2015 Analysis of Illinois Qualified Health Plans

Highlights of the 2015 Get Covered Illinois Marketplace

- Increased Options
  - Number of plans increase from 165 in 2014 to **410** in 2015*
    - More platinum plan options in the Individual Marketplace: 5 issuers in 2015 vs. 2** issuers in 2014
  - Three **new** issuers on the Individual Marketplace bringing the total up to 10
    - New issuers: IlliniCare Health Plan, Inc., UnitedHealthCare of the Midwest, Inc. and Time Insurance Company
  - More statewide plans and multi-state plans
    - 17 plans offered on the Individual Marketplace and 13 offered in SHOP
  - Information shown does not include Grandfathered or Transitional policies

* Includes Multi-State Plans

** Humana Health Plan, Inc. and Humana Insurance Company

Highlights of the 2015 Get Covered Illinois Marketplace

- Overall Average Rate Increase in Lowest Cost Plans
  - Lowest gold plan average increase is 3.7%
  - Lowest silver plan average increase is 2.6%
  - Lowest bronze plan average increase is 11%
- Rate Changes Vary
  - Rate changes in lowest silver plan range from -5% to 12%
  - Rate changes in lowest bronze plan range from -3% to 19%
  - Rate changes in lowest gold plan range from -7% to 18%
- Competition Generates Lower Rate Increases
  - Rate increases in the lowest plan tend to be lower when there is a new issuer in that rating area

Issuers on Get Covered Illinois Marketplace in 2015

- Individual Marketplace
  - Coventry Health & Life Insurance Company
  - Coventry Health Care of Illinois, Inc.
  - Health Alliance Medical Plans, Inc. (HAMP)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)
  - Humana Health Plan, Inc.
  - Humana Insurance Company
  - IlliniCare Health Plan, Inc.*
  - Land of Lincoln Mutual Health Insurance Company
  - Time Insurance Company*
  - UnitedHealthCare of the Midwest, Inc.*

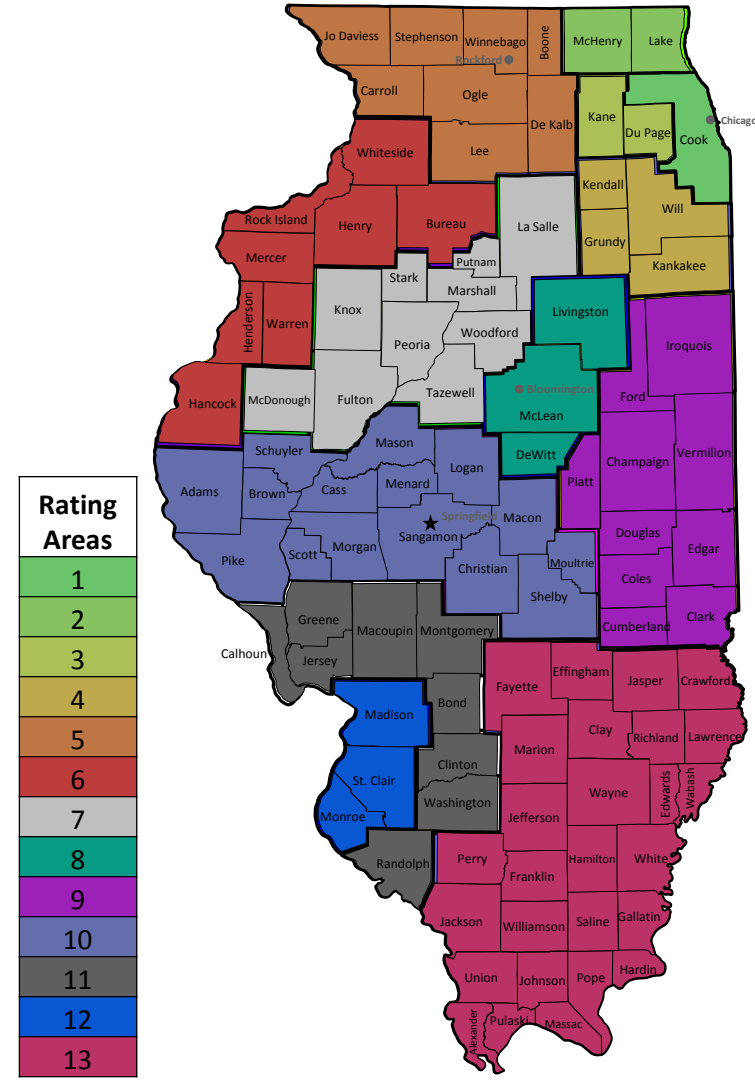
*New to Exchange in 2015

Issuers on Get Covered Illinois Marketplace in 2015

- Small Group Marketplace (SHOP)
  - Health Alliance Medical Plans, Inc. (HAMP)
  - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)
  - Land of Lincoln Mutual Health Insurance Company

Health Plan Rating Areas – 13 distinct areas

- Plan options available and premium levels vary by rating area
- Rating areas remain unchanged from 2014



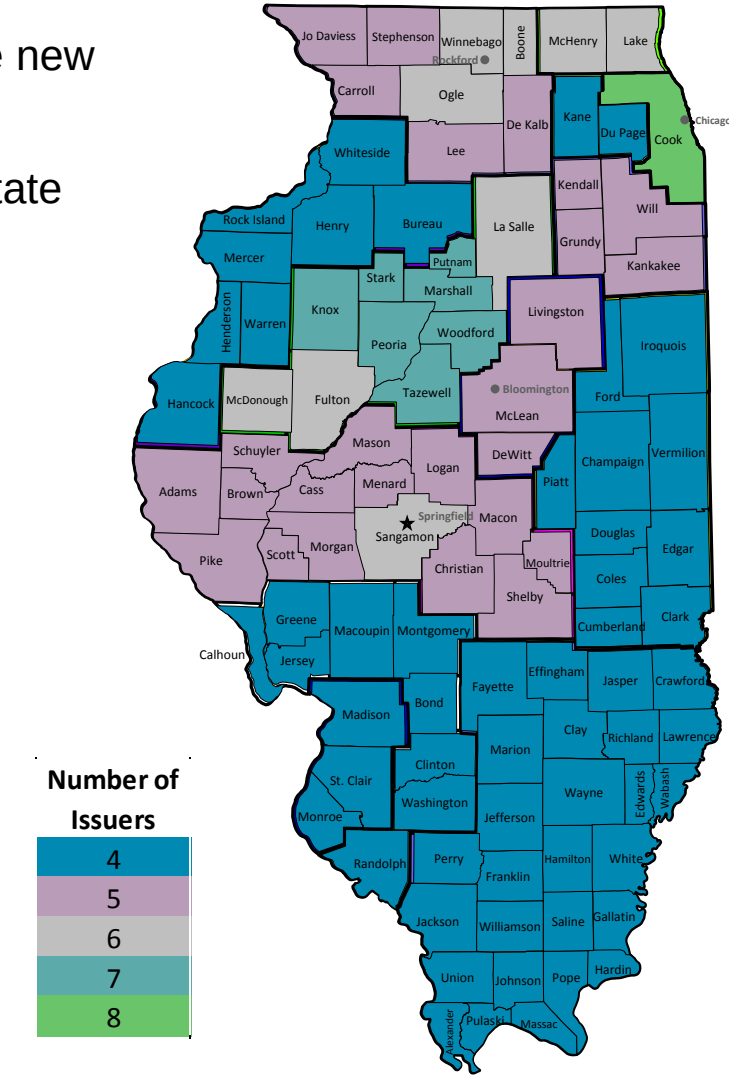
PLAN ANALYSIS

2015 Summary of Plan Information

- **410** plan choices in Illinois
- Residents in all counties have a minimum of **56** plans to choose from, up from 48 in 2014 (note that 56 includes Ind/SHOP/MSP options)
- All counties have gold, silver, bronze and catastrophic plans available in the Individual Marketplace
- The number of platinum plans offered increased in the Individual Marketplace (81 in 2015 vs. 25 in 2014).
- More statewide plans available
  - 17 offered in the Individual Marketplace
  - 13 offered in the SHOP

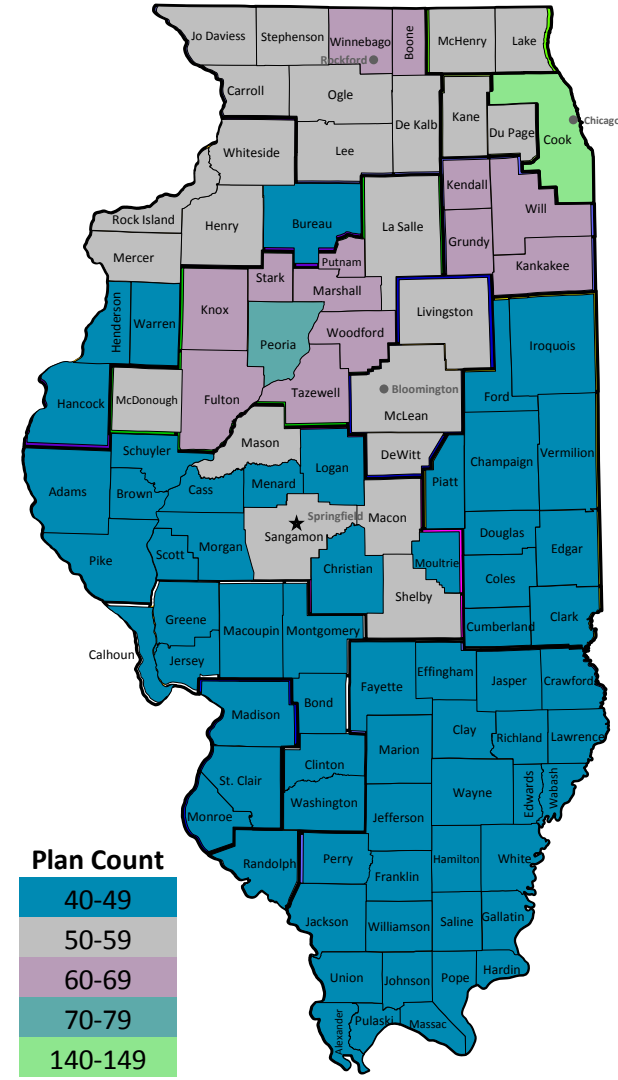
Number of Issuers Offering Coverage by County

- IlliniCare and UnitedHealthCare of the Midwest, Inc. are new entrants in Cook County only
- HCSC, Land of Lincoln and Coventry cover the entire state
  - Coventry does this through 2 issuers
    - Coventry Health & Life Insurance Company
    - Coventry Health Care of Illinois, Inc.



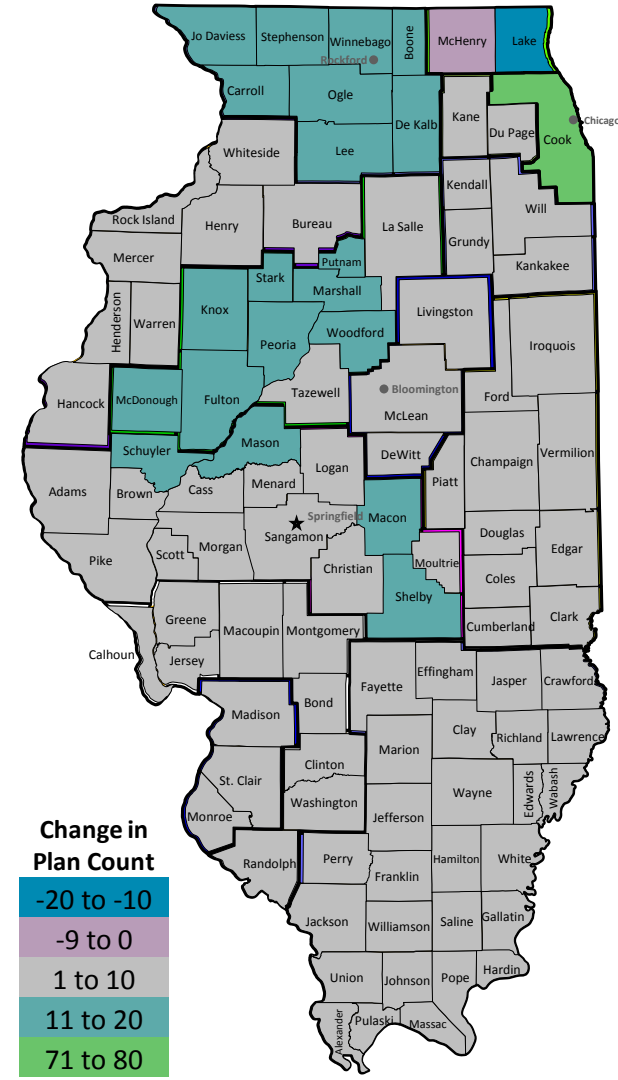
Individual Market – Plans Offered by County

- More plans are offered closer to Metropolitan areas
  - IlliniCare offers a large number of plans with optional benefits (such as adult dental, vision)
  - Metropolitan areas tend to have closed provider network plans, in addition to a broad provider network offering



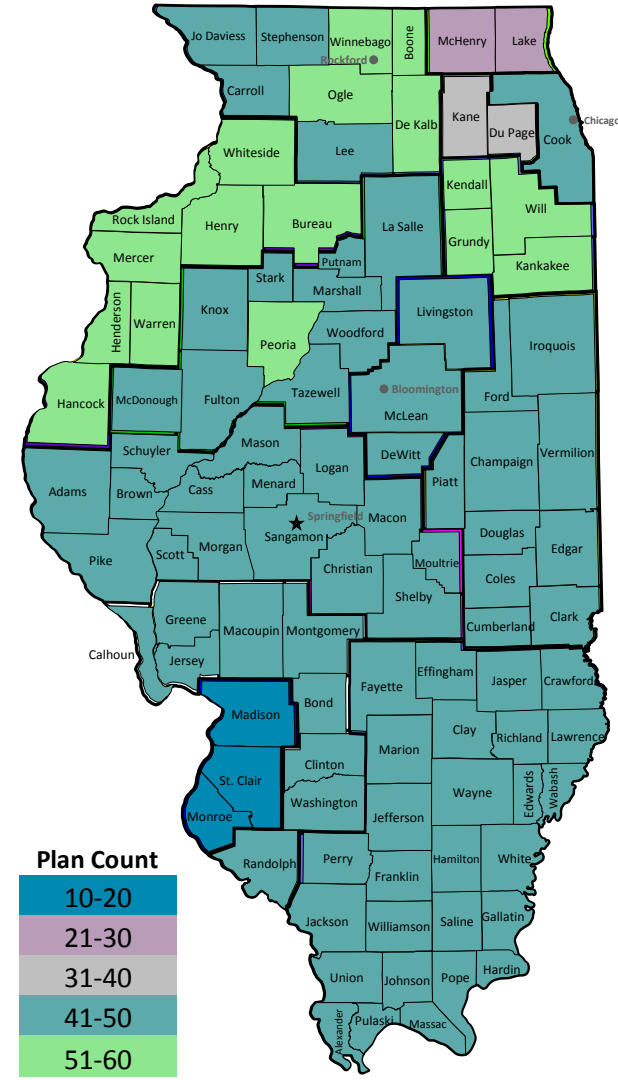
Individual Market – Change in Plan Offerings From 2014

- Large increase of plans offered in Cook County
  - IlliniCare offers the same medical benefits with combinations of adult dental + vision
  - This inflates the plan count by 44 plans



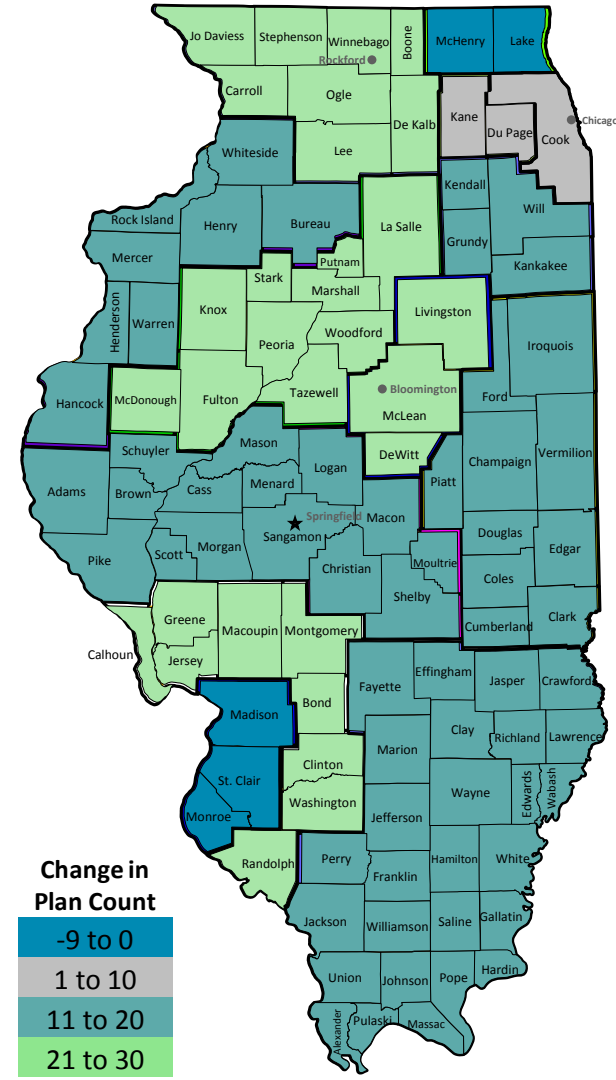
Small Group Market – Plans Offered by County

- HAMP, HCSC and Land of Lincoln are the only issuers in the SHOP



Small Group Market – Change in Plans Offerings From 2014

- Most areas saw an increase in number of plans available



Individual Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic
Adams	10	1	15	15	14	2
Alexander	13	0	14	13	12	2
Bond	11	0	15	14	13	2
Boone	5	2	19	20	20	3
Brown	10	1	15	15	14	2
Bureau	6	0	16	15	14	3
Calhoun	11	0	15	14	13	2
Carroll	5	1	16	16	15	2
Cass	10	1	15	15	14	2
Champaign	9	0	14	13	12	2
Christian	10	1	15	15	14	2
Clark	9	0	14	13	12	2
Clay	13	0	14	13	12	2
Clinton	11	0	15	14	13	2
Coles	9	0	14	13	12	2
Cook	1	14	34	52	43	4
Crawford	13	0	14	13	12	2
Cumberland	9	0	14	13	12	2
DeKalb	5	1	17	17	16	2
Dewitt	8	0	16	16	15	3
Douglas	9	0	14	13	12	2

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic
DuPage	3	5	16	17	13	2
Edgar	9	0	14	13	12	2
Edwards	13	0	14	13	12	2
Effingham	13	0	14	13	12	2
Fayette	13	0	14	13	12	2
Ford	9	0	14	13	12	2
Franklin	13	0	14	13	12	2
Fulton	7	1	18	20	19	3
Gallatin	13	0	14	13	12	2
Greene	11	0	15	14	13	2
Grundy	4	1	19	19	18	3
Hamilton	13	0	14	13	12	2
Hancock	6	0	16	15	14	3
Hardin	13	0	14	13	12	2
Henderson	6	0	16	15	14	3
Henry	6	0	17	17	16	3
Iroquois	9	0	14	13	12	2
Jackson	13	0	14	13	12	2
Jasper	13	0	14	13	12	2
Jefferson	13	0	14	13	12	2
Jersey	11	0	15	14	13	2

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Individual Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic
Jo Daviess	5	1	16	16	15	2
Johnson	13	0	14	13	12	2
Kane	3	5	16	17	13	2
Kankakee	4	1	19	19	18	3
Kendall	4	1	19	19	18	3
Knox	7	2	18	19	19	4
Lake	2	3	15	18	16	4
LaSalle	7	1	17	18	17	3
Lawrence	13	0	14	13	12	2
Lee	5	1	16	16	15	2
Livingston	8	0	16	16	15	3
Logan	10	1	15	15	14	2
Macon	10	1	16	17	16	2
Macoupin	11	0	15	14	13	2
Madison	12	1	10	15	13	1
Marion	13	0	14	13	12	2
Marshall	7	2	18	19	19	4
Mason	10	1	16	17	16	2
Massac	13	0	14	13	12	2
McDonough	7	1	17	18	17	3
McHenry	2	3	15	18	16	4

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic
McLean	8	0	16	16	15	3
Menard	10	1	15	15	14	2
Mercer	6	0	17	17	16	3
Monroe	12	1	10	15	13	1
Montgomery	11	0	15	14	13	2
Morgan	10	1	15	15	14	2
Moultrie	10	1	15	15	14	2
Ogle	5	2	18	18	18	3
Peoria	7	2	20	22	22	4
Perry	13	0	14	13	12	2
Piatt	9	0	14	13	12	2
Pike	10	1	15	15	14	2
Pope	13	0	14	13	12	2
Pulaski	13	0	14	13	12	2
Putnam	7	2	18	19	19	4
Randolph	11	0	15	14	13	2
Richland	13	0	14	13	12	2
Rock Island	6	0	17	17	16	3
Saint Clair	12	1	10	15	13	1
Saline	13	0	14	13	12	2
Sangamon	10	2	17	18	18	3
Schuyler	10	1	15	15	14	2

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic
Scott	10	1	15	15	14	2
Shelby	10	1	16	17	16	2
Stark	7	2	18	19	19	4
Stephenson	5	1	16	16	15	2
Tazewell	7	2	19	21	21	4
Union	13	0	14	13	12	2
Vermilion	9	0	14	13	12	2
Wabash	13	0	14	13	12	2
Warren	6	0	16	15	14	3
Washington	11	0	15	14	13	2
Wayne	13	0	14	13	12	2
White	13	0	14	13	12	2
Whiteside	6	0	17	17	16	3
Will	4	1	19	19	18	3
Williamson	13	0	14	13	12	2
Winnebago	5	2	19	20	20	3
Woodford	7	2	18	19	19	4

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Adams	10	0	17	17	12
Alexander	13	0	17	17	12
Bond	11	0	18	18	13
Boone	5	0	19	19	14
Brown	10	0	17	17	12
Bureau	6	0	19	20	14
Calhoun	11	0	18	18	13
Carroll	5	0	18	18	13
Cass	10	0	17	17	12
Champaign	9	0	17	17	12
Christian	10	0	17	17	12
Clark	9	0	17	17	12
Clay	13	0	17	17	12
Clinton	11	0	18	18	13
Coles	9	0	17	17	12
Cook	1	5	15	15	8
Crawford	13	0	17	17	12
Cumberland	9	0	17	17	12
DeKalb	5	0	19	19	14
Dewitt	8	0	18	18	13
Douglas	9	0	17	17	12

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
DuPage	3	4	13	13	8
Edgar	9	0	17	17	12
Edwards	13	0	17	17	12
Effingham	13	0	17	17	12
Fayette	13	0	17	17	12
Ford	9	0	17	17	12
Franklin	13	0	17	17	12
Fulton	7	0	18	18	13
Gallatin	13	0	17	17	12
Greene	11	0	18	18	13
Grundy	4	0	21	22	16
Hamilton	13	0	17	17	12
Hancock	6	0	19	20	14
Hardin	13	0	17	17	12
Henderson	6	0	19	20	14
Henry	6	0	19	20	14
Iroquois	9	0	17	17	12
Jackson	13	0	17	17	12
Jasper	13	0	17	17	12
Jefferson	13	0	17	17	12
Jersey	11	0	18	18	13

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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Jo Daviess	5	0	18	18	13
Johnson	13	0	17	17	12
Kane	3	4	13	13	8
Kankakee	4	0	21	22	16
Kendall	4	0	21	22	16
Knox	7	0	18	18	13
Lake	2	1	10	11	7
LaSalle	7	0	18	18	13
Lawrence	13	0	17	17	12
Lee	5	0	18	18	13
Livingston	8	0	18	18	13
Logan	10	0	17	17	12
Macon	10	0	17	17	12
Macoupin	11	0	18	18	13
Madison	12	0	6	6	4
Marion	13	0	17	17	12
Marshall	7	0	18	18	13
Mason	10	0	17	17	12
Massac	13	0	17	17	12
McDonough	7	0	18	18	13
McHenry	2	1	10	11	7

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
McLean	8	0	18	18	13
Menard	10	0	17	17	12
Mercer	6	0	19	20	14
Monroe	12	0	6	6	4
Montgomery	11	0	18	18	13
Morgan	10	0	17	17	12
Moultrie	10	0	17	17	12
Ogle	5	0	19	19	14
Peoria	7	0	19	19	14
Perry	13	0	17	17	12
Piatt	9	0	17	17	12
Pike	10	0	17	17	12
Pope	13	0	17	17	12
Pulaski	13	0	17	17	12
Putnam	7	0	18	18	13
Randolph	11	0	18	18	13
Richland	13	0	17	17	12
Rock Island	6	0	19	20	14
Saint Clair	12	0	6	6	4
Saline	13	0	17	17	12
Sangamon	10	0	17	17	12
Schuyler	10	0	17	17	12

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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Scott	10	0	17	17	12
Shelby	10	0	17	17	12
Stark	7	0	18	18	13
Stephenson	5	0	18	18	13
Tazewell	7	0	18	18	13
Union	13	0	17	17	12
Vermilion	9	0	17	17	12
Wabash	13	0	17	17	12
Warren	6	0	19	20	14
Washington	11	0	18	18	13
Wayne	13	0	17	17	12
White	13	0	17	17	12
Whiteside	6	0	19	20	14
Will	4	0	21	22	16
Williamson	13	0	17	17	12
Winnebago	5	0	19	19	14
Woodford	7	0	18	18	13

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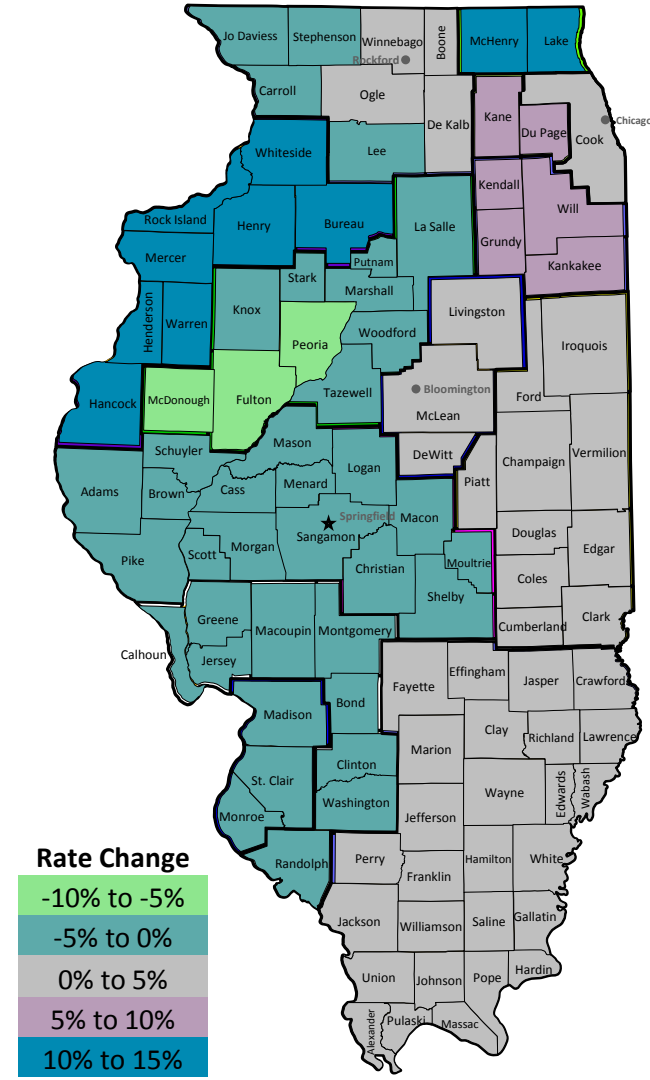
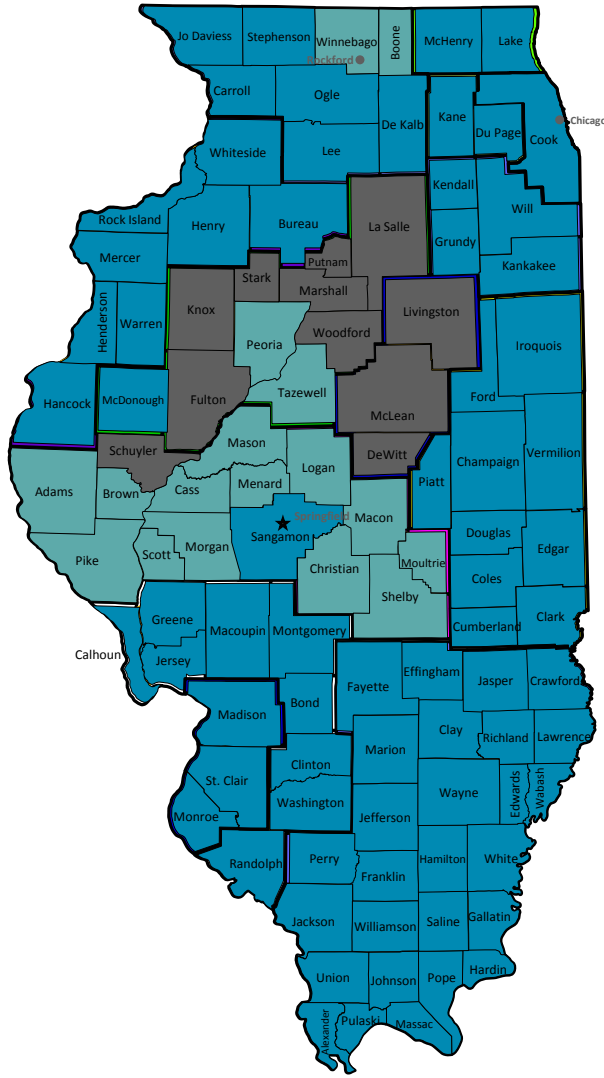
RATE INFORMATION

Individual Market – Rate Change of 2nd Lowest Silver Plan

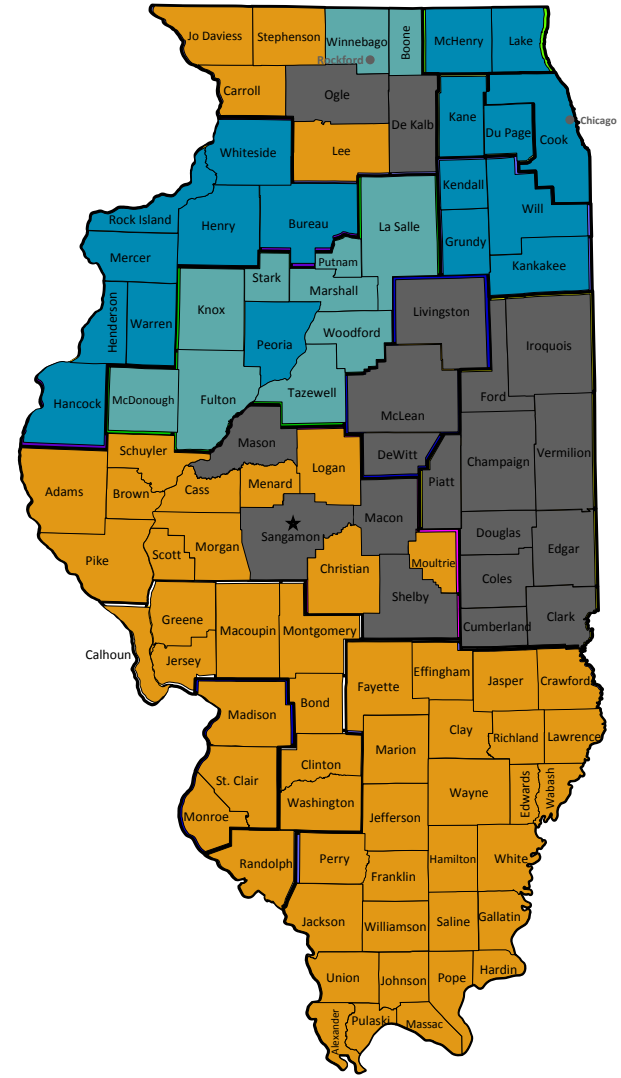


Individual Market – Change in Second Lowest Cost Silver Plan Issuer

2014 2nd Lowest Cost Silver Issuer



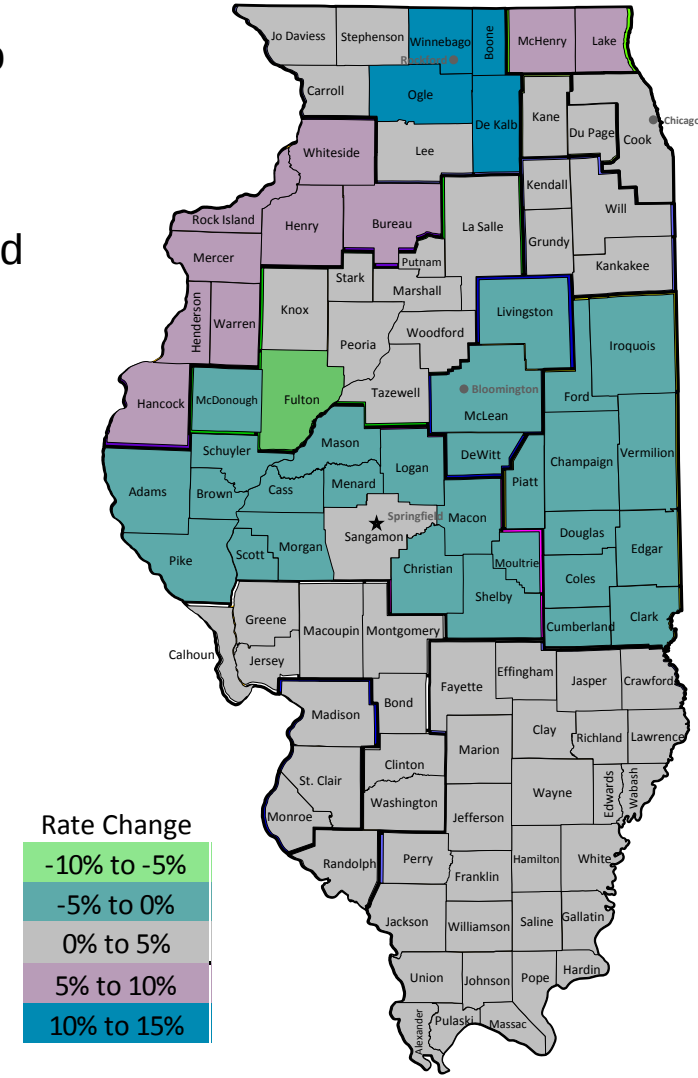
2015 2nd Lowest Cost Silver Issuer



HCSC
Coventry
HAMP
Land of Lincoln

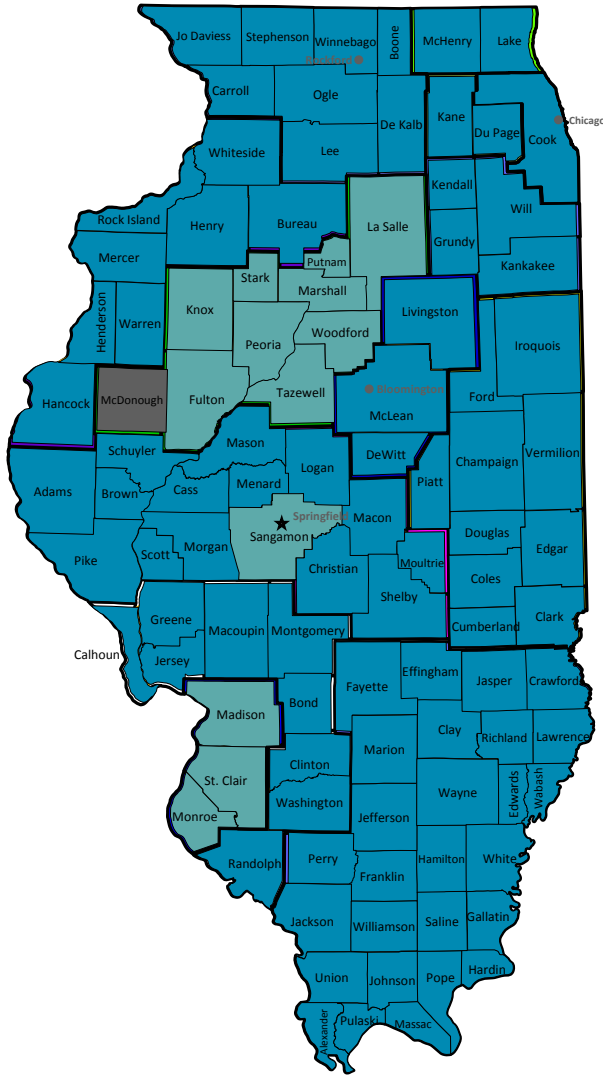
Individual Market – Rate Change of Lowest Silver Plan

- Rate changes in the majority of counties are in the -5% to +5% range
- More competition at the silver level
  - HCSC is lowest cost silver plan in 20 counties compared to 88 counties in 2014

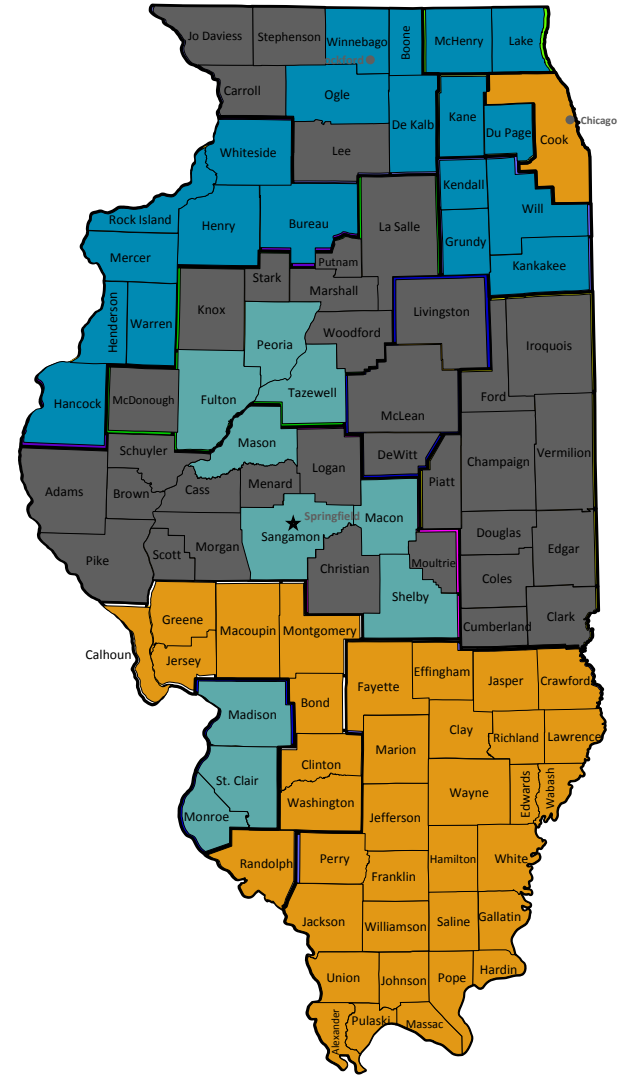


Individual Market – Change in Lowest Cost Silver Plan Issuer

2014 Lowest Cost Silver Issuer



2015 Lowest Cost Silver Issuer



Issuer

- HCSC
- Coventry
- HAMP
- Land of Lincoln

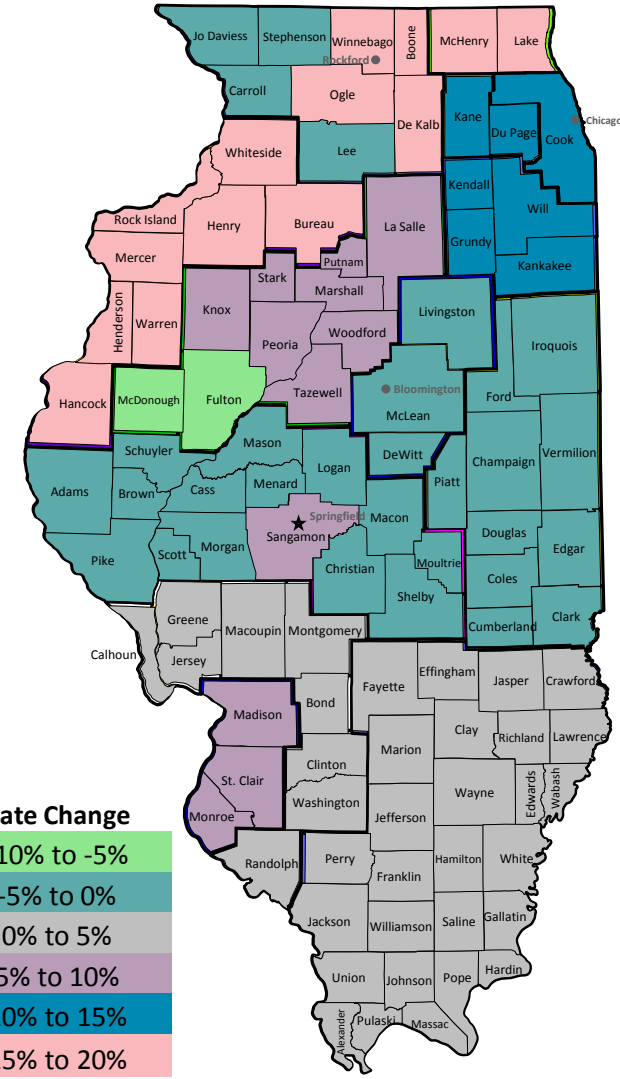
The Average Rate Increase Across All Rating Areas in Lowest Silver Plans is Less Than 3%

Rating Area	2014 Issuer	Lowest Silver 2014 21 Year-Old Non-Tobacco Rate	2015 Issuer	2015 21 Year-Old Non-Tobacco Rate	2015 Rate Increase
Rating Area 1	HCSC	164.51	Land of Lincoln	166.17	1%
Rating Area 2	HCSC	169.70	HCSC	179.84	6%
Rating Area 3	HCSC	163.89	HCSC	170.00	4%
Rating Area 4	HCSC	165.62	HCSC	169.58	2%
Rating Area 5	HCSC	171.49	HCSC	192.48	12%
Rating Area 6	HCSC	149.84	HCSC	163.35	9%
Rating Area 7	Coventry Health Care	168.52	Coventry Health Care	176.74	5%
Rating Area 8	HCSC	206.53	Health Alliance Medical Plans, Inc.	202.92	-2%
Rating Area 9	HCSC	208.21	Health Alliance Medical Plans, Inc.	202.92	-3%
Rating Area 10	Coventry Health Care	194.07	Coventry Health Care	203.71	5%
Rating Area 11	HCSC	198.16	Land of Lincoln	198.93	0%
Rating Area 12	Coventry Health Care	176.95	Coventry Health Care	185.29	5%
Rating Area 13	HCSC	217.14	Land of Lincoln	226.66	4%
Weighted Average 2015 Increase					**2.6%**

Lowest across the rating area. May not be available in all counties in the rating area.

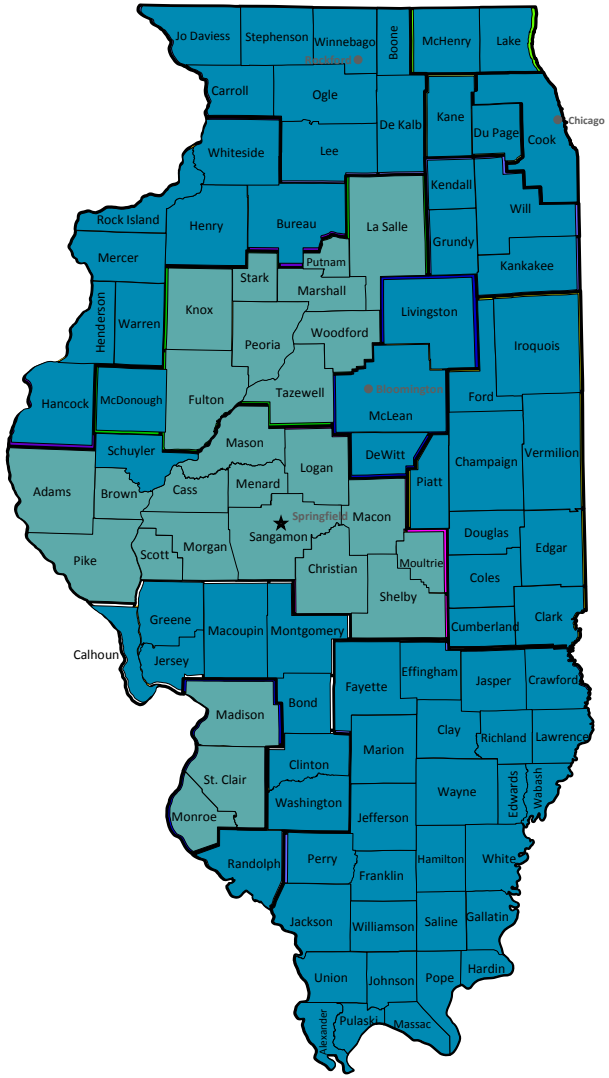
Individual Market – Rate Change of Lowest Bronze Plan

- Rate changes in the majority of counties are in the -5% to +5% range
  - Chicagoland increases are significantly higher
- All counties with rate increases over 10% have the same lowest cost bronze plan issuer in both 2014 and 2015
- HCSC is lowest cost bronze plan in 21 counties compared to 76 counties in 2014

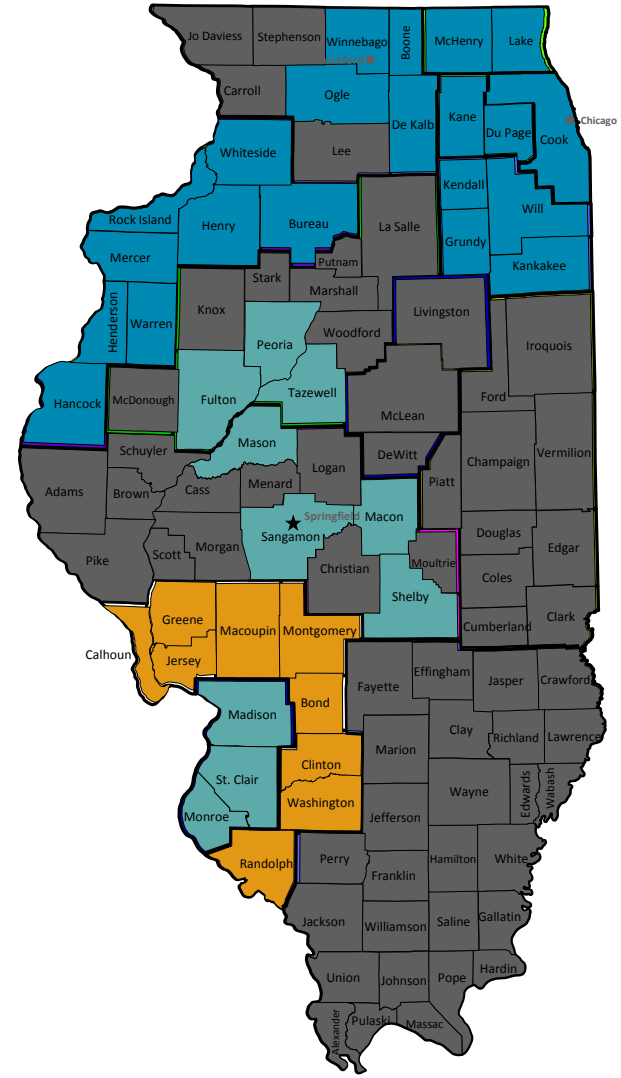


Individual Market – Change in Lowest Cost Bronze Plan Issuer

2014 Lowest Cost Bronze Issuer



2015 Lowest Cost Bronze Issuer



Issuer

- HCSC
- Coventry
- HAMP
- Land of Lincoln

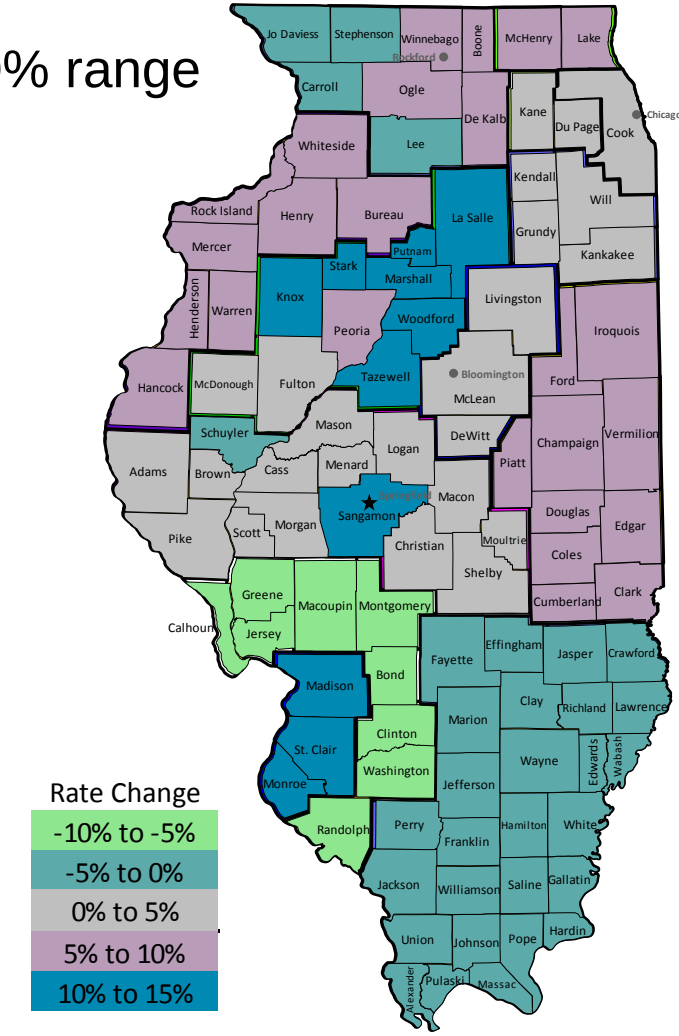
An 11% Average Rate Increase Across All Rating Areas in Lowest Bronze Plans

Rating Area	2014 Issuer	Lowest Bronze 2014 21 Year-Old Non-Tobacco Rate	2015 Issuer	2015 21 Year-Old Non-Tobacco Rate	2015 Rate Increase
Rating Area 1	HCSC	119.13	HCSC	132.82	11%
Rating Area 2	HCSC	122.88	HCSC	141.77	15%
Rating Area 3	HCSC	118.68	HCSC	134.01	13%
Rating Area 4	HCSC	119.93	HCSC	133.68	11%
Rating Area 5	HCSC	132.56	HCSC	152.45	15%
Rating Area 6	HCSC	108.51	HCSC	128.77	19%
Rating Area 7	Coventry Health Care	127.31	Coventry Health Care	137.61	8%
Rating Area 8	HCSC	163.63	Health Alliance Medical Plans, Inc.	159.28	-3%
Rating Area 9	HCSC	164.96	Health Alliance Medical Plans, Inc.	159.28	-3%
Rating Area 10	Coventry Health Care	146.71	Coventry Health Care	158.60	8%
Rating Area 11	HCSC	157.00	Land of Lincoln	161.18	3%
Rating Area 12	Coventry Health Care	133.63	Coventry Health Care	144.27	8%
Rating Area 13	HCSC	172.04	Health Alliance Medical Plans, Inc.	179.82	5%
Weighted Average 2015 Increase					**11.0%**

Lowest across the rating area. May not be available in all counties in the rating area.

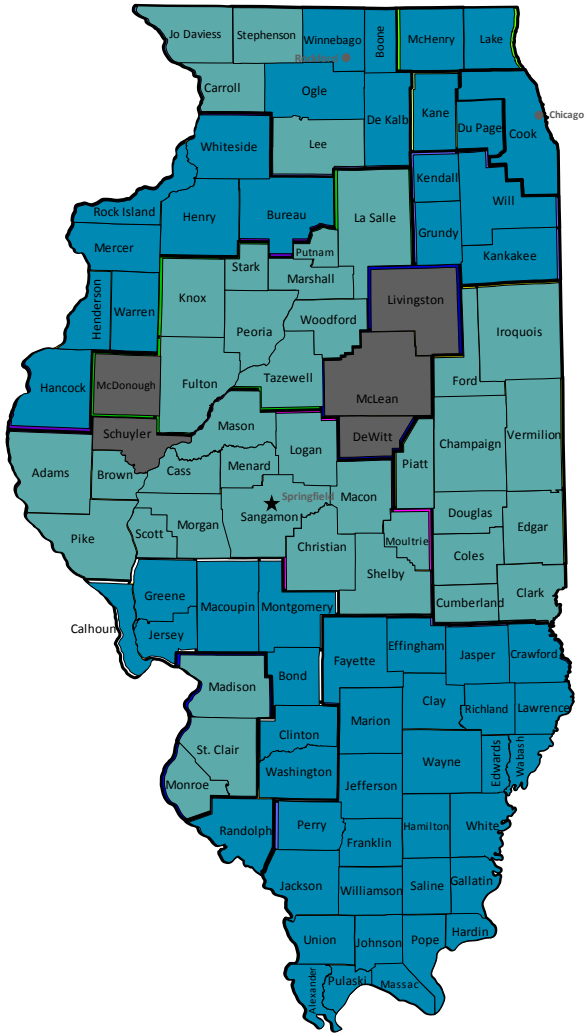
Individual Market – Rate Change of Lowest Gold Plan

- Majority of counties were in the -5% to +10% range

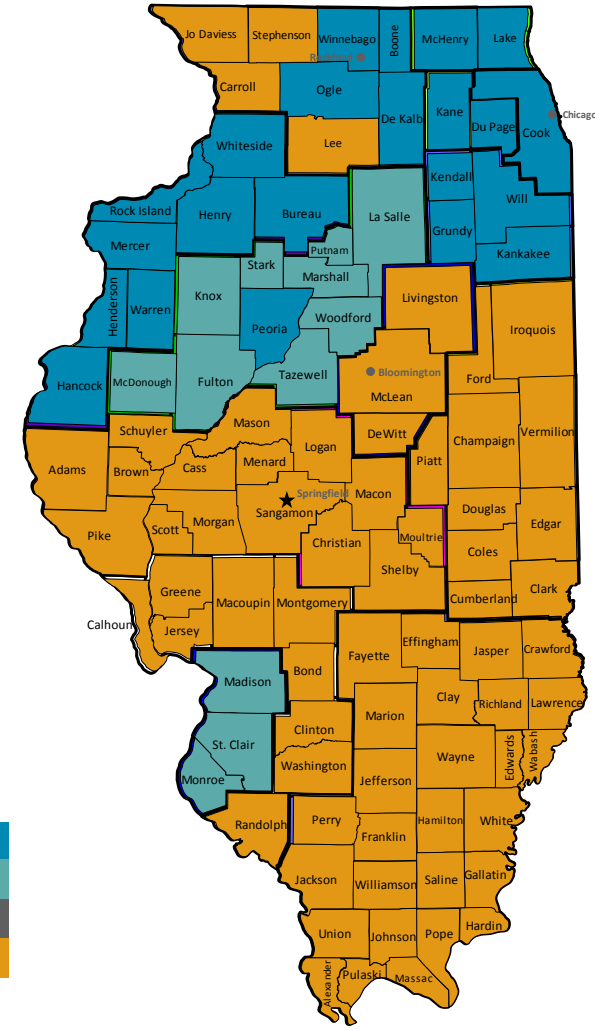


Individual Market – Change in Lowest Cost Gold Plan Issuer

2014 Lowest Cost Gold Issuers



2015 Lowest Cost Gold Issuers



HCSC
Coventry
HAMP
Land of Lincoln

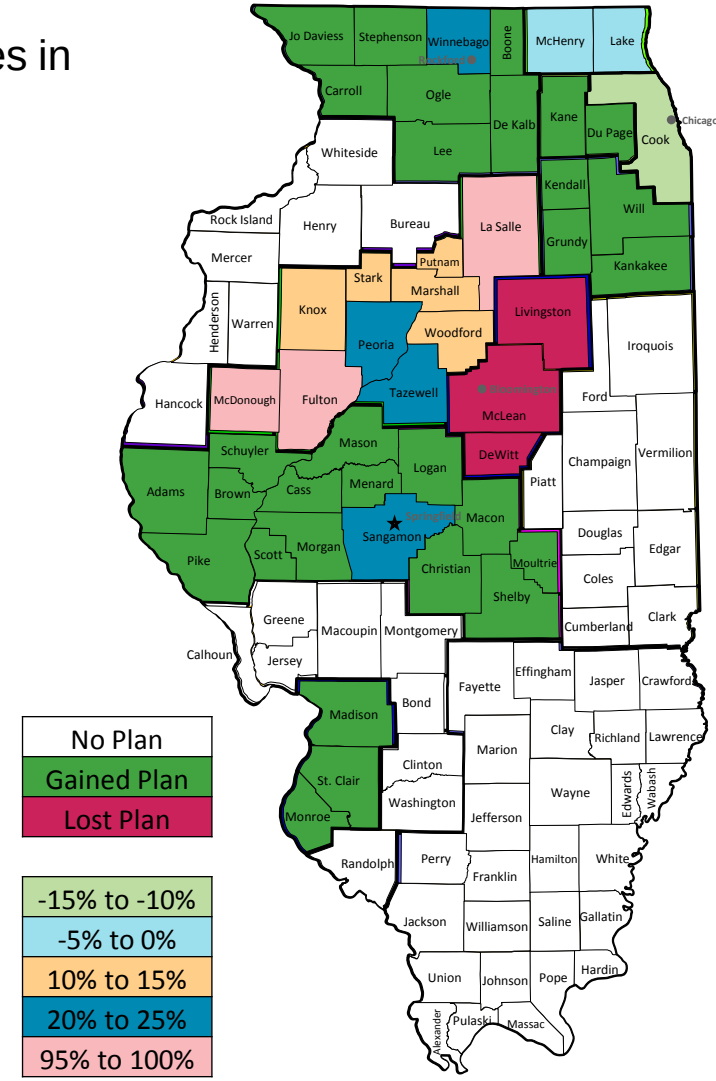
An 3.7% Average Rate Increase Across All Rating Areas in Lowest Gold Plans

Rating Area	2014 Carrier	Lowest Gold 2014 21 Year-Old Non-Tobacco Rate	2015 Carrier	2015 21 Year-Old Non-Tobacco Rate	2015 Rate Increase
Rating Area 1	HCSC	192.38	HCSC	196.46	2%
Rating Area 2	HCSC	198.63	HCSC	209.72	6%
Rating Area 3	HCSC	192.27	HCSC	198.18	3%
Rating Area 4	HCSC	194.63	HCSC	197.74	2%
Rating Area 5	HCSC	199.19	HCSC	211.13	6%
Rating Area 6	HCSC	188.64	HCSC	203.43	8%
Rating Area 7	Coventry Health Care	185.19	HCSC	199.97	8%
Rating Area 8	Health Alliance Medical Plans, In	246.02	Land of Lincoln	255.26	4%
Rating Area 9	Coventry Health Care	239.29	Land of Lincoln	253.84	6%
Rating Area 10	Coventry Health Care	213.29	Land of Lincoln	247.13	16%
Rating Area 11	HCSC	249.33	Land of Lincoln	232.96	-7%
Rating Area 12	Coventry Health Care	194.37	Coventry Health Care	229.19	18%
Rating Area 13	HCSC	273.20	Land of Lincoln	265.43	-3%
Weighted Average 2015 Increase					**3.7%**

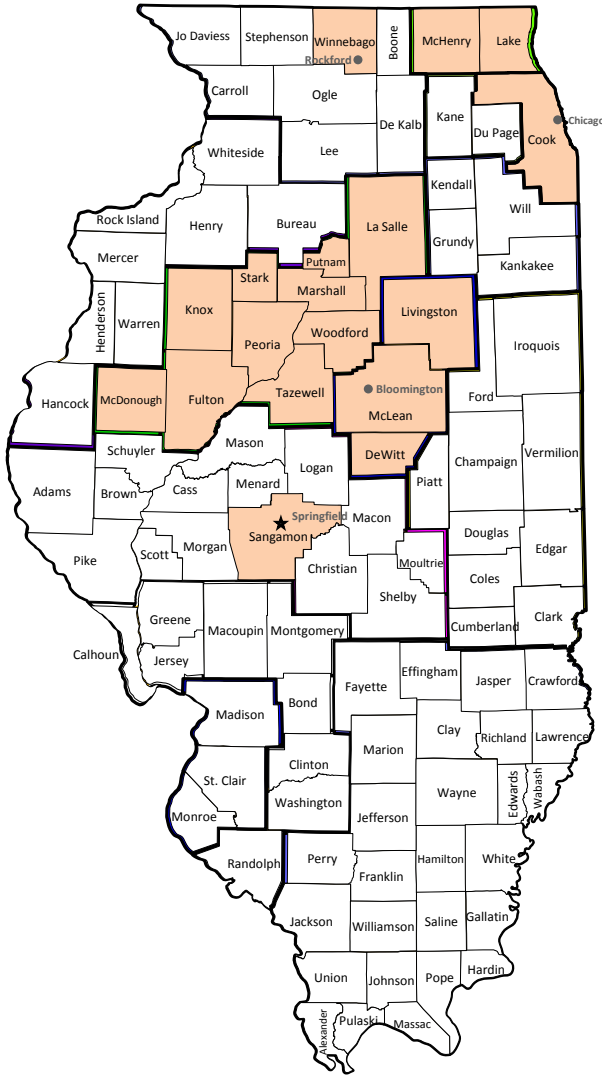
Lowest across the rating area. May not be available in all counties in the rating area.

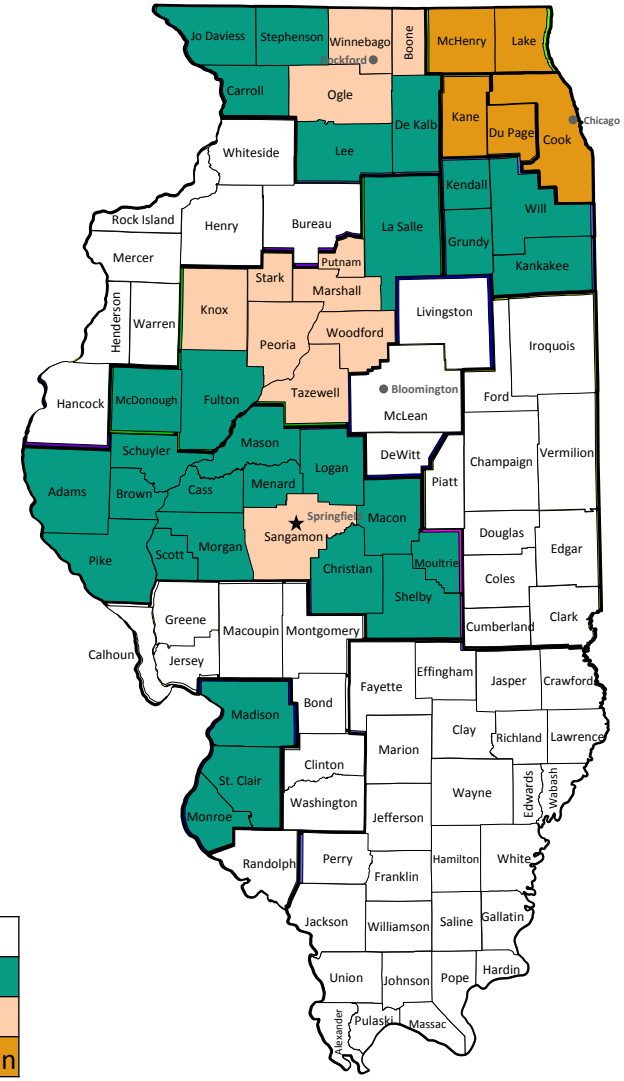
Individual Market – Rate Change of Lowest Platinum Plan

- 45 counties have platinum plans compared to 18 counties in 2014
- Rating Area 8 lost access to platinum plans



Individual Market – Change in Lowest Cost Platinum Plan Issuer

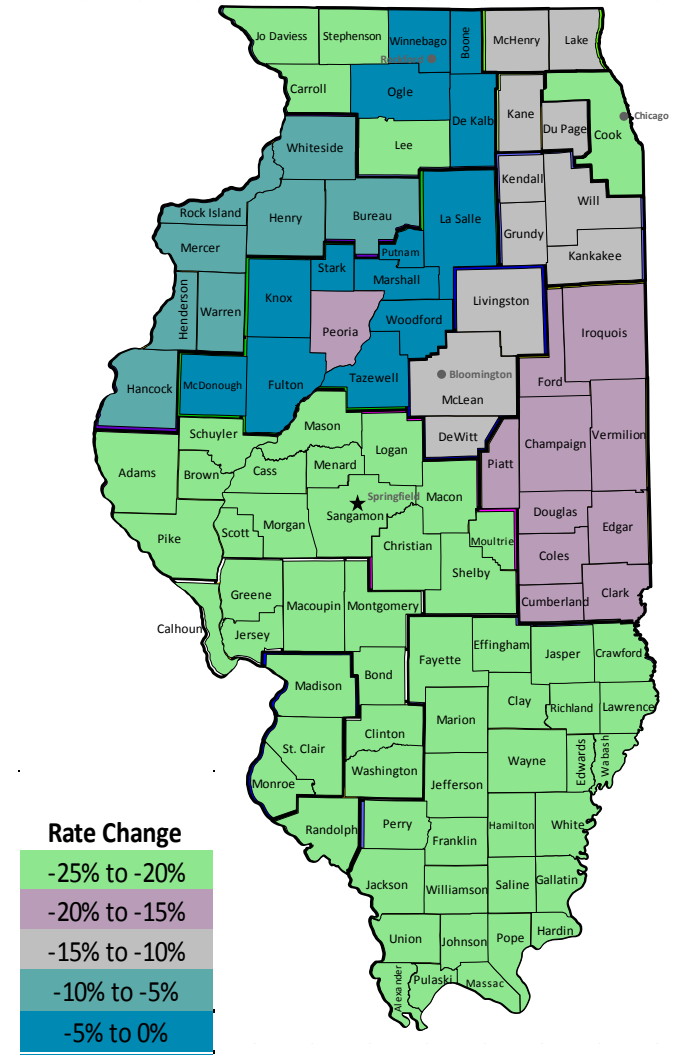




No Plan
Time
Humana
Land of Lincoln

Small Group Market – Rate Change in Lowest Cost Silver Plan

- The lowest cost silver plan went down across the entire state



SUBSIDY ANALYSIS

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 ~$119 per month, compared to ~$121 in 2014.

2015 Subsidies based on 2015 rates and 2014 calculator.

In Chicago	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$191	$72	$119	$188	$67	$121
Lowest Cost Silver Plan	$189	$72	$116	$187	$67	$120
Lowest Cost Bronze Plan	$151	$72	$79	$136	$67	$69

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 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 ~$119 per month, compared to ~$121 in 2014

2015 Subsidies based on 2015 rates and 2014 calculator.

In Peoria	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$207	$88	$119	$222	$101	$121
Lowest Cost Silver Plan	$201	$88	$113	$191	$101	$91
Lowest Cost Bronze Plan	$156	$88	$68	$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 ~$273 per month, compared to ~$276 in 2014

2015 Subsidies based on 2015 rates and 2014 calculator.

In Chicago	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$752	$479	$273	$739	$463	$276
Lowest Cost Silver Plan	$741	$479	$263	$734	$463	$271
Lowest Cost Bronze Plan	$592	$479	$114	$533	$463	$70

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 ~$273 per month, compared to ~$276 in 2014

2015 Subsidies based on 2015 rates and 2014 calculator.

In Peoria	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$813	$540	$273	$871	$595	$276
Lowest Cost Silver Plan	$788	$540	$248	$752	$595	$157
Lowest Cost Bronze Plan	$614	$540	$74	$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 ~$405 per month, compared to ~$410 in 2014

2015 Subsidies based on 2015 rates and 2014 calculator.

In Chicago	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$645	$240	$405	$634	$224	$410
Lowest Cost Silver Plan	$636	$240	$396	$629	$224	$406
Lowest Cost Bronze Plan	$508	$240	$268	$457	$224	$234

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 ~$405 per month, compared to ~$410 in 2014

2015 Subsidies based on 2015 rates and 2014 calculator.

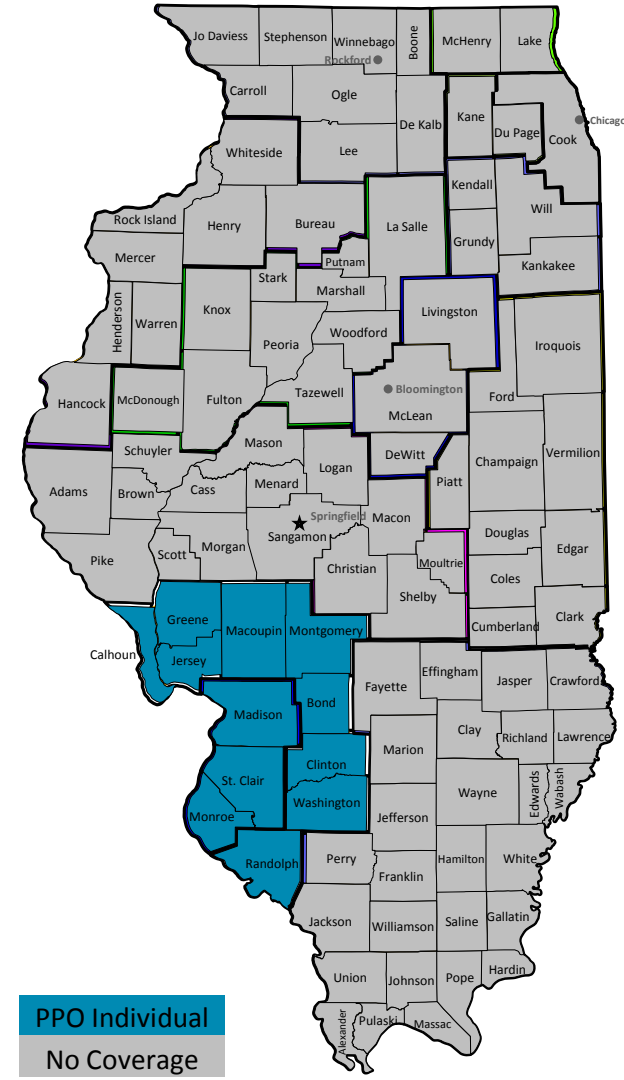
In Peoria	2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$698	$293	$405	$747	$337	$410
Lowest Cost Silver Plan	$676	$293	$384	$645	$337	$308
Lowest Cost Bronze Plan	$526	$293	$234	$487	$337	$150

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

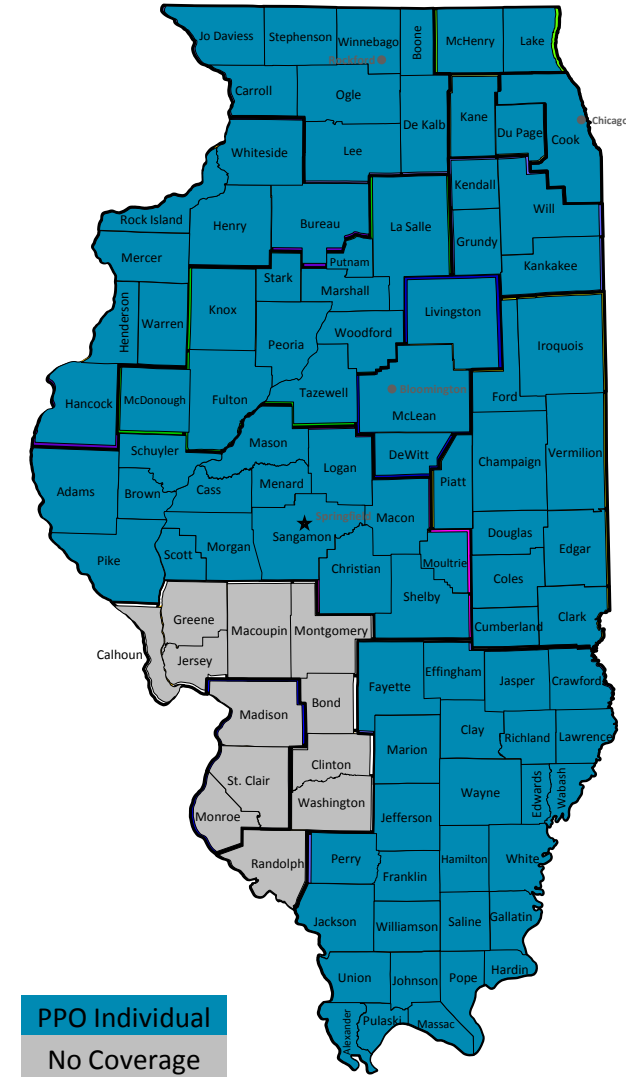
1: Values may appear to not tie exactly due to rounding

COVERAGE BY ISSUER

Coventry Health & Life Insurance Company

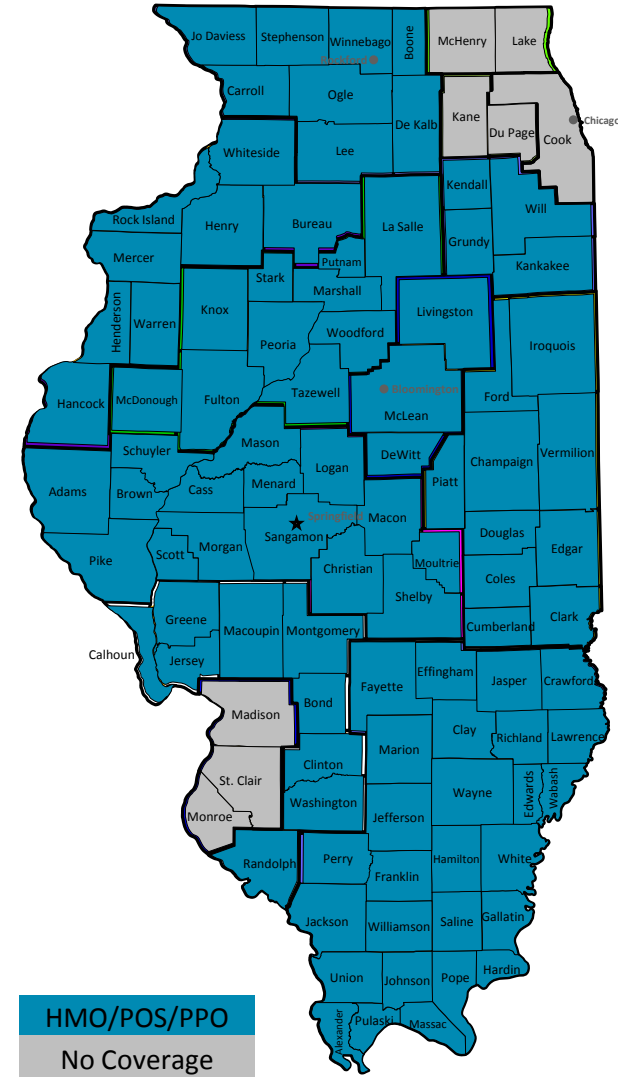


Coventry Health Care of Illinois, Inc.



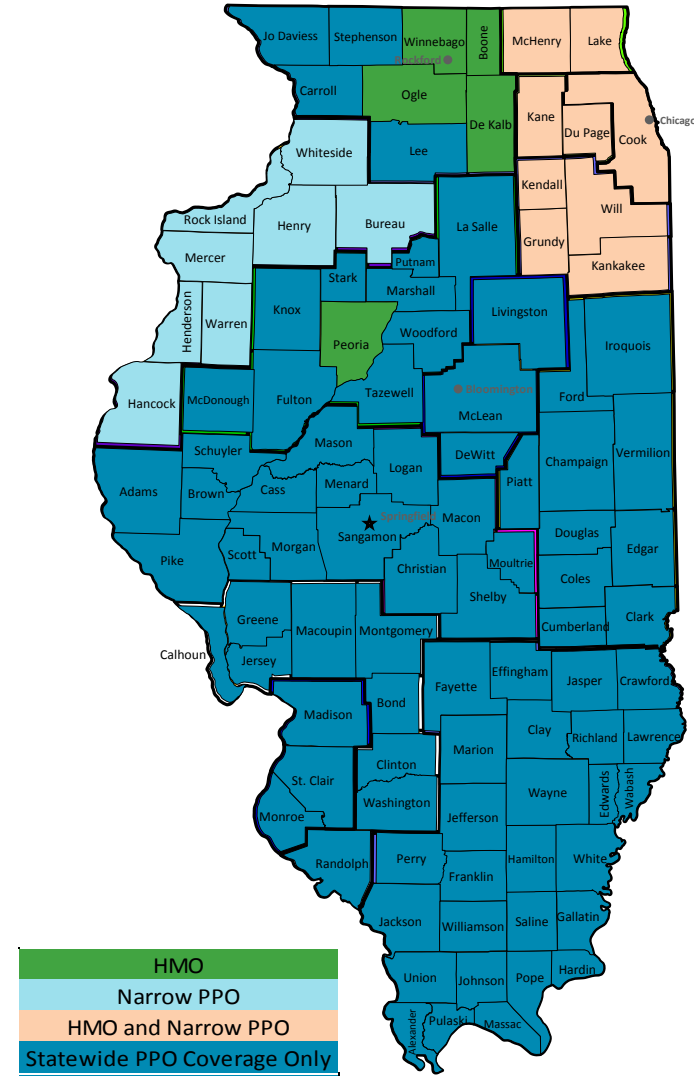
Health Alliance Medical Plans, Inc.

- Offers Individual & Small Group
  - Same county and plan type offering for both markets

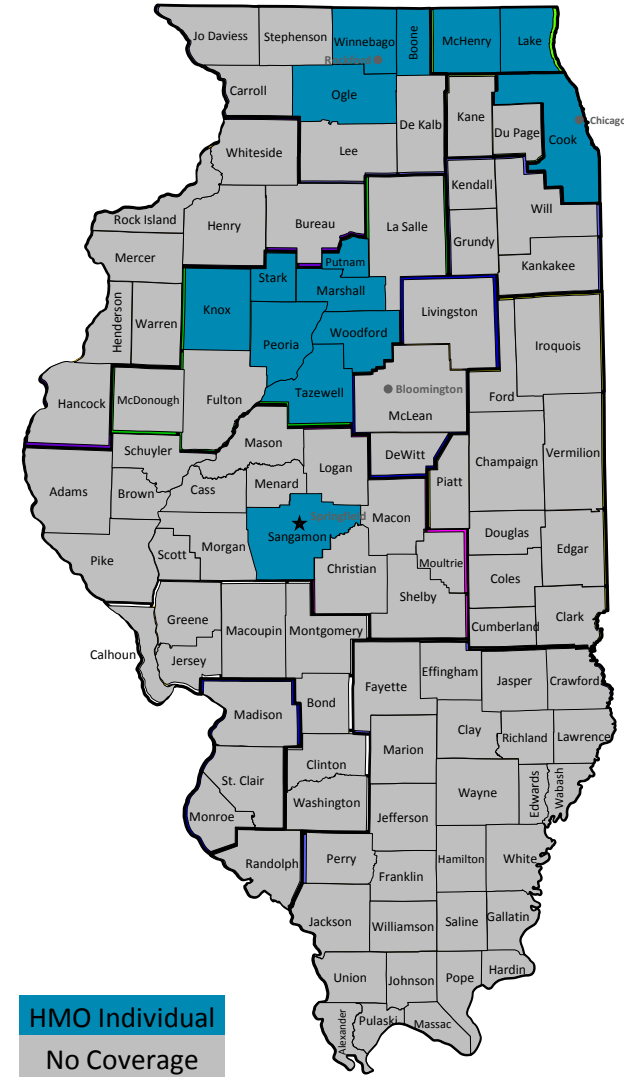


Health Care Services Corporation, a Mutual Legal Reserve Company

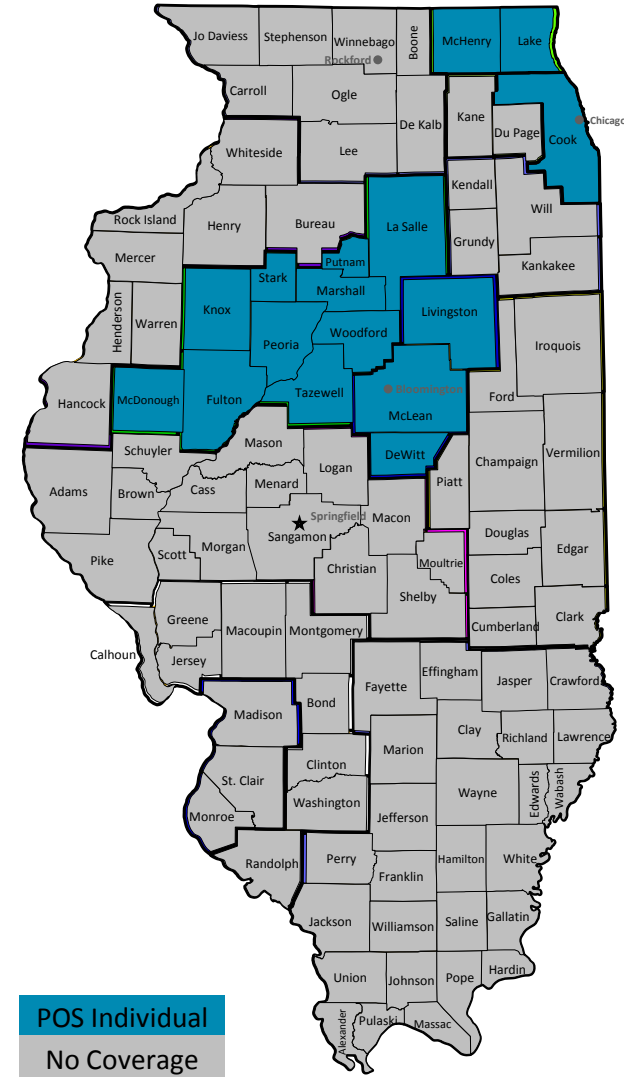
- Offers Individual & Small Group
  - Same county and plan type offering for both markets
- Issuer offers PPO in all counties



Humana Health Plan, Inc.

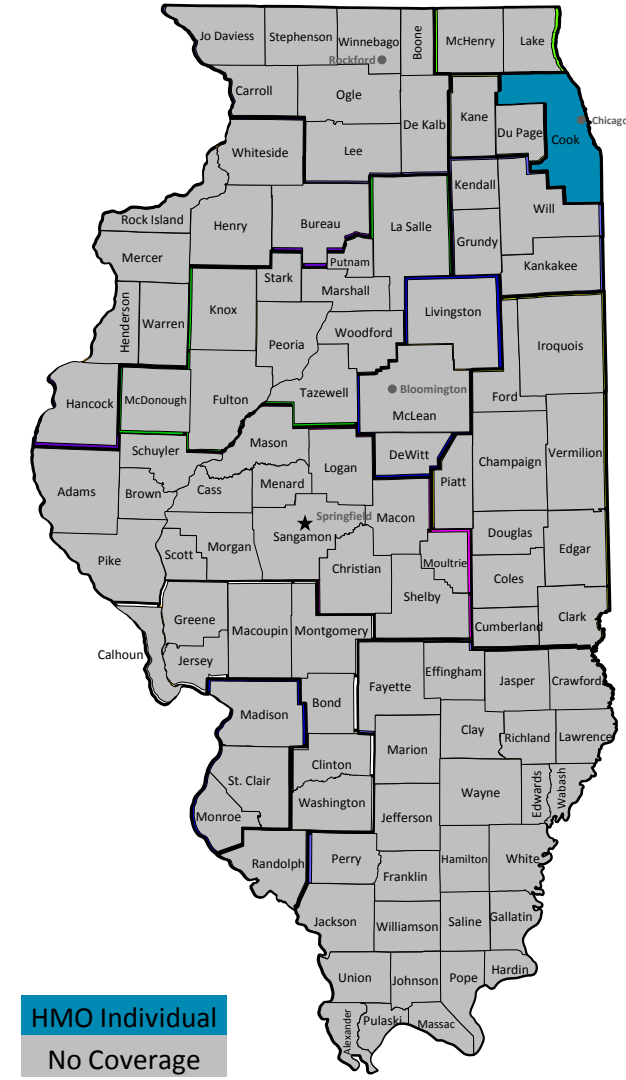


Humana Insurance Company



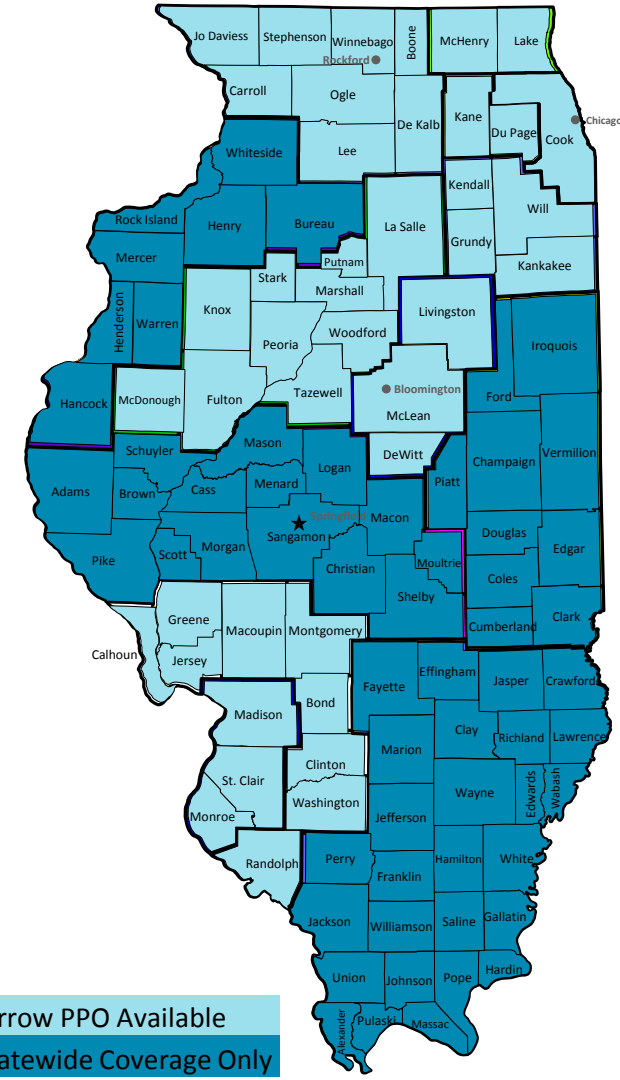
IlliniCare Health Plan, Inc.

- New entrant in 2015



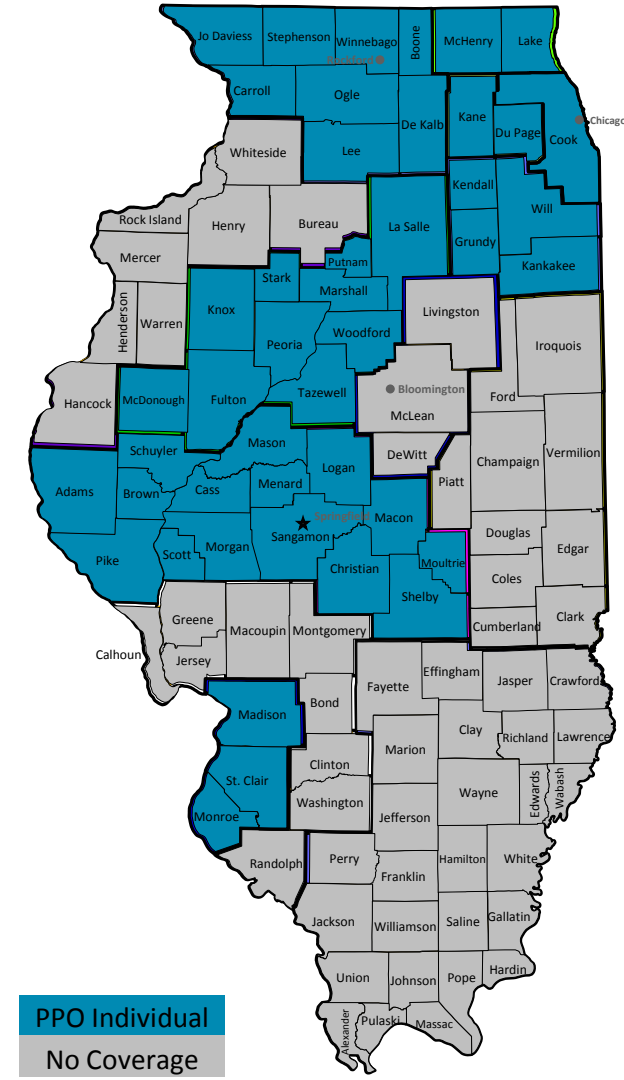
Land of Lincoln Mutual Health Insurance Company

- Offers Individual & Small Group
  - Same county and plan type offering for both markets



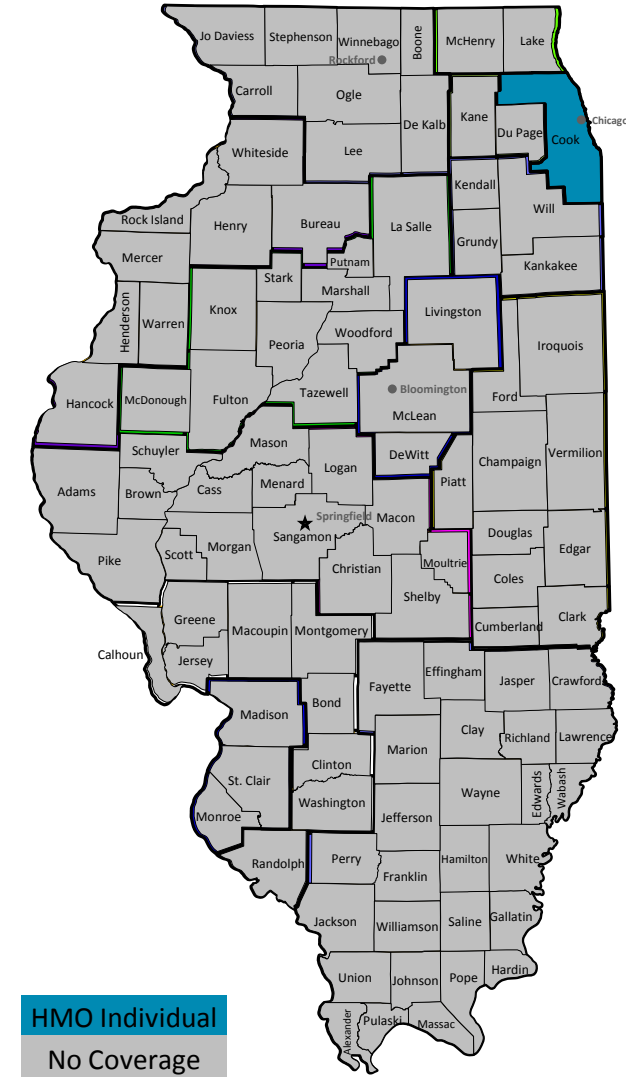
Time Insurance Company

- New entrant in 2015



UnitedHealthCare of the Midwest, Inc.

- New entrant in 2015



SAMPLE RATES

Sample of Rates Submitted: Non-smoker

Plan	Rating Area	Non-Smoker		
		Age 25	Age 40	Age 55
Lowest Cost Bronze Plans	Rating Area 1	$133	$170	$296
	Rating Area 2	$142	$181	$316
	Rating Area 3	$135	$171	$299
	Rating Area 4	$134	$171	$298
	Rating Area 5	$153	$195	$340
	Rating Area 6	$129	$165	$287
	Rating Area 7	$138	$176	$307
	Rating Area 8	$160	$204	$355
	Rating Area 9	$160	$204	$355
	Rating Area 10	$159	$203	$354
	Rating Area 11	$162	$206	$359
	Rating Area 12	$145	$184	$322
	Rating Area 13	$181	$230	$401
Lowest Cost Silver Plans	Rating Area 1	$167	$212	$371
	Rating Area 2	$181	$230	$401
	Rating Area 3	$171	$217	$379
	Rating Area 4	$170	$217	$378
	Rating Area 5	$193	$246	$429
	Rating Area 6	$164	$209	$364
	Rating Area 7	$177	$226	$394
	Rating Area 8	$204	$259	$453
	Rating Area 9	$204	$259	$453
	Rating Area 10	$205	$260	$454
	Rating Area 11	$200	$254	$444
	Rating Area 12	$186	$237	$413
	Rating Area 13	$228	$290	$505
2nd Lowest cost Silver Plans	Rating Area 1	$169	$215	$376
	Rating Area 2	$192	$244	$426
	Rating Area 3	$181	$231	$403
	Rating Area 4	$181	$230	$402
	Rating Area 5	$218	$277	$484
	Rating Area 6	$179	$228	$398
	Rating Area 7	$183	$233	$407
	Rating Area 8	$217	$277	$483
	Rating Area 9	$217	$277	$483
	Rating Area 10	$208	$265	$462
	Rating Area 11	$201	$256	$446
	Rating Area 12	$199	$253	$442
	Rating Area 13	$229	$291	$509

Sample of Rates Submitted: Smoker

Plan	Rating Area	Tobacco User		
		Age 25	Age 40	Age 55
Lowest Cost Bronze Plans	Rating Area 1	$133	$170	$296
	Rating Area 2	$142	$181	$316
	Rating Area 3	$135	$171	$299
	Rating Area 4	$134	$171	$298
	Rating Area 5	$153	$195	$340
	Rating Area 6	$129	$165	$287
	Rating Area 7	$145	$185	$322
	Rating Area 8	$178	$226	$394
	Rating Area 9	$178	$226	$394
	Rating Area 10	$175	$223	$389
	Rating Area 11	$170	$216	$377
	Rating Area 12	$159	$203	$354
	Rating Area 13	$194	$246	$430
Lowest Cost Silver Plans	Rating Area 1	$169	$215	$376
	Rating Area 2	$181	$230	$401
	Rating Area 3	$171	$217	$379
	Rating Area 4	$170	$217	$378
	Rating Area 5	$193	$246	$429
	Rating Area 6	$164	$209	$364
	Rating Area 7	$183	$233	$407
	Rating Area 8	$221	$281	$490
	Rating Area 9	$226	$288	$502
	Rating Area 10	$222	$283	$494
	Rating Area 11	$210	$267	$466
	Rating Area 12	$205	$260	$455
	Rating Area 13	$234	$298	$520
2nd Lowest cost Silver Plans	Rating Area 1	$175	$223	$389
	Rating Area 2	$192	$244	$426
	Rating Area 3	$181	$231	$403
	Rating Area 4	$181	$230	$402
	Rating Area 5	$234	$298	$520
	Rating Area 6	$179	$228	$398
	Rating Area 7	$195	$248	$434
	Rating Area 8	$226	$288	$502
	Rating Area 9	$228	$290	$507
	Rating Area 10	$224	$285	$497
	Rating Area 11	$211	$269	$469
	Rating Area 12	$209	$266	$464
	Rating Area 13	$239	$304	$531

APPENDIX

HEALTH INSURANCE LINGO HAVE YOU CONFUSED?

GET INFORMED

PREMIUM

What you pay MONTHLY to your insurance company, even if you DON'T go to the doctor.

OUT-OF-POCKET

What you pay when you DO go to the doctor. Payments may vary based on if the doctor is in your plan network and can include:

DEDUCTIBLE

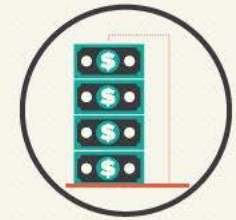
What you pay BEFORE your insurance company starts to pay for any health care services covered by the plan

COINSURANCE

The PERCENTAGE you pay of the total price for a covered health care service. Your insurance company pays the rest

CO PAY

The FIXED amount you pay per visit or per day for heath care services covered by your plan.



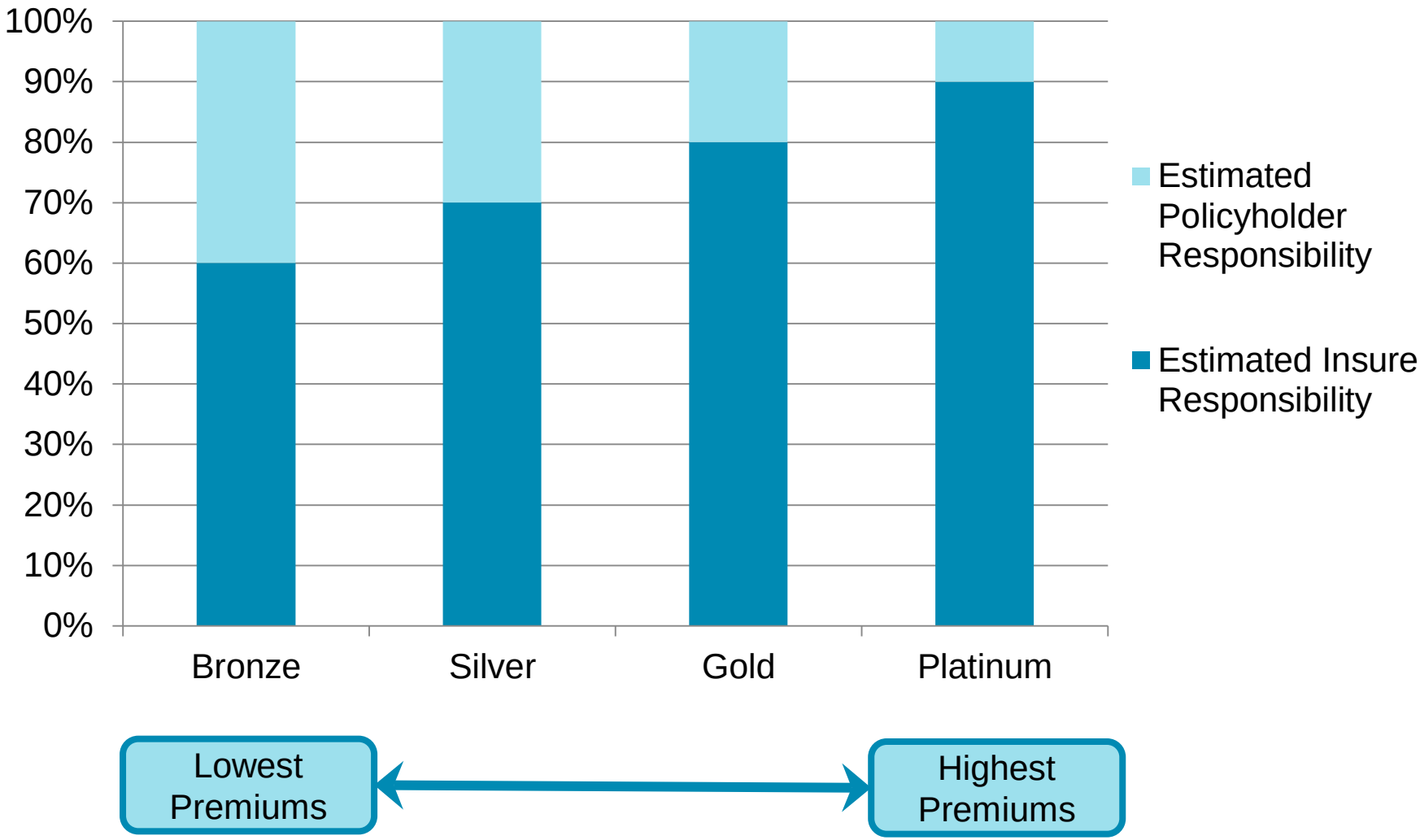
OUT-OF-POCKET MAXIMUM

The most you usually pay within A YEAR before your health insurance company starts to pay 100% of all COVERED health care services.

Definitions

- Small Group Plan – Health insurance plan for businesses with 2-50 employees.
- Indemnity Plan – Type of medical plan that reimburses the patient and/or provider as expenses are incurred.
- Metal Levels (Platinum, Gold, Silver, Bronze) – Tiers or levels of health plans designed to make it easier for shoppers to compare options. More than one plan may be available in each level. The premiums typically increase from bronze to platinum metal levels, while the out-of-pocket costs for enrollees decrease from bronze to platinum metal levels.

Average Plan Value by Metal Level



Exchange Health Plan Requirements

- Meet network sufficiency standards
- Remove the lifetime and annual dollar limit on essential health benefits
- Not allowed to discriminate against or discourage consumers with existing health problems
- Expand coverage options for young adults
- Spend at least 80 cents of every premium dollar on care
- Provide essential health benefits

Essential Health Benefits

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Lab services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Types of Products Offered

- HMO – A health care system that assumes both the financial risks associated with providing comprehensive medical services (insurance and service risk) and the responsibility for health care delivery in a particular geographic area to HMO members, usually in return for a fixed, prepaid fee. Financial risk may be shared with the providers participating in the HMO.

- PPO – Preferred Provider Organizations – An indemnity plan where coverage is provided to participants through a network of selected health care providers (such as hospitals and physicians). The enrollees may go outside the network, but would incur larger costs in the form of higher deductibles, higher coinsurance rates, or nondiscounted charges from the providers.