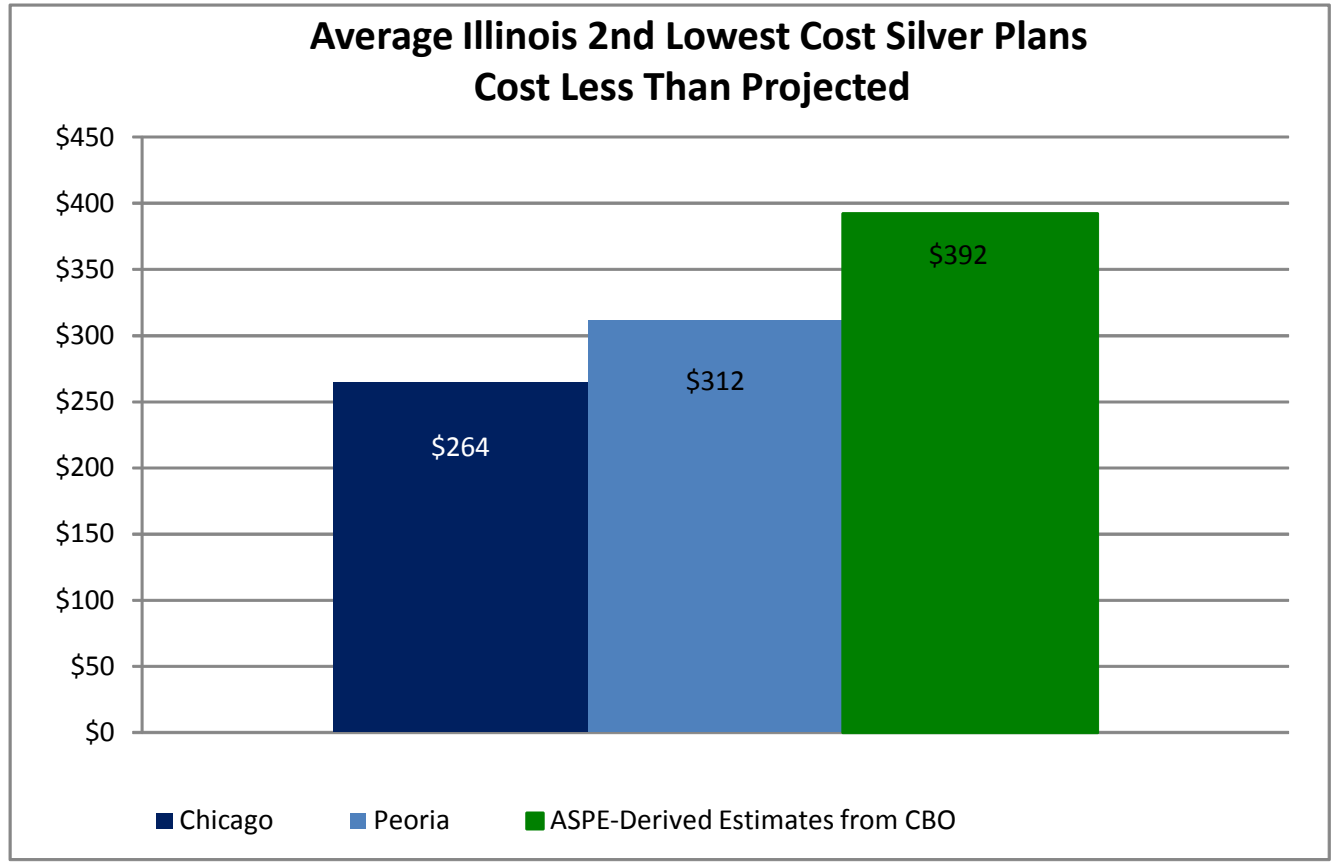
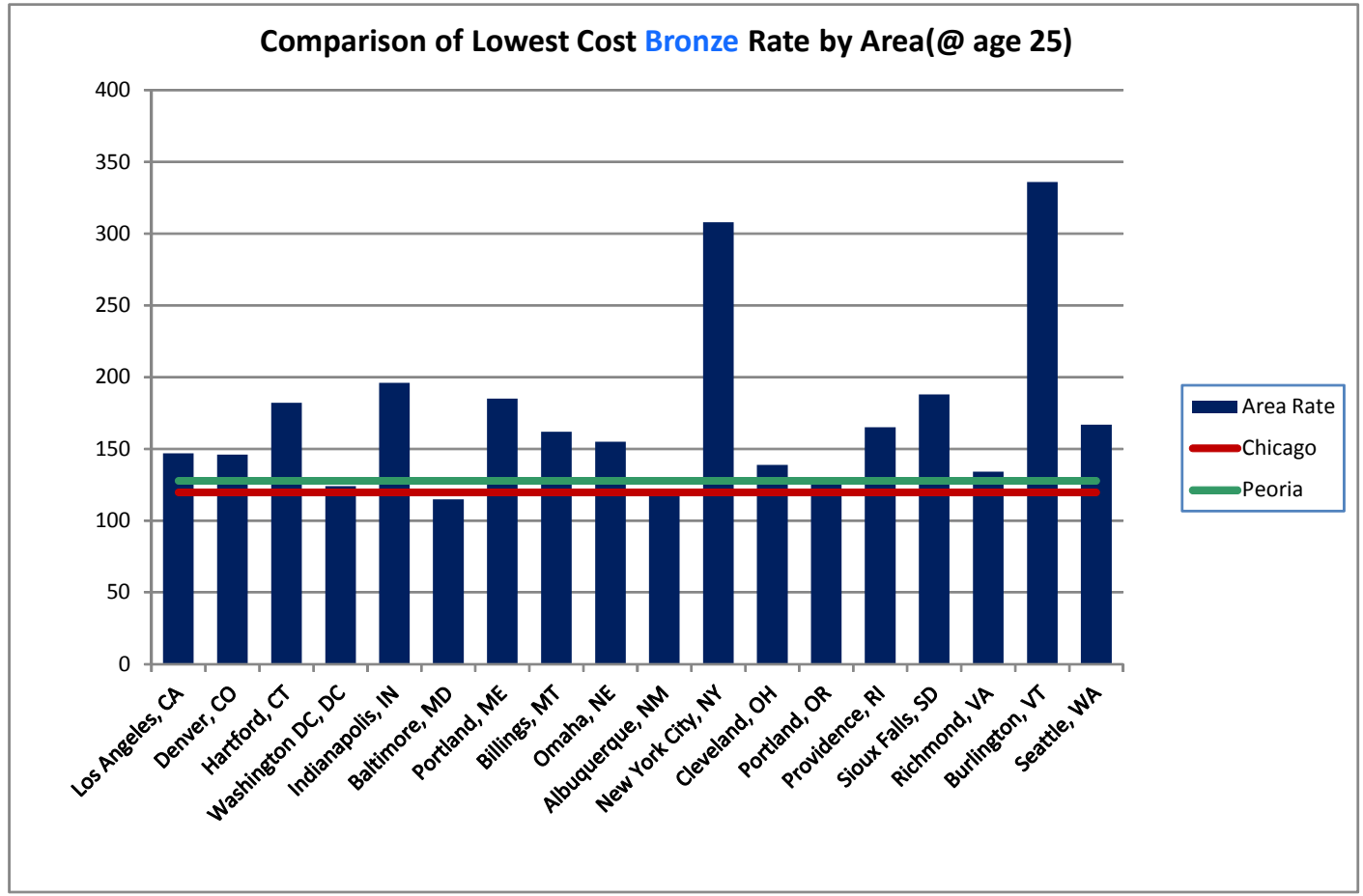
Rate Levels

Rates for benchmark plans are more than 25 percent below U.S. Health and Human Services (HHS) estimates based on Congressional Budget Office (CBO) projections



The rates for Illinois' second-lowest cost silver plans on which subsidies are based are more than 25 percent below estimates that HHS's Office of the Assistant Secretary for Planning and Evaluation (ASPE) produced based on Congressional Budget Office projections on a population-weighted average basis across regions

Illinois consumers will pay similar or lower premiums for similar coverage compared to many states that have released premium rates (25 year old)*



The lowest proposed monthly rates for a bronze plan for a 25-year-old consumer in Colorado is $146 and Washington state $167, while a consumer would only pay $120 in Chicago or $128 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

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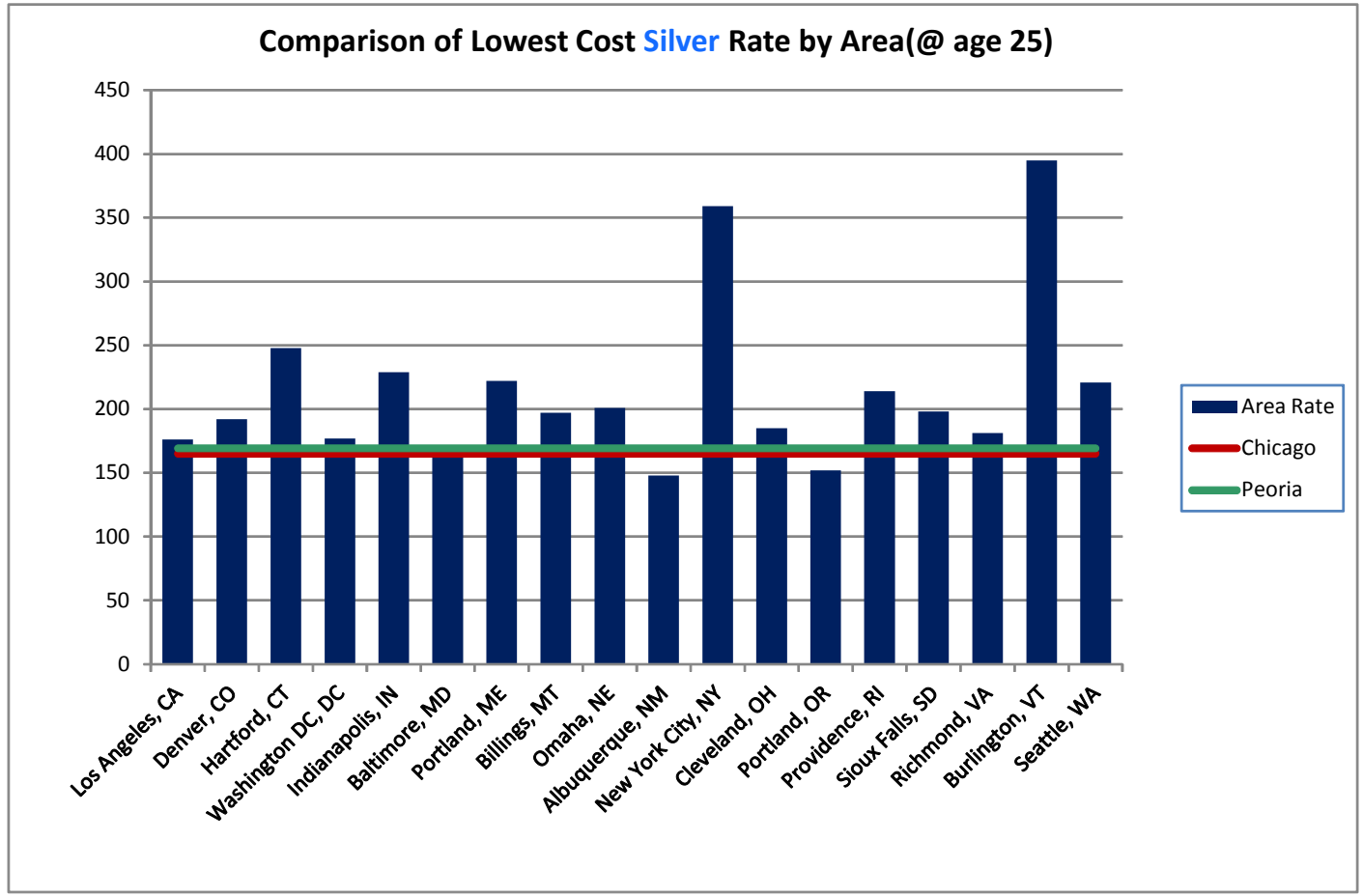
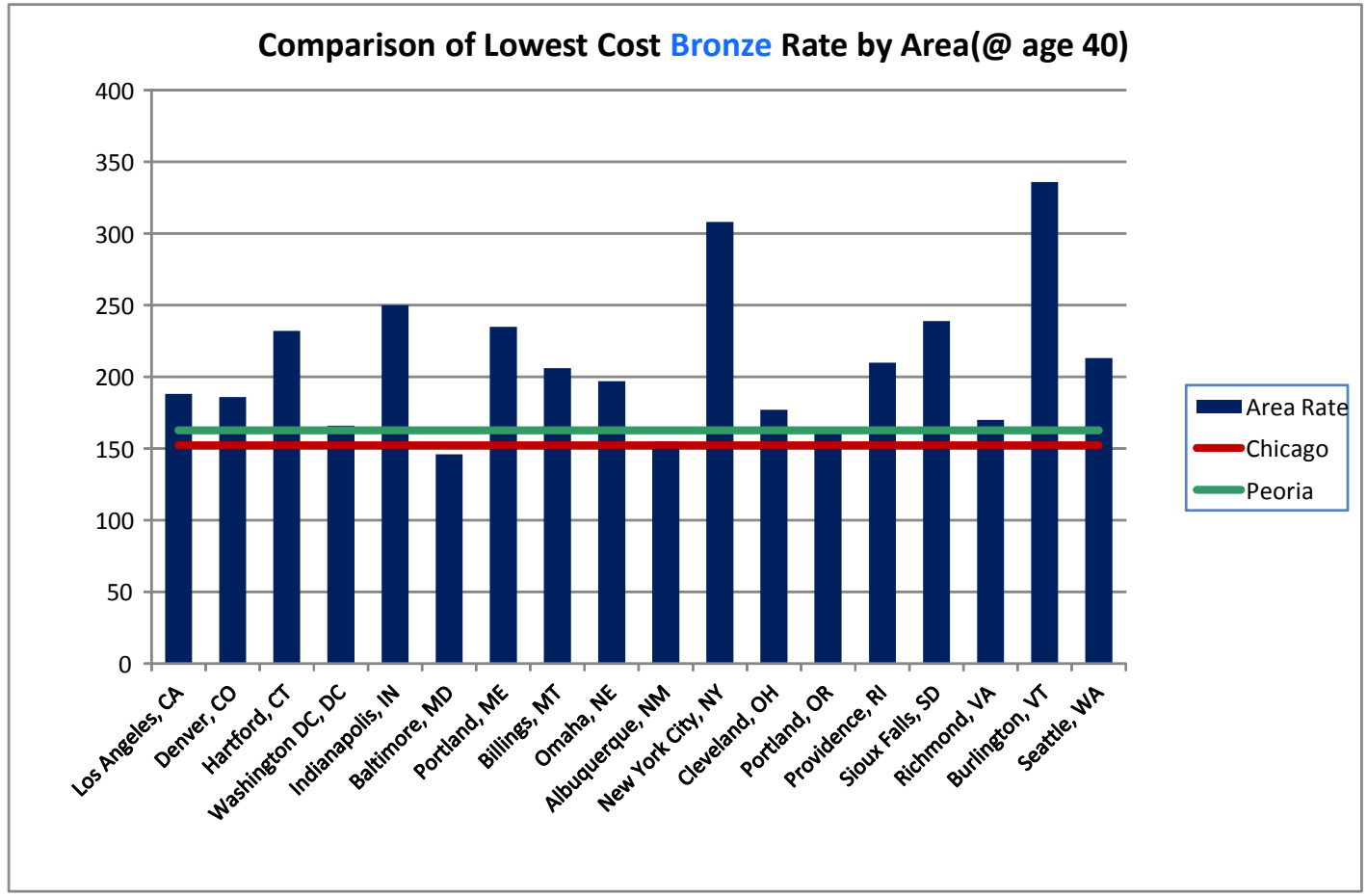


The lowest monthly rates for a silver plan for a 25-year-old consumer is $165 in Chicago or $169 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

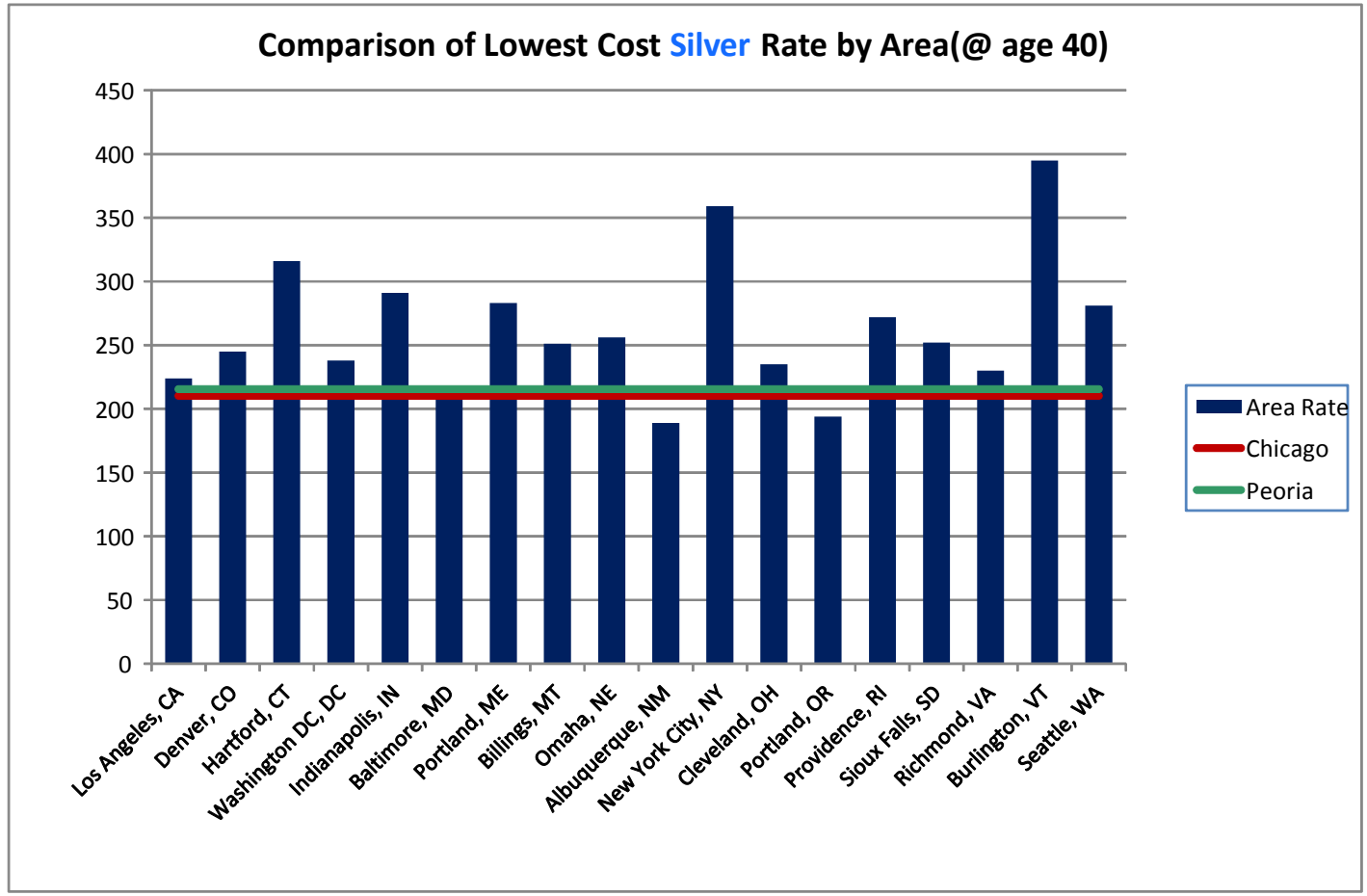
Illinois consumers will pay similar or lower premiums for similar coverage compared to many states that have released premium rates (40 year old)*



The lowest monthly rates for a bronze plan for a 40-year-old consumer is $152 in Chicago or $163 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

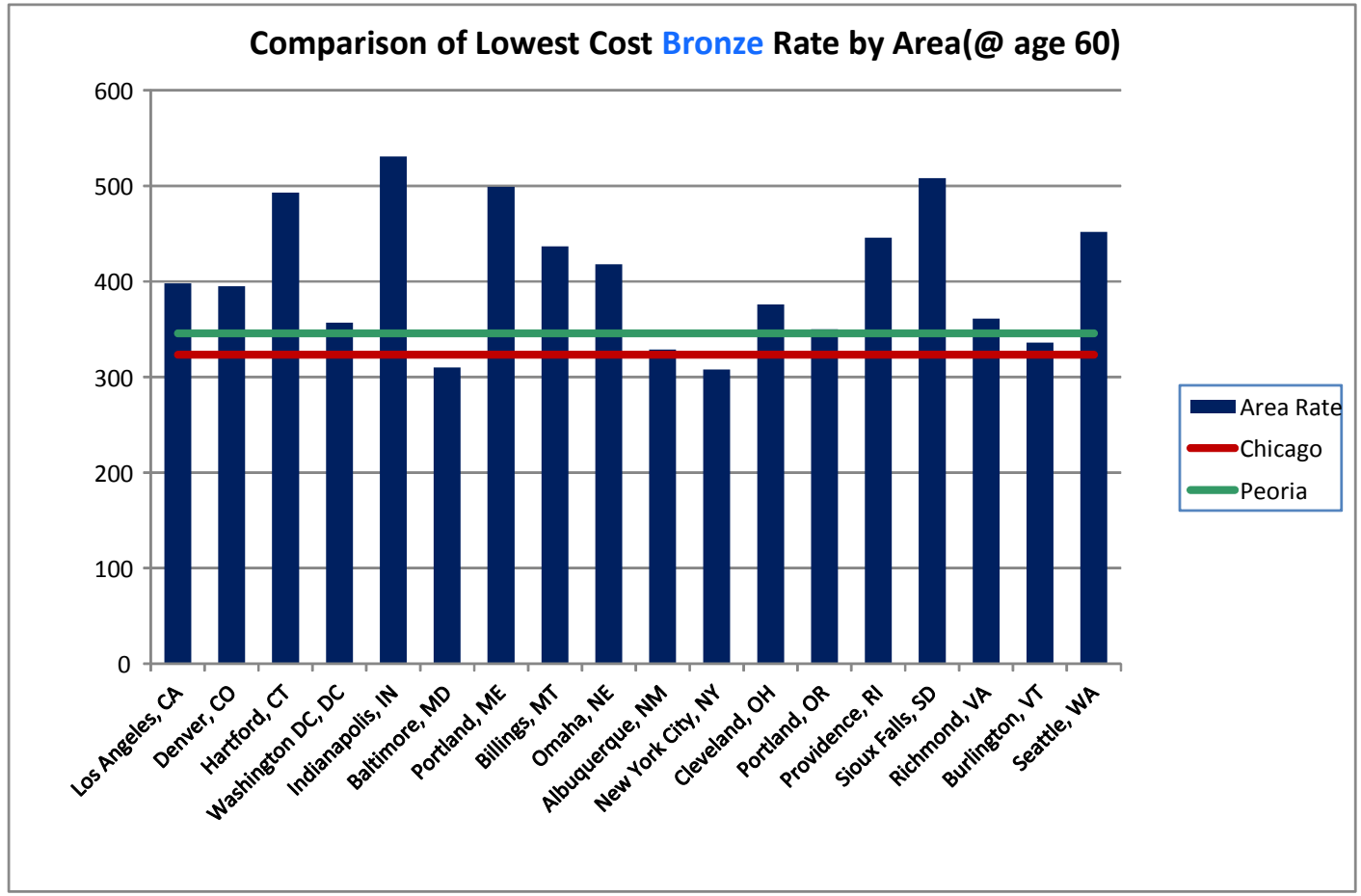
Illinois consumers will pay similar or lower premiums for similar coverage compared to many states that have released premium rates (40 year old)*



The lowest monthly rates for a silver plan for a 40-year-old consumer is $210 in Chicago or $215 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

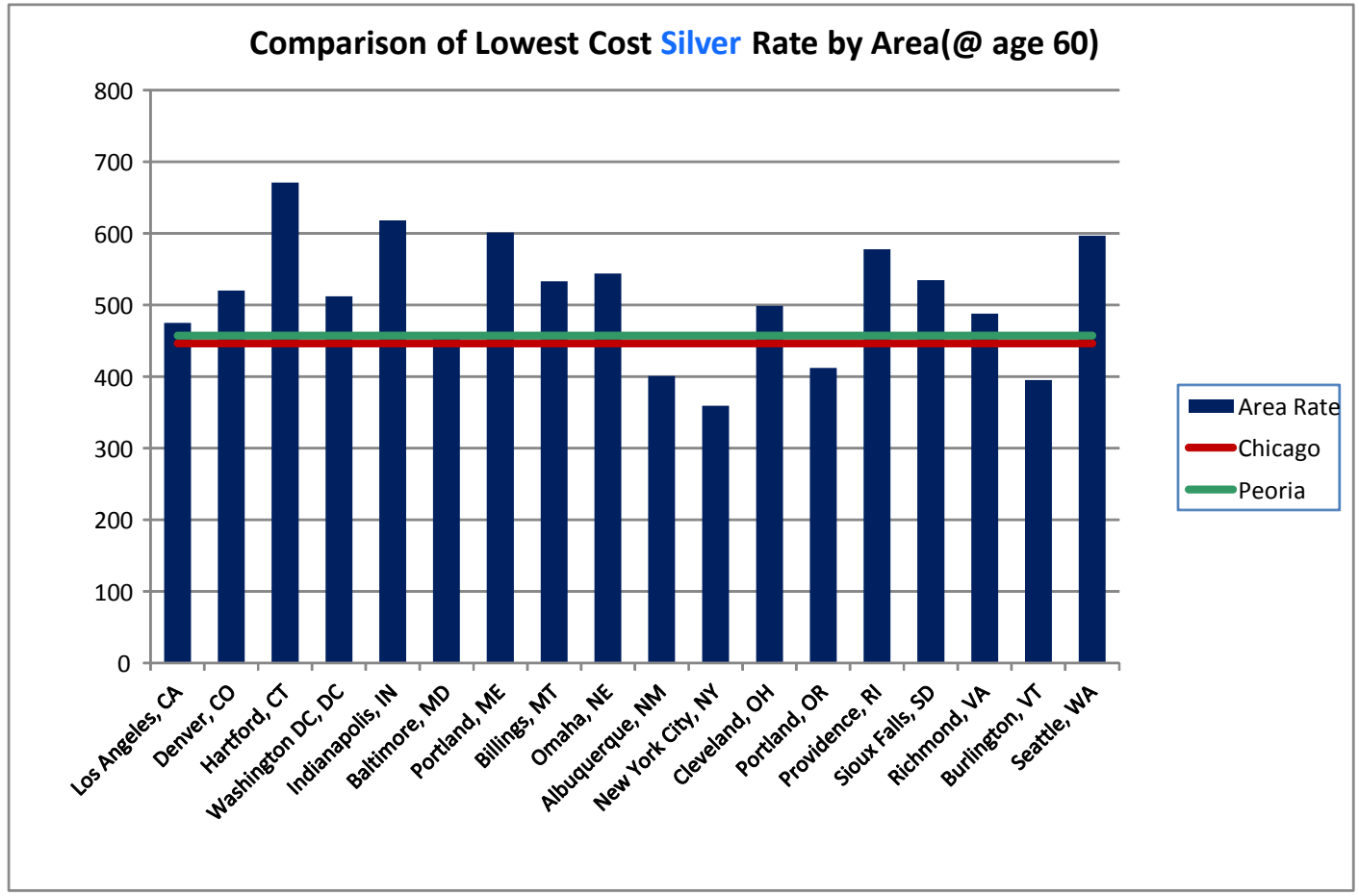
Illinois consumers will pay similar or lower premiums for similar coverage compared to many states that have released premium rates (60 year old)*



The lowest monthly rates for a bronze plan for a 60-year-old consumer is $323 in Chicago or $346 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

Illinois consumers will pay similar or lower premiums for similar coverage compared to many states that have released premium rates (60 year old)*



The lowest monthly rates for a silver plan for a 60-year-old consumer is $446 in Chicago or $457 in Peoria

** Per Study from the Kaiser Family Foundation, http://kaiserfamilyfoundation.files.wordpress.com/2013/09/early-look-at-premiums-and-participation-in-marketplaces.pdf*

Subsidies and tax credits may lower costs further for many individuals and families:

Example 1: Single 30-year old, with household income of $23,000

Based on household income, the individual may qualify for premium subsidies to limit net cost for a 2nd lowest cost silver plan to ~$121 per month

	In Chicago			In Peoria		
	Premium	Subsidy	Net Cost[1]	Premium	Subsidy	Net Cost[1]
2nd Lowest Cost Silver	$188	$67	$121	$222	$101	$121
Lowest Cost Silver	$187	$67	$120	$191	$101	$91
Lowest Cost Bronze	$136	$67	$69	$144	$101	$44

Individuals and families with income between 138 percent and 400 percent of the federal poverty level may receive subsidies on a sliding scale if they obtain coverage through the marketplace

1: Values may appear to not tie exactly due to rounding

Subsidies and tax credits may lower costs further for many individuals and families:

Example 2: A couple, both aged 55, with household income of $40,000

Based on household income, the individual may qualify for premium subsidies to limit net cost for a 2nd lowest cost silver plan to ~$276 per month

	In Chicago			In Peoria		
	Premium	Subsidy	Net Cost[1]	Premium	Subsidy	Net Cost[1]
2nd Lowest Cost Silver	$739	$463	$276	$871	$595	$276
Lowest Cost Silver	$734	$463	$271	$752	$595	$157
Lowest Cost Bronze	$533	$463	$ 70	$568	$568	$ 0

Individuals and families with income between 138 percent and 400 percent of the federal poverty level may receive subsidies on a sliding scale if they obtain coverage through the marketplace

1: Values may appear to not tie exactly due to rounding

Subsidies and tax credits may lower costs further for many individuals and families:

Example 3: Family of 4, parents aged 40 with 2 children, with household income of $60,000

Based on household income, the individual may qualify for premium subsidies to limit net cost for a 2nd lowest cost silver plan to ~$410 per month

	In Chicago			In Peoria		
	Premium	Subsidy	Net Cost[1]	Premium	Subsidy	Net Cost[1]
2nd Lowest Cost Silver	$634	$224	$410	$747	$337	$410
Lowest Cost Silver	$629	$224	$406	$645	$337	$308
Lowest Cost Bronze	$457	$224	$234	$487	$337	$150

Individuals and families with income between 138 percent and 400 percent of the federal poverty level may receive subsidies on a sliding scale if they obtain coverage through the marketplace

1: Values may appear to not tie exactly due to rounding

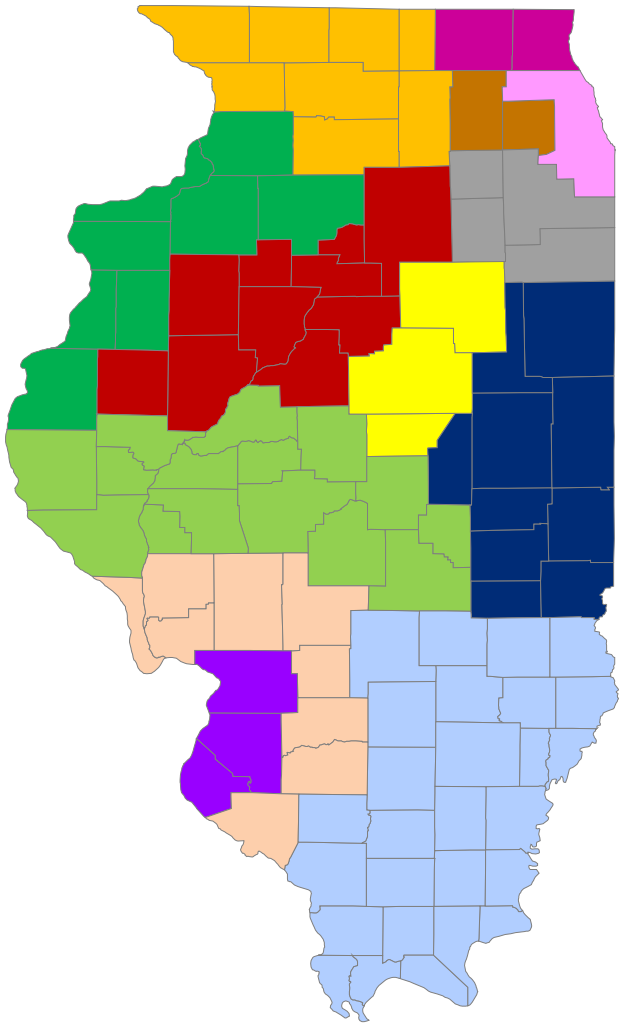
Sample of rates submitted: Non-smoker

Plan	Rating Area	Non-Smoker		
		Age 25	Age 40	Age 55
Lowest Cost Bronze Plans	Rating Area 1	$120	$152	$266
	Rating Area 2	$123	$157	$274
	Rating Area 3	$119	$152	$265
	Rating Area 4	$120	$153	$267
	Rating Area 5	$133	$169	$296
	Rating Area 6	$109	$139	$242
	Rating Area 7	$128	$163	$284
	Rating Area 8	$164	$209	$365
	Rating Area 9	$166	$211	$368
	Rating Area 10	$147	$187	$327
	Rating Area 11	$158	$201	$350
	Rating Area 12	$134	$171	$298
	Rating Area 13	$173	$220	$384
Lowest Cost Silver Plans	Rating Area 1	$165	$210	$367
	Rating Area 2	$170	$217	$378
	Rating Area 3	$165	$209	$365
	Rating Area 4	$166	$212	$369
	Rating Area 5	$172	$219	$382
	Rating Area 6	$150	$191	$334
	Rating Area 7	$169	$215	$376
	Rating Area 8	$210	$267	$466
	Rating Area 9	$215	$274	$478
	Rating Area 10	$195	$248	$433
	Rating Area 11	$205	$261	$455
	Rating Area 12	$178	$226	$395
	Rating Area 13	$224	$286	$498
2nd Lowest Cost Silver Plans	Rating Area 1	$166	$212	$369
	Rating Area 2	$172	$219	$381
	Rating Area 3	$166	$212	$369
	Rating Area 4	$168	$214	$374
	Rating Area 5	$208	$264	$461
	Rating Area 6	$159	$202	$352
	Rating Area 7	$196	$250	$435
	Rating Area 8	$213	$272	$474
	Rating Area 9	$219	$279	$486
	Rating Area 10	$216	$275	$480
	Rating Area 11	$215	$273	$477
	Rating Area 12	$209	$266	$463
	Rating Area 13	$235	$299	$522

Sample of rates submitted: Tobacco user

Plan	Rating Area	Tobacco User		
		Age 25	Age 40	Age 55
Lowest Cost Bronze Plans	Rating Area 1	$132	$196	$348
	Rating Area 2	$136	$202	$358
	Rating Area 3	$131	$196	$346
	Rating Area 4	$132	$198	$350
	Rating Area 5	$146	$218	$387
	Rating Area 6	$120	$179	$317
	Rating Area 7	$153	$195	$341
	Rating Area 8	$181	$270	$475
	Rating Area 9	$182	$253	$442
	Rating Area 10	$177	$225	$393
	Rating Area 11	$173	$244	$425
	Rating Area 12	$161	$205	$358
	Rating Area 13	$190	$283	$502
Lowest Cost Silver Plans	Rating Area 1	$182	$271	$480
	Rating Area 2	$187	$280	$495
	Rating Area 3	$181	$270	$478
	Rating Area 4	$183	$273	$483
	Rating Area 5	$189	$283	$500
	Rating Area 6	$165	$247	$437
	Rating Area 7	$203	$258	$451
	Rating Area 8	$235	$315	$549
	Rating Area 9	$237	$329	$574
	Rating Area 10	$234	$298	$519
	Rating Area 11	$225	$328	$572
	Rating Area 12	$213	$271	$474
	Rating Area 13	$247	$353	$616
2nd Lowest Cost Silver Plans	Rating Area 1	$183	$273	$483
	Rating Area 2	$189	$282	$499
	Rating Area 3	$183	$273	$483
	Rating Area 4	$185	$276	$489
	Rating Area 5	$246	$317	$553
	Rating Area 6	$174	$260	$461
	Rating Area 7	$235	$299	$523
	Rating Area 8	$246	$335	$585
	Rating Area 9	$248	$335	$584
	Rating Area 10	$242	$312	$544
	Rating Area 11	$236	$334	$583
	Rating Area 12	$229	$325	$568
	Rating Area 13	$259	$368	$652

Sample of rates submitted: Rating Area Definition



Rating Area	Counties Included
1	Cook
2	Lake, McHenry
3	Dupage, Kane
4	Grundy, Kankakee, Kendall, Will
5	Boone, Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson, Winnebago
6	Bureau, Hancock, Henderson, Henry, Mercer, Rock Island, Warren, Whiteside
7	Fulton, Knox, LaSalle, Marshall, McDonough, Peoria, Putnam, Stark, Tazewell, Woodford
8	DeWitt, Livingston, McLean
9	Champaign, Clark, Coles, Cumberland, Douglas, Edgar, Ford, Iroquois, Piatt, Vermillion
10	Adams, Brown, Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Moultrie, Pike, Sangamon, Schuyler, Scott, Shelby
11	Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Montgomery, Randolph, Washington
12	Madison, Monroe, St. Clair
13	Alexander, Clay, Crawford, Edwards, Effingham, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, Williamson