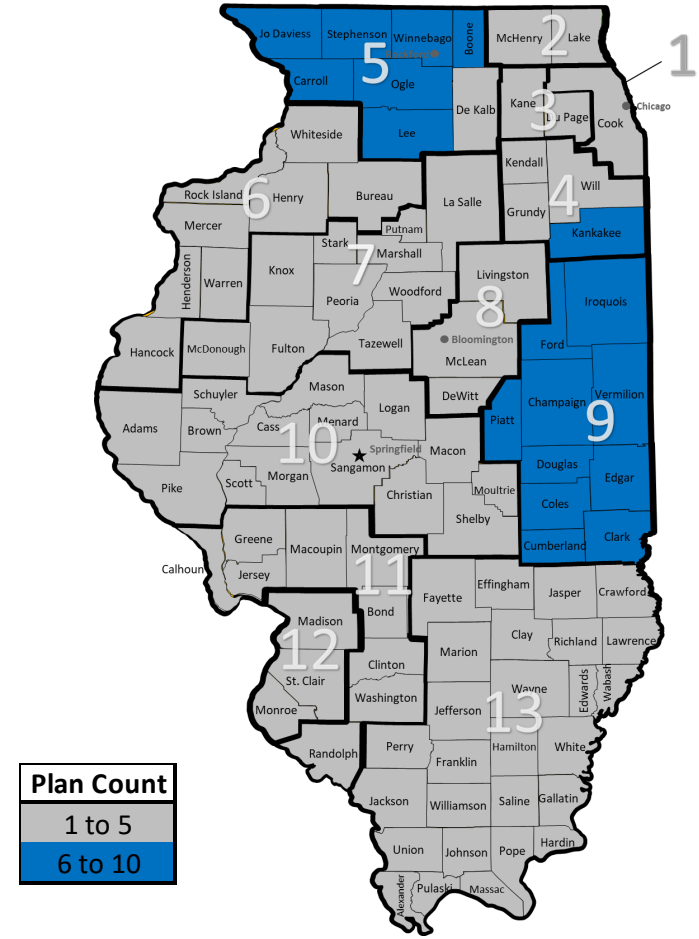
Number of Issuers by County
(Individual, Off Exchange Only)

- HCSC is offering plans in all counties.
- HAMP offers plans in 11 counties in Rating Area 9 and part of Rating Area 4 (Kankakee county).
- Quartz offers plans in 7 counties, all within rating area 5.



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

- HAMP
  - Now only offers coverage in rating areas 4 and 9 on their Elite plan options.
- 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.
- Quartz
  - Offering all plan options in all of Rating Area 5 except DeKalb county.



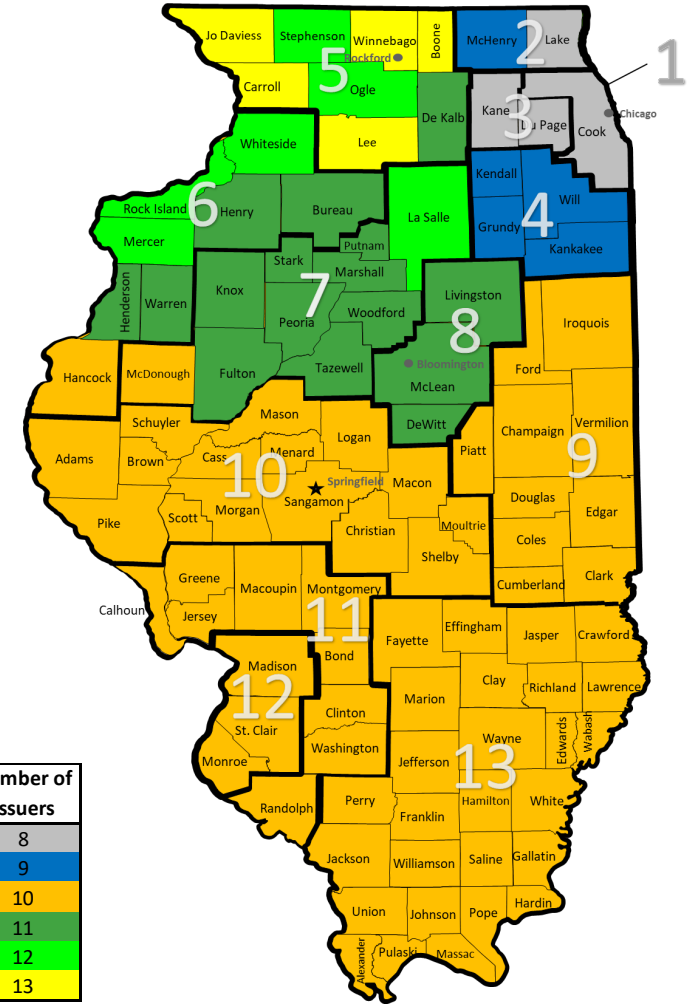
Issuers Participating by Plan Type by Rating Area
(Individual, Off Exchange Only)

	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	Quartz HMO
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	Full	Partial
Rating Area 6				Full	
Rating Area 7			Partial	Full	
Rating Area 8			Full	Full	
Rating Area 9	Full	Full		Full	
Rating Area 10				Full	
Rating Area 11				Full	
Rating Area 12				Full	
Rating Area 13				Full	

- Only HCSC (HMO and PPO) and HAMP (HMO and POS) offer 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.

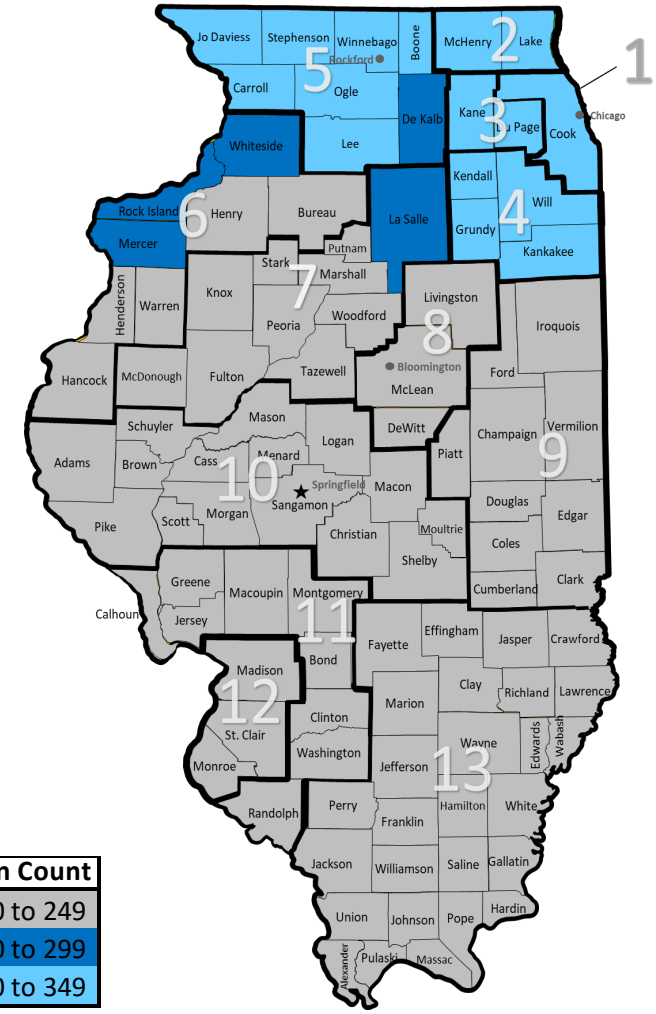
Number of Issuers by County
(Small Group, Off Exchange Only)

- 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.
- Quartz will offer plans in 7 counties in Rating Area 5.



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 coverage options available in 2020.
- A wide range of plan options for small employers are available in all counties.



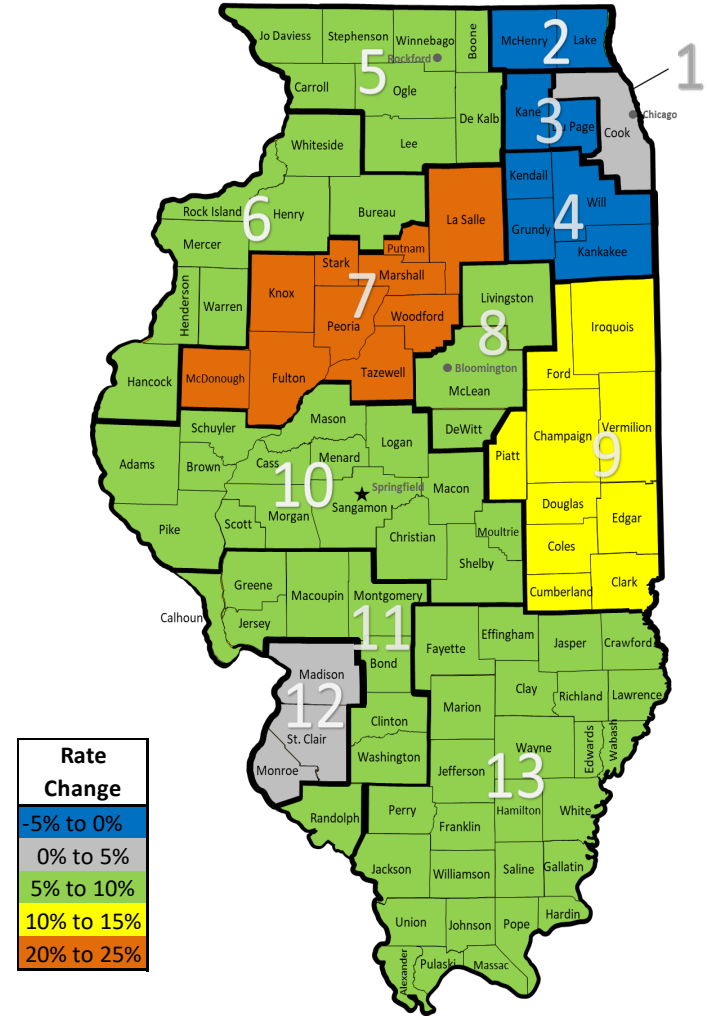
Plan Count
200 to 249
250 to 299
300 to 349

RATE INFORMATION

OFF EXCHANGE

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

- Rating Areas 2, 3 and 4 will see rates decrease.
- The majority of the state will experience moderate rate increases.
- The most pronounced rate increases will be experienced in rating areas 7 and 9.



The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Bronze Plans is a 3% Increase

(Off Exchange Only)

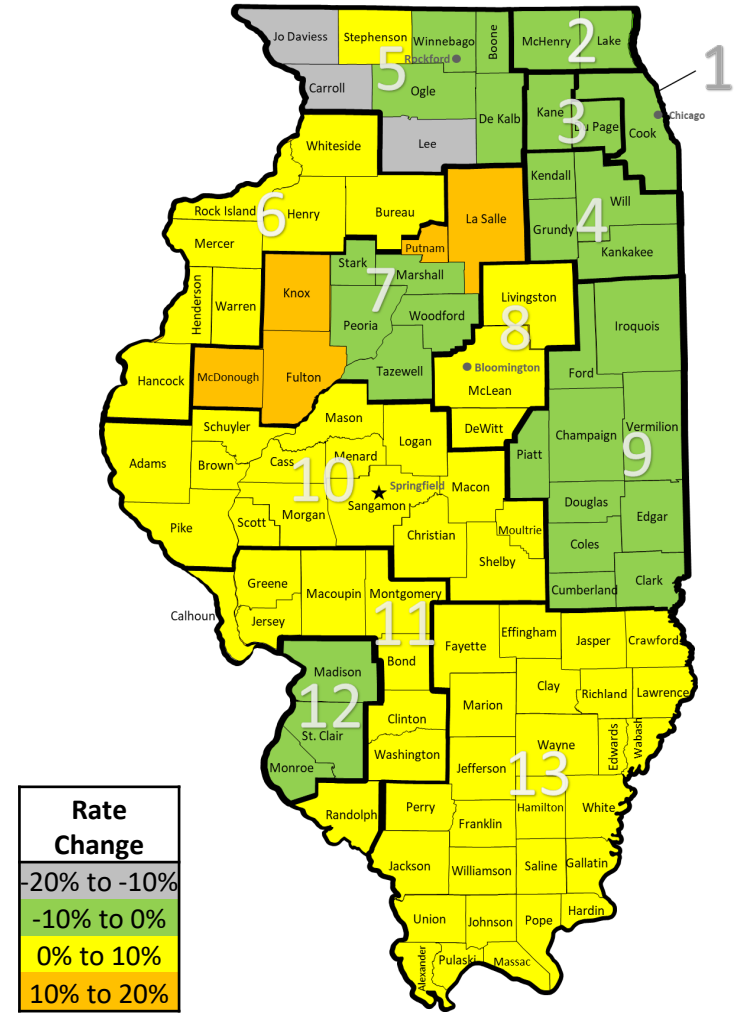
Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Change
Rating Area 1	HCSC	$329.74	HCSC	$330.30	0%
Rating Area 2	HCSC	$327.92	HCSC	$325.68	-1%
Rating Area 3	HCSC	$313.81	HCSC	$313.62	0%
Rating Area 4	HCSC	$316.37	HCSC	$311.55	-2%
Rating Area 5	HCSC	$373.62	HCSC	$400.85	7%
Rating Area 6	HCSC	$325.77	HCSC	$350.60	8%
Rating Area 7	HAMP	$322.21	HCSC	$389.47	21%
Rating Area 8	HCSC	$326.73	HCSC	$353.96	8%
Rating Area 9	HAMP	$334.59	HCSC	$383.63	15%
Rating Area 10	HCSC	$335.60	HCSC	$355.83	6%
Rating Area 11	HCSC	$323.30	HCSC	$351.33	9%
Rating Area 12	HCSC	$324.17	HCSC	$326.48	1%
Rating Area 13	HCSC	$405.49	HCSC	$430.32	6%
Weighted Average Change[2]					**3%**

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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.

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

- Rate changes will vary throughout the state.
- Much of Central Illinois will experience moderate increases in rates, but the largest increases will be experienced in parts of Rating Area 7.



The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Silver Plans is a 2% Decrease

(Off Exchange Only)

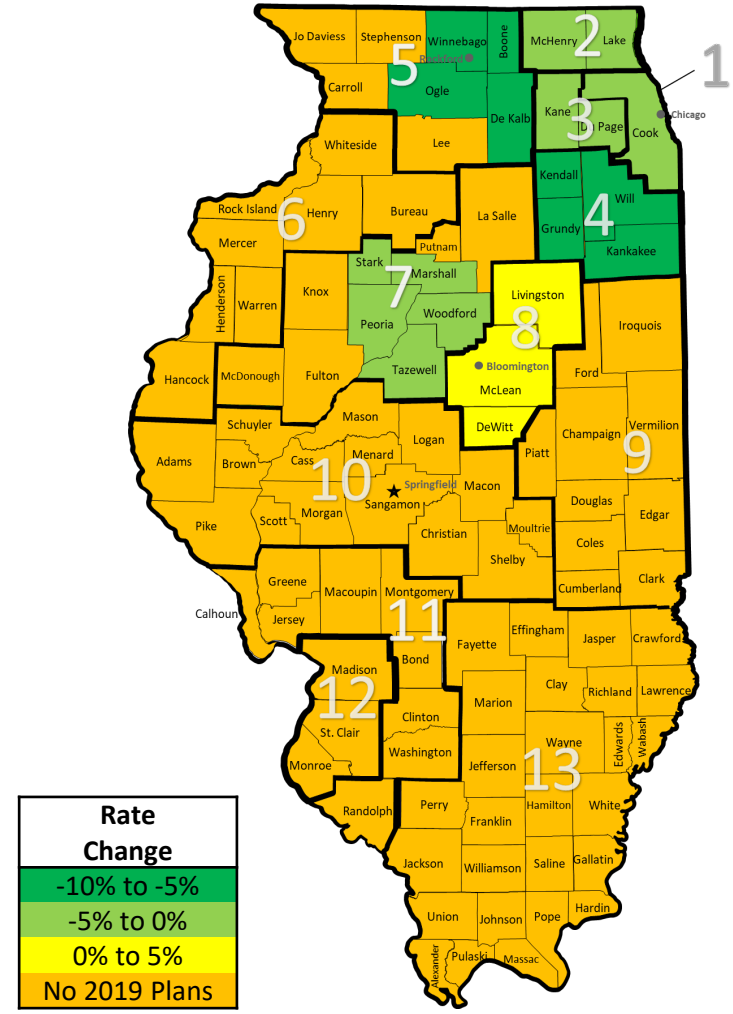
Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Increase
Rating Area 1	HCSC	$372.01	HCSC	$358.92	-4%
Rating Area 2	HCSC	$367.46	HCSC	$354.95	-3%
Rating Area 3	HCSC	$356.48	HCSC	$342.72	-4%
Rating Area 4	HCSC	$346.70	HCSC	$331.78	-4%
Rating Area 5	QHPC	$356.27	HCSC[3]	$354.43	-1%
Rating Area 6	HCSC	$370.06	HCSC	$388.81	5%
Rating Area 7	HCSC	$356.80	HCSC	$346.45	-3%
Rating Area 8	HCSC	$342.76	HCSC	$348.90	2%
Rating Area 9	HAMP	$374.56	HAMP	$353.46	-6%
Rating Area 10	HAMP	$378.59	HCSC	$394.54	4%
Rating Area 11	HCSC	$367.26	HCSC	$390.30	6%
Rating Area 12	HCSC	$368.24	HCSC	$364.28	-1%
Rating Area 13	HAMP	$459.11	HCSC	$475.35	4%
Weighted Average Change[2]					**-2%**

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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.
3. Quartz offers the lowest cost Silver plan in some counties.

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

- The Chicago area and central parts of the state are the only areas with Off Exchange only Gold coverage options.
- The majority of counties with Gold coverage options will see rates decrease.
- Gold plans in Rating Areas 4 and 5 will see the most pronounced decrease in rates.



The Average Individual Market Rate Change Across All Rating Areas in Lowest Cost Gold Plans is a 5% Decrease

(Off Exchange Only)

Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Increase
Rating Area 1	HCSC	$427.74	HCSC	$408.76	-4%
Rating Area 2	HCSC	$422.51	HCSC	$404.14	-4%
Rating Area 3	HCSC	$410.33	HCSC	$390.33	-5%
Rating Area 4	HCSC	$398.64	HCSC	$377.98	-5%
Rating Area 5	HCSC	$427.91	HCSC	$403.38	-6%
Rating Area 7	HCSC	$410.25	HCSC	$394.02	-4%
Rating Area 8	HCSC	$394.11	HCSC	$397.37	1%
Weighted Average Change[2]					**-5%**

- In 2020, no Gold coverage options are available in Rating Areas 6, 9, 10, 11, 12, and 13 in plan year 2020. This is unchanged from plan year 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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.