2016 Analysis of Illinois Exchange Rates

Highlights of the 2016 Get Covered Illinois Marketplace

- Majority of Areas Show Increase in Choices over 2015
  - Number of plans increase to **480** choices in 2016 from 410 in 2015*
    - 290 Individual plans and 190 Small Group plans
  - Three **new** issuers on the Individual Marketplace for a total of 10
    - Aetna, Celtic, Harken
  - Counties with a decrease in the number of issuers include:
    - Adams, Logan, Mason, Menard, Morgan, Pike and Sangamon
  - Number of issuers in down-state counties did not change
  - Information shown does not include Grandfathered or Transitional policies
  - All platinum plans in the Individual market were terminated

* Includes Multi-State Plans

Highlights of the 2016 Get Covered Illinois Marketplace

- Overall Average Increase in Lowest Cost Plans
  - Lowest silver plan average increase is 5.3%
  - Lowest bronze plan average increase is 11.3%
- Rate Changes Vary
  - Rate changes in lowest silver range from -8% to 28%
  - Rate changes in lowest bronze range from -4% to 39%
  - Rate changes in lowest gold range from 3% to 34%
- Competition Generates Lower Rate Increases
  - Rate increases in the lowest plan tend to be lower when there is a new issuer in that spot, or where an existing carrier has expanded their service area

Issuers on Get Covered Illinois in 2016

- Individual Marketplace
  - Aetna Health Inc.*
  - Celtic Insurance Company**
  - Coventry Health Care of Illinois, Inc.
  - Coventry Health & Life Insurance Company
  - Harken Health Insurance Company* (United Subsidiary)
  - 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.
  - Land of Lincoln Mutual Health Insurance Company
  - UnitedHealthCare of the Midwest, Inc.

* Aetna Life Insurance Company was on the Exchange in 2014 but dropped off in 2015. Aetna Health Inc. (a separate legal entity) is on the Exchange in 2016.

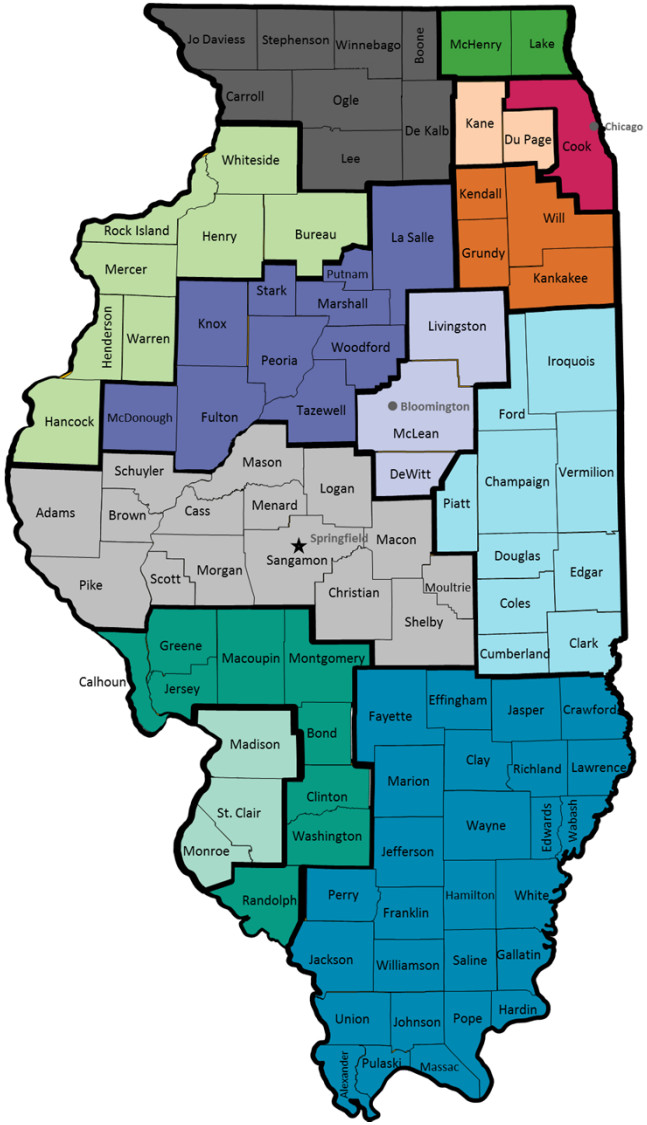
**New to Exchange in 2016

Issuers on Get Covered Illinois in 2016

- Small Group Marketplace (SHOP)
  - Health Alliance Medical Plan, 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

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2015



Rating Areas
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PLAN ANALYSIS

2016 Summary of Plan Information

- **480** plan offerings in Illinois
- Residents in all counties have a minimum of **37** plans to choose from, down from 56 in 2015 in the Individual Marketplace
- All counties have gold, silver, bronze and catastrophic plans available in the Individual Marketplace
- Platinum is no longer offered in the Individual Marketplace (21 plans in 2015, 25 plans in 2014)

Number of Issuers Offering Coverage by County
(Individual and Small Group issuers combined)

- Aetna, Celtic, Harken are new entrants in the Chicagoland area
  - Harken is a United subsidiaries
  - Illinicare offered plans in Cook county in 2015 which is owned by the same parent company as Celtic
- HCSC, Land of Lincoln and Coventry cover the entire state
  - Coventry does this through 2 legal entities
- Expansion in Bloomington area (Rating Area 8) of the Humana Health Plan (the HMO offering)
- Down-state remains the same with fewest issuers offering plans

Number of Issuers
4
5
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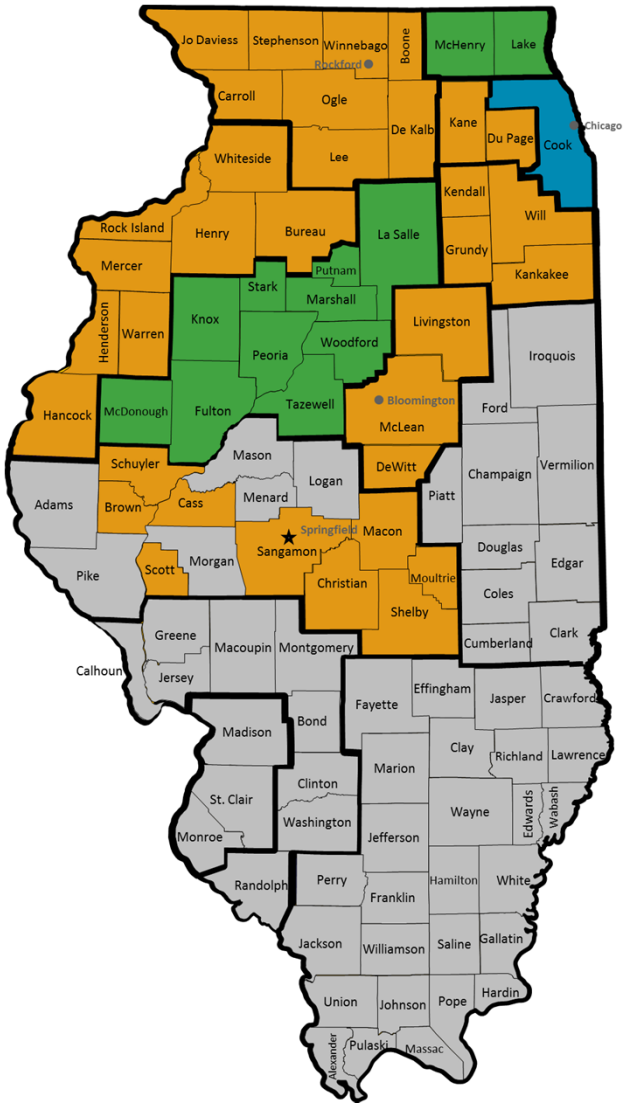
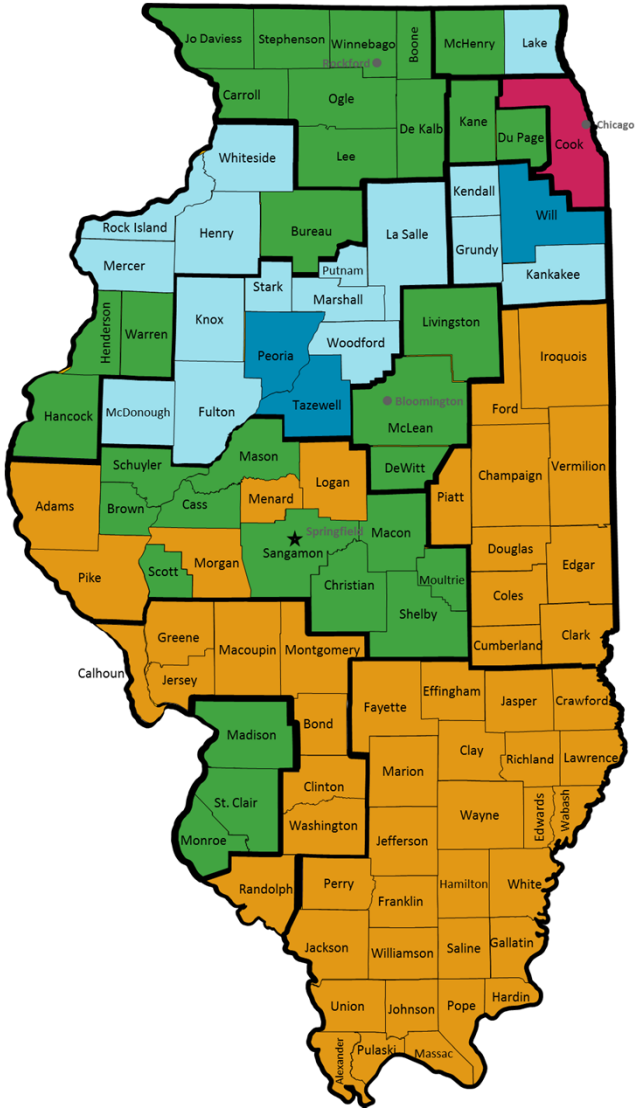
8



AS6

Individual Market – Number Plans Offered by County

- More plans are offered closer to larger cities
  - Larger cities tend to have closed provider network plans, in addition to a broad provider network type of offering



Plan Count
30-39
40-49
50-59
60-69
70-99

Slide 10

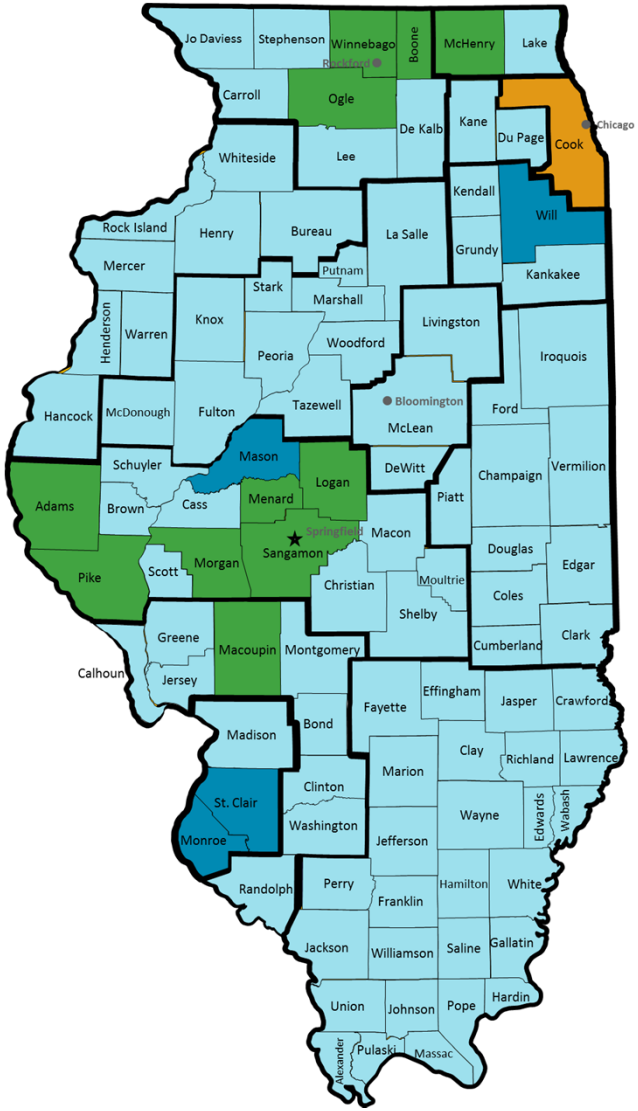
AS6 Switched Map colors Green and light blue

Arms, Spencer, 11/3/2015

Individual Market – Change in Number of Plans from 2015

- Large decrease of plans offered in Cook County
  - IlliniCare withdrew multiple plans that offered the same medical benefit packages with the only difference in coverage being the options to have adult dental and/or adult vision. This accounts for a reduction of 44 plans.

- HCSC no longer offers its broadest statewide PPO, which results in fewer options in more rural areas

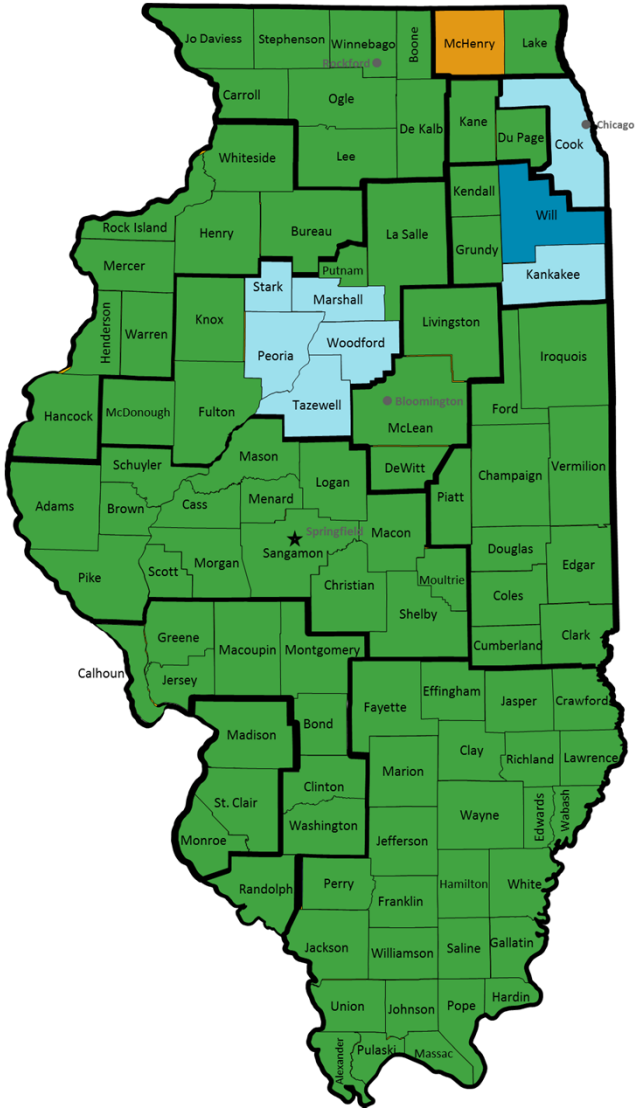


Change in Plan Count
-80 to -30
-29 to -10
-9 to 0
1 to 10

AS7

Small Group Market – Number of plans by county

- HAMP, HCSC and Land of Lincoln are the only issuers in the SHOP
- Number of available products is fairly constant throughout the state



Plan Count
30-39
40-49
50-59
60-69

Slide 12

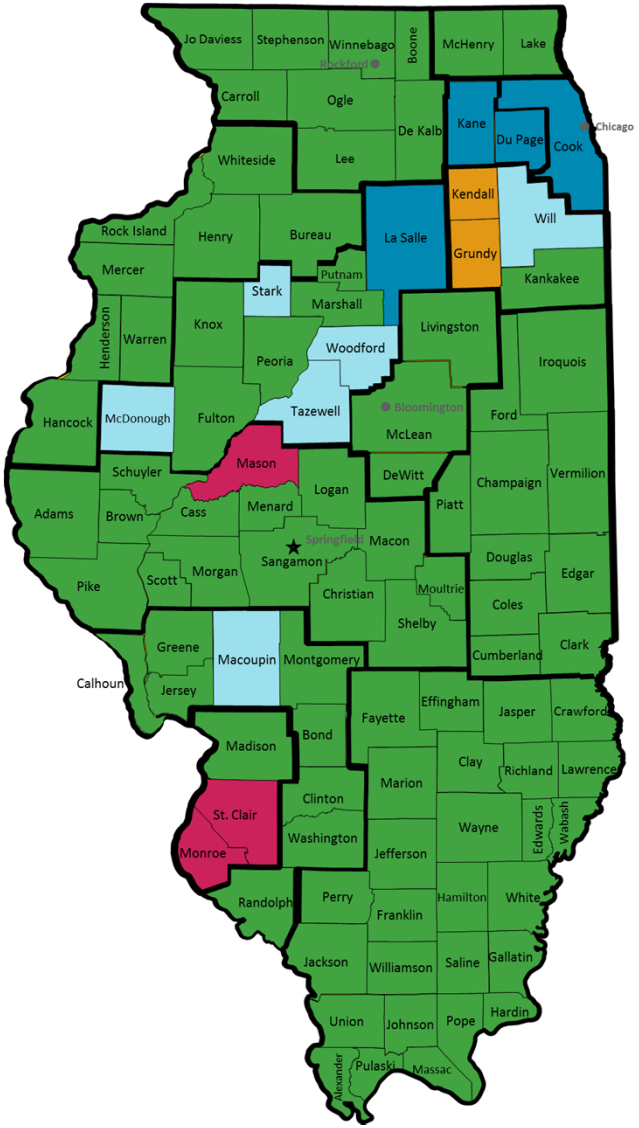
AS7 Map Changed. Green and Light Blue switched

Arms, Spencer, 11/3/2015

AS8

Small Group Market – Change in number of Plans from 2015

- Most areas saw a modest increase in number of plans available



Change in Plan Count
-30 to -10
-9 to 0
1 to 10
11 to 20
21 to 30

Slide 13

AS8 This map also switched Green and light blue, so the commentary will need to change. Not sure if we want to just say that most of the state saw a slight decrease or not.

Arms, Spencer, 11/3/2015

Individual Plans Offered by County: Metal Level

County	Rating Area	Gold	Silver	Bronze	Catastrophic
Adams	10	10	13	12	2
Alexander	13	10	13	12	2
Bond	11	10	13	12	2
Boone	5	13	16	17	3
Brown	10	11	14	14	3
Bureau	6	13	18	14	2
Calhoun	11	10	13	12	2
Carroll	5	11	14	14	3
Cass	10	11	14	14	3
Champaign	9	10	15	12	2
Christian	10	11	14	14	3
Clark	9	10	15	12	2
Clay	13	10	13	12	2
Clinton	11	10	13	12	2
Coles	9	10	15	12	2
Cook	1	21	31	19	2
Crawford	13	10	13	12	2
Cumberland	9	10	15	12	2
Dekalb	5	12	15	15	3
Dewitt	8	12	15	15	3

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Gold	Silver	Bronze	Catastrophic
Douglas	9	10	15	12	2
Dupage	3	15	19	14	1
Edgar	9	10	15	12	2
Edwards	13	10	13	12	2
Effingham	13	10	13	12	2
Fayette	13	10	13	12	2
Ford	9	10	15	12	2
Franklin	13	10	13	12	2
Fulton	7	16	21	19	3
Gallatin	13	10	13	12	2
Greene	11	10	13	12	2
Grundy	4	14	21	15	2
Hamilton	13	10	13	12	2
Hancock	6	13	18	14	2
Hardin	13	10	13	12	2
Henderson	6	13	18	14	2
Henry	6	14	19	16	2
Iroquois	9	10	15	12	2
Jackson	13	10	13	12	2
Jasper	13	10	13	12	2

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Gold	Silver	Bronze	Catastrophic
Jefferson	13	10	13	12	2
Jersey	11	10	13	12	2
Jo Daviess	5	11	14	14	3
Johnson	13	10	13	12	2
Kane	3	15	19	14	1
Kankakee	4	15	23	15	2
Kendall	4	14	21	15	2
Knox	7	15	20	17	3
La Salle	7	15	20	17	3
Lake	2	14	19	16	2
Lawrence	13	10	13	12	2
Lee	5	11	14	14	3
Livingston	8	12	15	15	3
Logan	10	10	13	12	2
Macon	10	12	15	16	3
Macoupin	11	10	13	12	2
Madison	12	11	15	16	2
Marion	13	10	13	12	2
Marshall	7	16	21	18	3
Mason	10	11	14	14	2

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Gold	Silver	Bronze	Catastrophic
Massac	13	10	13	12	2
Mcdonough	7	15	20	17	3
McHenry	2	12	16	14	2
Mclean	8	13	16	15	3
Menard	10	10	13	12	2
Mercer	6	14	19	16	2
Monroe	12	11	15	16	2
Montgomery	11	10	13	12	2
Morgan	10	10	13	12	2
Moultrie	10	11	14	14	3
Ogle	5	12	15	15	3
Peoria	7	17	22	20	3
Perry	13	10	13	12	2
Piatt	9	10	15	12	2
Pike	10	10	13	12	2
Pope	13	10	13	12	2
Pulaski	13	10	13	12	2
Putnam	7	15	20	17	3
Randolph	11	10	13	12	2
Richland	13	10	13	12	2
Rock Island	6	14	19	16	2

Rating Areas
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Individual Plans Offered by County: Metal Level

County	Rating Area	Gold	Silver	Bronze	Catastrophic
Saint Clair	12	11	15	16	2
Saline	13	10	13	12	2
Sangamon	10	12	15	16	3
Schuyler	10	11	14	14	3
Scott	10	11	14	14	3
Shelby	10	12	15	16	3
Stark	7	16	21	18	3
Stephenson	5	11	14	14	3
Tazewell	7	17	22	20	3
Union	13	10	13	12	2
Vermilion	9	10	15	12	2
Wabash	13	10	13	12	2
Warren	6	13	18	14	2
Washington	11	10	13	12	2
Wayne	13	10	13	12	2
White	13	10	13	12	2
Whiteside	6	14	19	16	2
Will	4	18	25	17	2
Williamson	13	10	13	12	2
Winnebago	5	13	16	17	3
Woodford	7	16	21	18	3

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Adams	10	1	13	15	11
Alexander	13	1	13	15	11
Bond	11	2	14	16	12
Boone	5	2	15	17	13
Brown	10	1	13	15	11
Bureau	6	2	14	16	12
Calhoun	11	2	14	16	12
Carroll	5	2	14	16	12
Cass	10	1	13	15	11
Champaign	9	1	13	15	11
Christian	10	1	13	15	11
Clark	9	1	13	15	11
Clay	13	1	13	15	11
Clinton	11	2	14	16	12
Coles	9	1	13	15	11
Cook	1	7	18	20	11
Crawford	13	1	13	15	11
Cumberland	9	1	13	15	11
Dekalb	5	2	15	17	13
Dewitt	8	1	14	16	12

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Douglas	9	1	13	15	11
Dupage	3	6	16	17	10
Edgar	9	1	13	15	11
Edwards	13	1	13	15	11
Effingham	13	1	13	15	11
Fayette	13	1	13	15	11
Ford	9	1	13	15	11
Franklin	13	1	13	15	11
Fulton	7	2	15	18	13
Gallatin	13	1	13	15	11
Greene	11	2	14	16	12
Grundy	4	2	15	17	13
Hamilton	13	1	13	15	11
Hancock	6	2	14	16	12
Hardin	13	1	13	15	11
Henderson	6	2	14	16	12
Henry	6	2	14	16	12
Iroquois	9	1	13	15	11
Jackson	13	1	13	15	11
Jasper	13	1	13	15	11

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Jefferson	13	1	13	15	11
Jersey	11	2	14	16	12
Jo Daviess	5	2	14	16	12
Johnson	13	1	13	15	11
Kane	3	6	16	17	10
Kankakee	4	3	16	19	13
Kendall	4	2	15	17	13
Knox	7	2	15	18	13
La Salle	7	2	15	18	13
Lake	2	4	15	16	10
Lawrence	13	1	13	15	11
Lee	5	2	14	16	12
Livingston	8	1	14	16	12
Logan	10	1	13	15	11
Macon	10	1	13	15	11
Macoupin	11	2	14	16	12
Madison	12	2	14	16	12
Marion	13	1	13	15	11
Marshall	7	2	16	19	14
Mason	10	1	13	15	11

Rating Areas
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Small Group Plans Offered by County: Metal Level

County	Rating Area	Platinum	Gold	Silver	Bronze
Massac	13	1	13	15	11
Mcdonough	7	2	15	18	13
McHenry	2	3	13	13	8
Mclean	8	2	15	17	12
Menard	10	1	13	15	11
Mercer	6	2	14	16	12
Monroe	12	2	14	16	12
Montgomery	11	2	14	16	12
Morgan	10	1	13	15	11
Moultrie	10	1	13	15	11
Ogle	5	2	15	17	13
Peoria	7	2	16	19	14
Perry	13	1	13	15	11
Piatt	9	1	13	15	11
Pike	10	1	13	15	11
Pope	13	1	13	15	11
Pulaski	13	1	13	15	11
Putnam	7	2	15	18	13
Randolph	11	2	14	16	12
Richland	13	1	13	15	11
Rock Island	6	2	14	16	12

Rating Areas
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Small Group Plans Offered by County: Metal Level

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

Rating Areas
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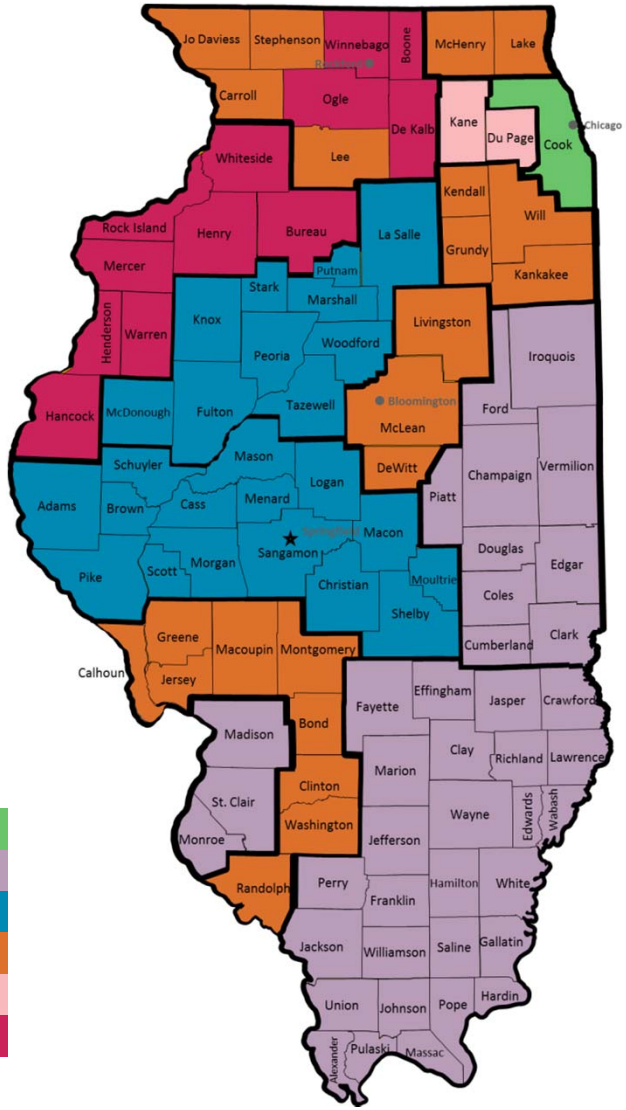
RATE INFORMATION

Individual Market – Rate Change of Lowest Silver

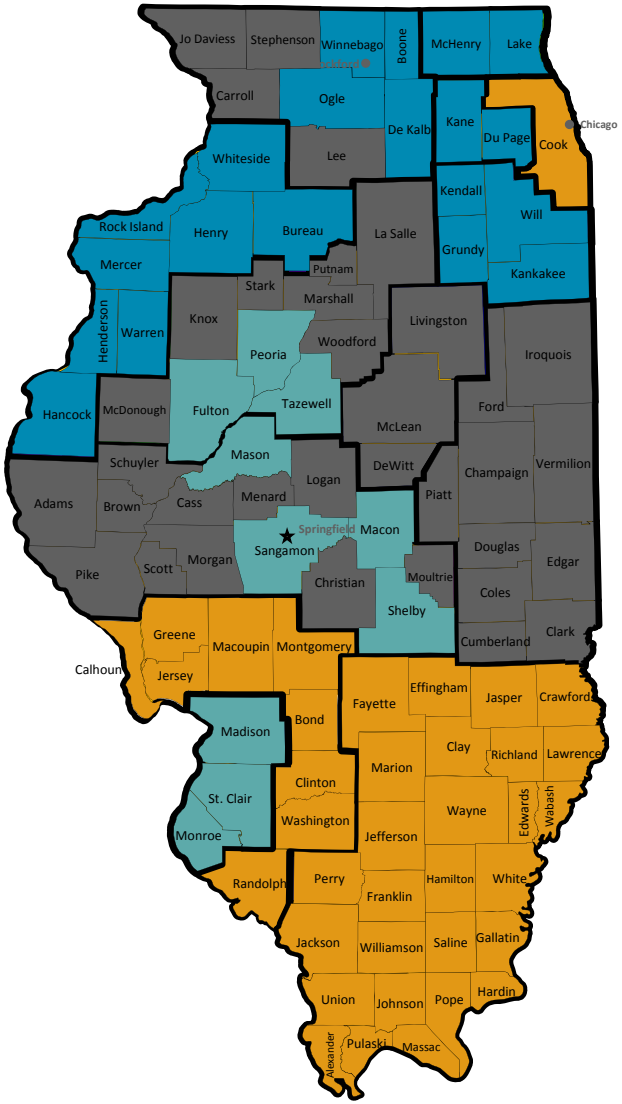
- Rate changes in the majority of counties are in the 5% to 10% range
- However, a wide range in rate changes –
  - Rating Area 1 (Cook county) has an 8% **decrease** (entrance of new issuer Celtic)
  - Rating Area 5 has 28% increase
- Number of Issuers offering the lowest cost silver continues to increase (**see next slide**)
  - Issuers finding niche areas
  - 2014 – state dominated by HCSC
  - 2015 – 4 issuers offered lowest cost silver plans
  - 2016 – 6 issuers offering lowest cost silver plans



Rate Change
-10% to -5%
5% to 10%
10% to 15%
15% to 20%
20% to 25%
25% to 30%

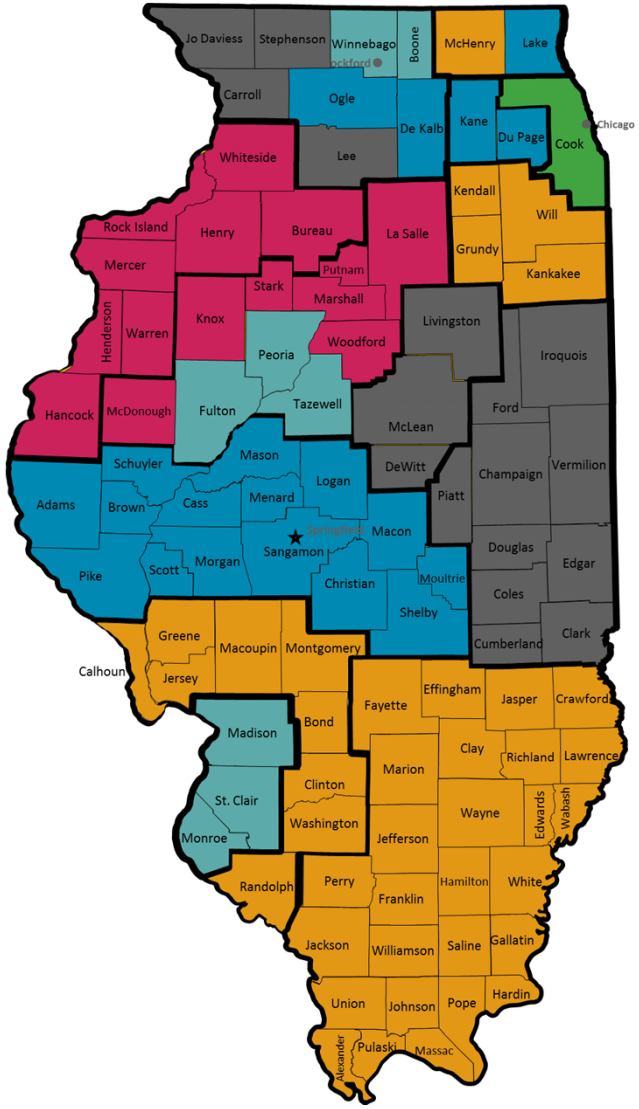
Individual Market – Change in Lowest Cost Silver Issuer

2015 Lowest Cost Silver Issuer



Issuer
HAMP
Land of Lincoln
HCSC
Coventry
United
Celtic

2016 Lowest Cost Silver Issuer



The Average Rate Increase Across All Rating Areas in Lowest Silver Plans is 5.3%

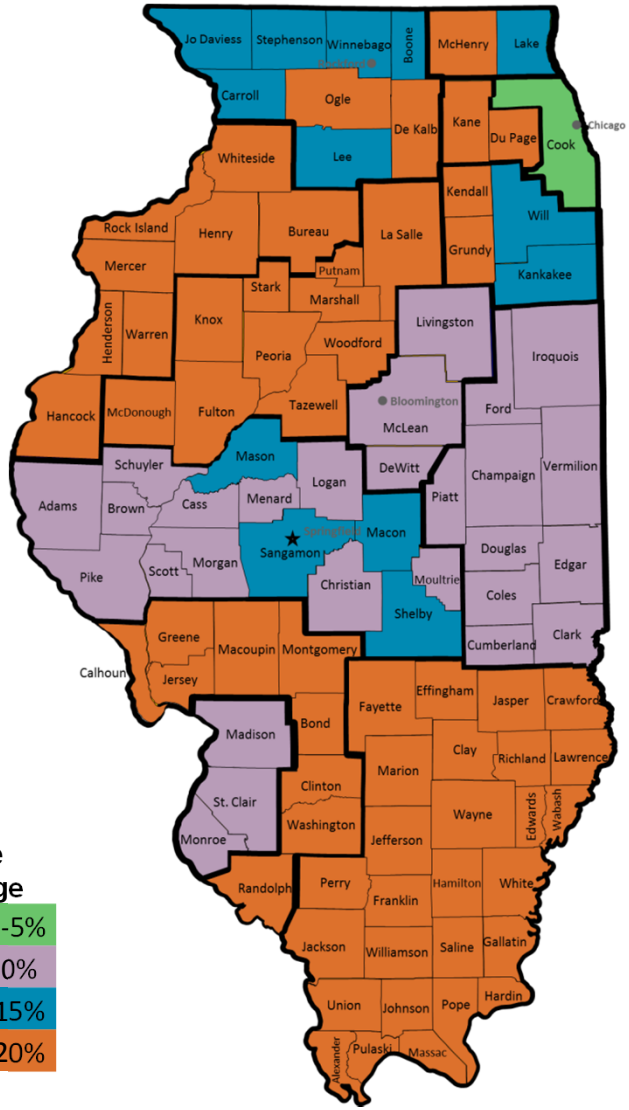
Rating Area	2015 Issuer	2015 21 Year-Old Non-Tobacco Rate	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2016 Rate Increase
Rating Area 1	Land of Lincoln	$166.17	Celtic	$152.42	-8%
Rating Area 2	HCSC	$179.84	HCSC	$212.23	18%
Rating Area 3	HCSC	$170.00	HCSC	$205.30	21%
Rating Area 4	HCSC	$169.58	Land of Lincoln	$198.90	17%
Rating Area 5	HCSC	$192.48	Coventry Health Care	$246.54	28%
Rating Area 6	HCSC	$163.35	United	$205.94	26%
Rating Area 7	Coventry Health Care	$176.74	Coventry Health Care	$200.96	14%
Rating Area 8	Health Alliance Medical Plans, Inc.	$202.92	Health Alliance Medical Plans, Inc.	$233.84	15%
Rating Area 9	Health Alliance Medical Plans, Inc.	$202.92	Health Alliance Medical Plans, Inc.	$219.95	8%
Rating Area 10	Coventry Health Care	$203.71	HCSC	$228.23	12%
Rating Area 11	Land of Lincoln	$198.93	Land of Lincoln	$228.79	15%
Rating Area 12	Coventry Health & Life	$185.29	Coventry Health & Life	$198.03	7%
Rating Area 13	Land of Lincoln	$226.66	Land of Lincoln	$245.55	8%
Weighted Average Increase					**5.3%**

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 ASPE enrollment report http://aspe.hhs.gov/basic-report/2015-plan-selections-zip-code-health-insurance-marketplace

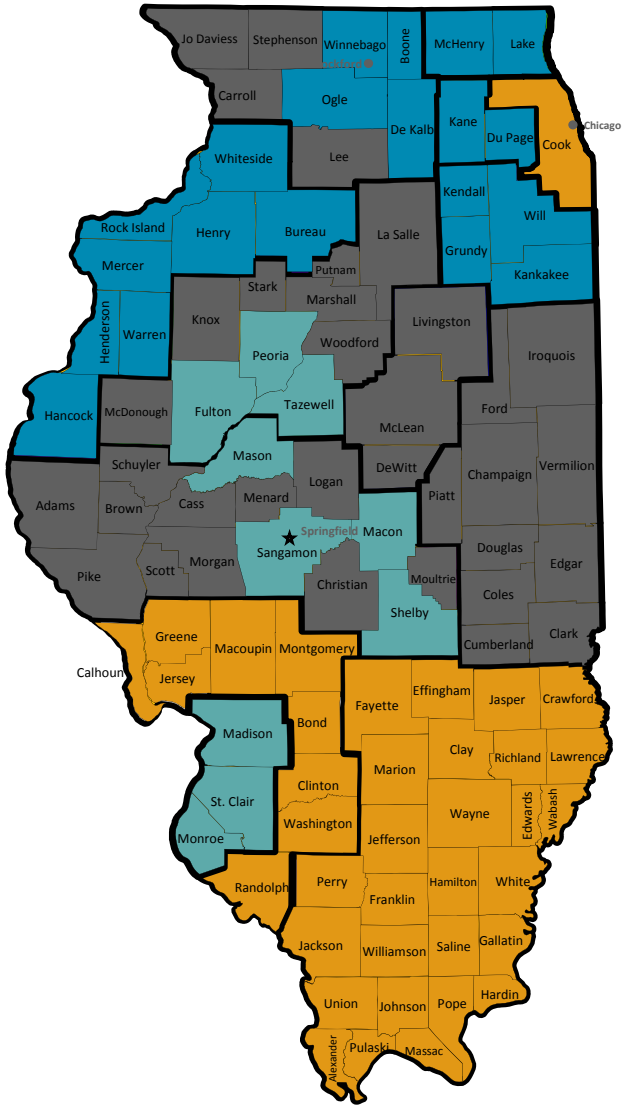
Individual Market – Rate Change of Second Lowest Silver

- Rate changes in the majority of counties are in the 15% to 20% range
- Number of Issuers at the Second Lowest Silver increased from 2015 to 2016 (**see next slide**)
  - HCSC has smaller number of counties where they are the second lowest silver (Rating Area 8)
  - Aetna, Celtic and United Healthcare are new to being the second lowest silver



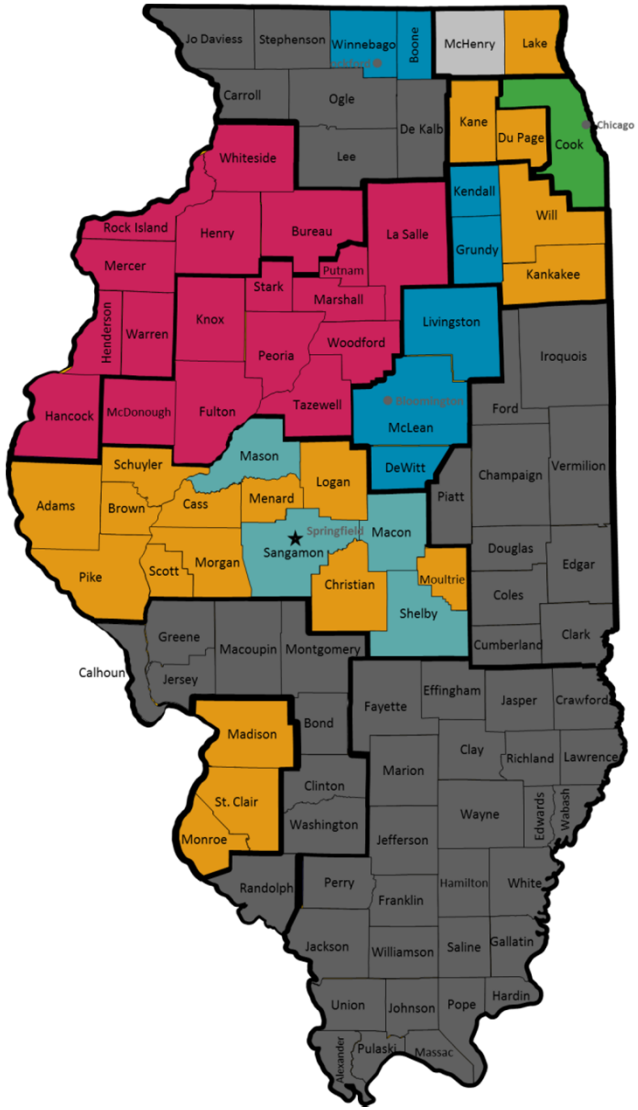
Individual Market – Change in Second Lowest Cost Silver Issuer

2015 2nd Lowest Cost Silver Issuer



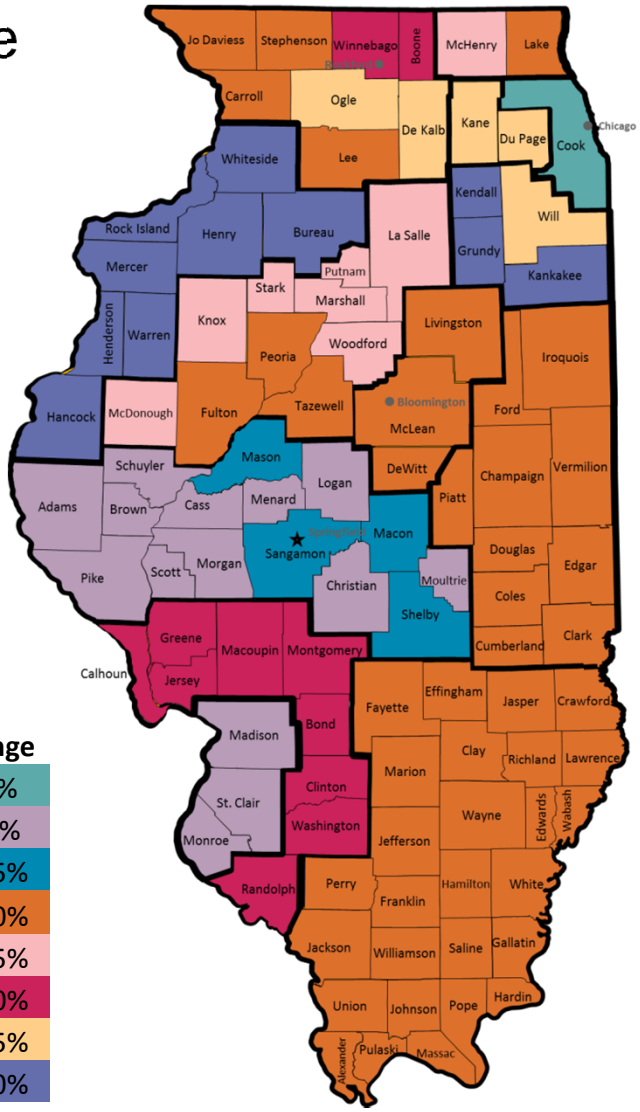
Issuer
HAMP
Land of Lincoln
HCSC
Coventry
United
Celtic
Aetna

2016 2nd Lowest Cost Silver Issuer



Individual Market – Rate Change of Lowest Bronze

- Rate changes in the majority of counties are in the 15% to 20% range
- Similar to the silver plans, there are more issuers at the lowest bronze level (**see next slide**)
  - 2014 lowest bronze dominated by HCSC and Coventry
  - 2015 – there are 4 issuers, with HAMP dominating the most counties
  - 2016 – there are 8 issuers, with HCSC and HAMP having the most counties
    - Celtic is lowest in Cook
    - Land of Lincoln only lowest in one county (Lake)

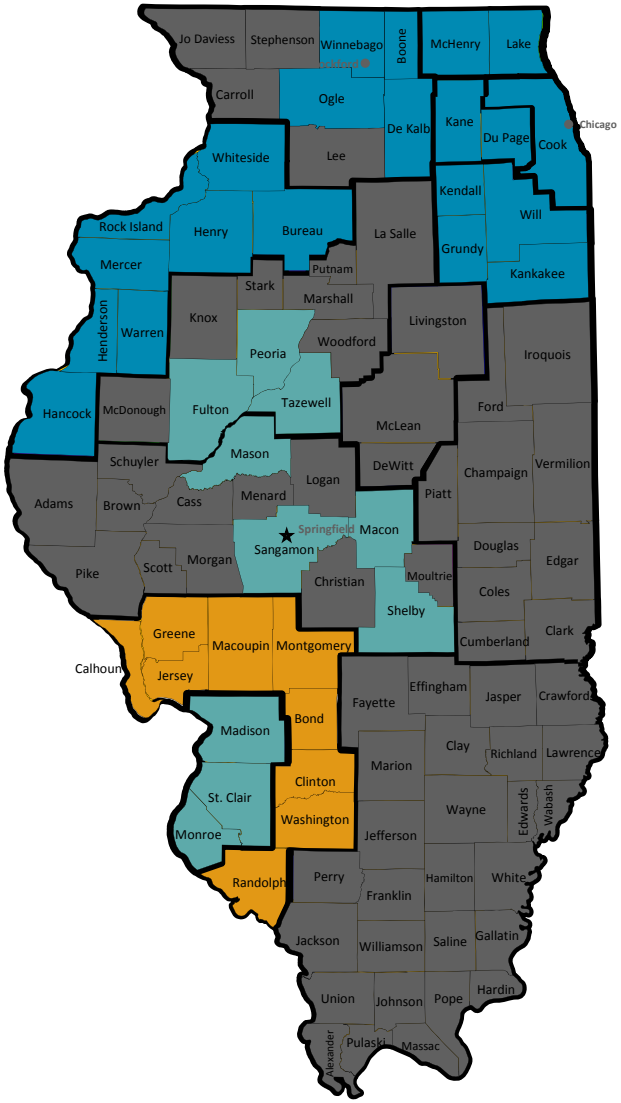


Rate Change

-5% to 0%
5% to 10%
10% to 15%
15% to 20%
20% to 25%
25% to 30%
30% to 35%
35% to 40%

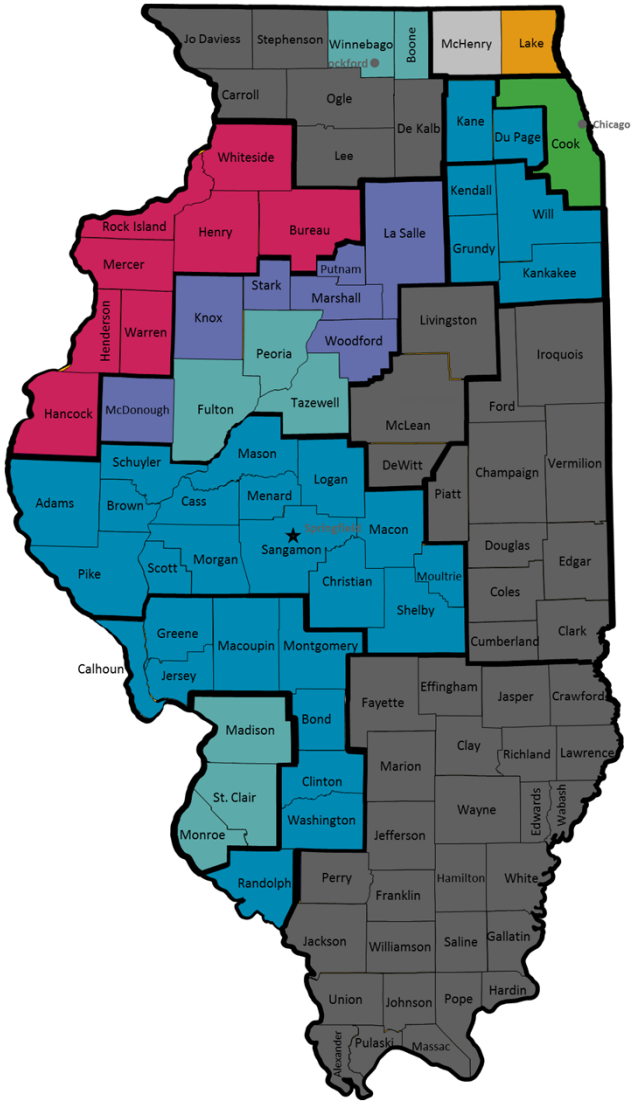
Individual Market – Change in Lowest Cost Bronze Issuer

2015 Lowest Cost Bronze Issuer



Issuer
HAMP
Land of Lincoln
HCSC
Coventry
United
Celtic
Humana HP
Aetna

2016 Lowest Cost Bronze Issuer



An 11.3% Average Rate Increase Across All Rating Areas in Lowest Bronze Plans

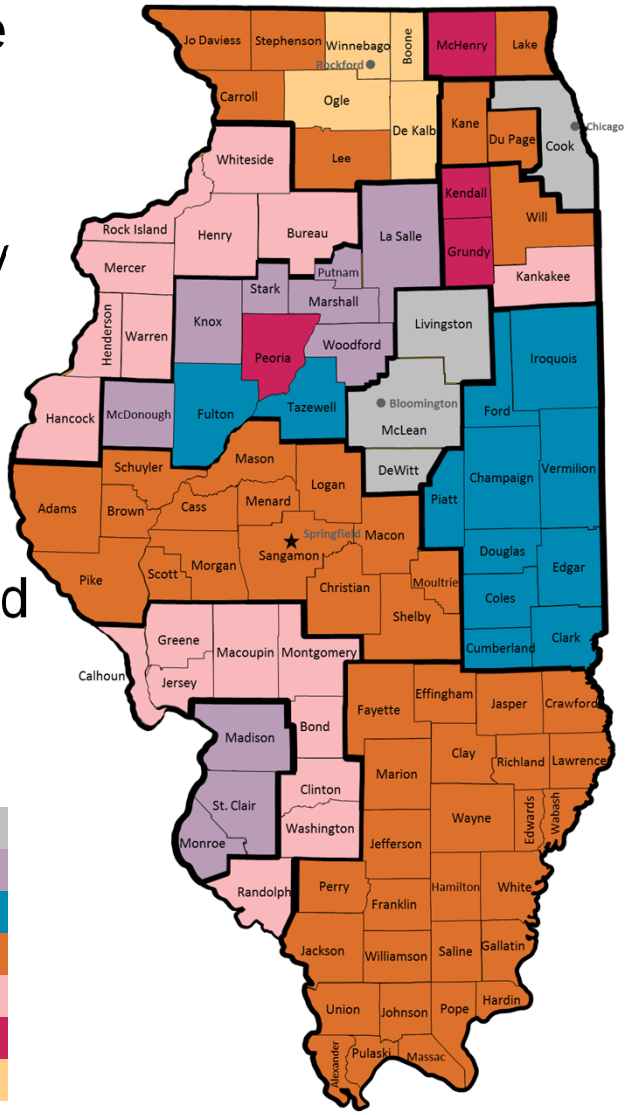
Rating Area	2015 Issuer	2015 21 Year-Old Non-Tobacco Rate	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2016 Rate Increase
Rating Area 1	HCSC	$132.82	Celtic	$128.03	-4%
Rating Area 2	HCSC	$141.77	Land of Lincoln	$164.77	16%
Rating Area 3	HCSC	$134.01	HCSC	$176.97	32%
Rating Area 4	HCSC	$133.68	HCSC	$177.65	33%
Rating Area 5	HCSC	$152.45	Coventry Health Care	$195.38	28%
Rating Area 6	HCSC	$128.77	United	$179.57	39%
Rating Area 7	Coventry Health Care	$137.61	Coventry Health Care	$159.25	16%
Rating Area 8	Health Alliance Medical Plans, Inc.	$159.28	Health Alliance Medical Plans, Inc.	$189.87	19%
Rating Area 9	Health Alliance Medical Plans, Inc.	$159.28	Health Alliance Medical Plans, Inc.	$189.87	19%
Rating Area 10	Coventry Health Care	$158.60	HCSC	$175.90	11%
Rating Area 11	Land of Lincoln	$161.18	HCSC	$202.51	26%
Rating Area 12	Coventry Health & Life	$144.27	Coventry Health & Life	$155.40	8%
Rating Area 13	Health Alliance Medical Plans, Inc.	$179.82	Health Alliance Medical Plans, Inc.	$214.37	19%
Weighted Average Increase					**11.3%**

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 ASPE enrollment report http://aspe.hhs.gov/basic-report/2015-plan-selections-zip-code-health-insurance-marketplace

Individual Market – Rate Change of Lowest Gold

- Majority of counties were in the 15% to 20% range
- Similar to others, there are more carriers at the lowest gold level (**see next slide**)
  - 2014 – state dominated by HCSC and Coventry
  - 2015 – state dominated by Land of Lincoln
  - 2016 – more evenly distributed between the issuers
  - Number of carriers increased from 3 in 2014 and 2015 to 6 in 2016

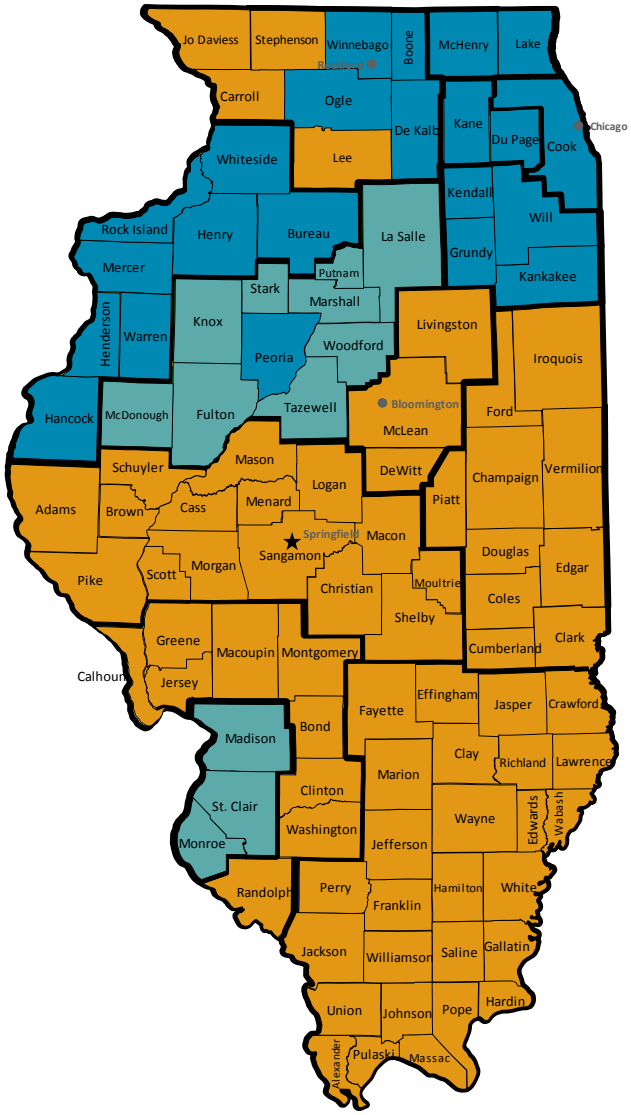


Rate Change

0% to 5%
5% to 10%
10% to 15%
15% to 20%
20% to 25%
25% to 30%
30% to 35%

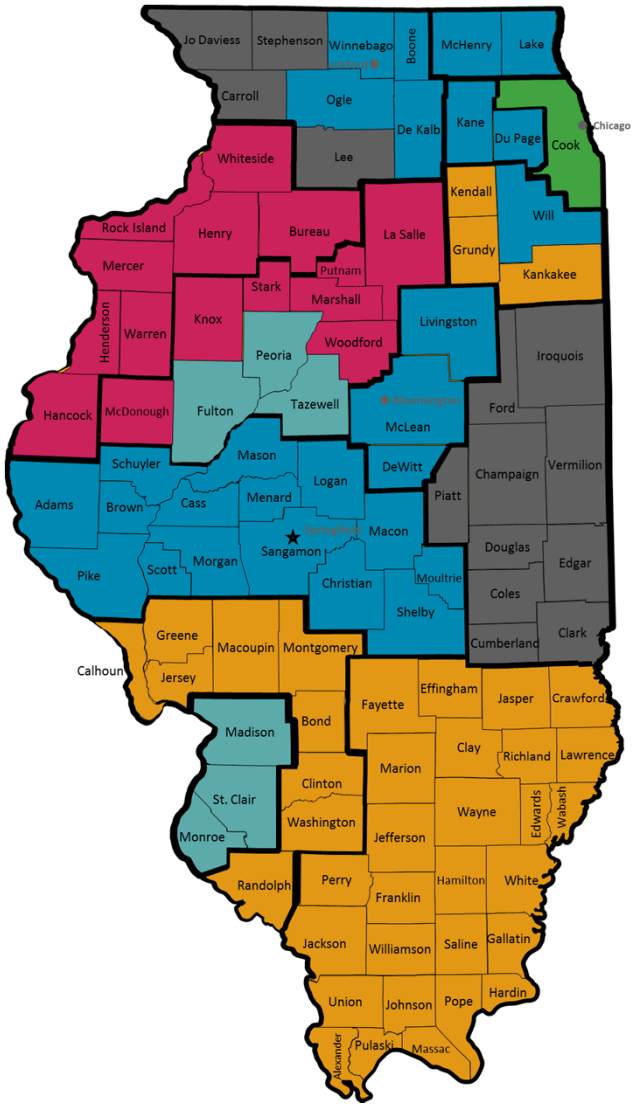
Individual Market – Change in Lowest Cost Gold Issuers

2015 Lowest Cost Gold Issuers



Issuer
HAMP
Land of Lincoln
HCSC
Coventry
United
Celtic

2016 Lowest Cost Gold Issuers



SUBSIDY INFORMATION

Background Information on Subsidies

- Advanced premium tax subsidies (“subsidies”) are available to residents of Illinois, who are eligible and enroll in a qualified health plan through the GetCovered Illinois Marketplace
- Subsidies are calculated using the second lowest silver plan available to that member and vary by a member’s income status and family status.
  - Members can apply their subsidies to the other QHP plans, but typically the lowest cost silver plan or bronze level plans in order to reduce the premium required.
  - Examples of the calculations are shown in later slides.

Summary of Subsidy Information in Illinois

- Net premiums for the lowest cost silver or bronze plans can vary significantly by geography – because of the rate differential in the plans and the competition of carriers
  - For example: Using the information for a single 30 year old male earning $23,000 (see next slide for more details):
    - The rate differential in 2016 between the lowest and 2nd lowest plans in Chicago has been very low ($173 and $175) – as such the net premiums to the consumers are within $2 of each other ($117 and $119)
    - On the other hand, the rate differential between the lowest and 2nd lowest plans in Peoria is greater ($255 and $228) – the result is that the net cost for the lowest silver plan is under $100 ($92) while the 2nd lowest is greater ($119)
- Net premiums can vary significantly from year to year due to competition of carriers and variance from the 2nd lowest silver.
  - For example (see next slide): The net premiums for lowest bronze plan in Peoria changed from $44 per month in 2014 to $68 in 2015 back down to $44 in 2016

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

In Chicago	2016			2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$175	$56	$119	$191	$72	$119	$188	$67	$121
Lowest Cost Silver Plan	$173	$56	$117	$189	$72	$116	$187	$67	$120
Lowest Cost Bronze Plan	$145	$56	$89	$151	$72	$79	$136	$67	$69

In Peoria	2016			2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$255	$136	$119	$207	$88	$119	$222	$101	$121
Lowest Cost Silver Plan	$228	$136	$92	$201	$88	$113	$191	$101	$91
Lowest Cost Bronze Plan	$181	$136	$44	$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 ~$274 per month

In Chicago	2016			2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$689	$415	$274	$752	$477	$275	$739	$463	$276
Lowest Cost Silver Plan	$680	$415	$265	$741	$477	$265	$734	$463	$271
Lowest Cost Bronze Plan	$571	$415	$156	$592	$477	$116	$533	$463	$70

In Peoria	2016			2015			2014		
	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost	Premium	Subsidy	Net Cost
2nd Lowest Cost Silver Plan	$1,004	$730	$274	$813	$538	$275	$871	$595	$276
Lowest Cost Silver Plan	$896	$730	$166	$788	$538	$250	$752	$595	$157
Lowest Cost Bronze Plan	$710	$710	$0	$614	$538	$76	$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

	2016			2015			2014		
In Chicago	**Premium**	**Subsidy**	**Net Cost**	**Premium**	**Subsidy**	**Net Cost**	**Premium**	**Subsidy**	**Net Cost**
2nd Lowest Cost Silver Plan	$591	$186	$405	$645	$237	$408	$634	$224	$410
Lowest Cost Silver Plan	$583	$186	$397	$636	$237	$399	$629	$224	$406
Lowest Cost Bronze Plan	$490	$186	$304	$508	$237	$271	$457	$224	$234

	2016			2015			2014		
In Peoria	**Premium**	**Subsidy**	**Net Cost**	**Premium**	**Subsidy**	**Net Cost**	**Premium**	**Subsidy**	**Net Cost**
2nd Lowest Cost Silver Plan	$861	$456	$405	$698	$290	$408	$747	$337	$410
Lowest Cost Silver Plan	$769	$456	$313	$676	$290	$387	$645	$337	$308
Lowest Cost Bronze Plan	$609	$456	$153	$526	$290	$237	$487	$337	$150

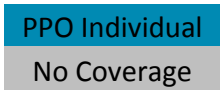
Individuals and families with income between 138 percent and 400 percent of the federal poverty level may receive subsidies on a sliding scale if they obtain coverage through the marketplace

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

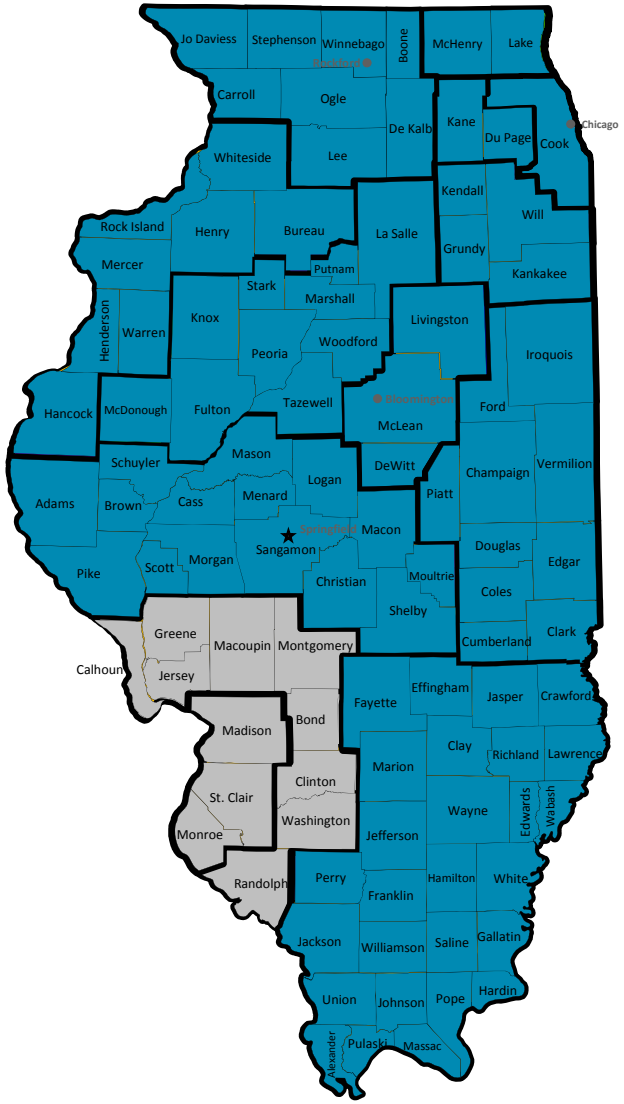
COVERAGE BY ISSUER

Coventry
Unchanged Service Area from 2015

Coventry Health & Life Insurance Company

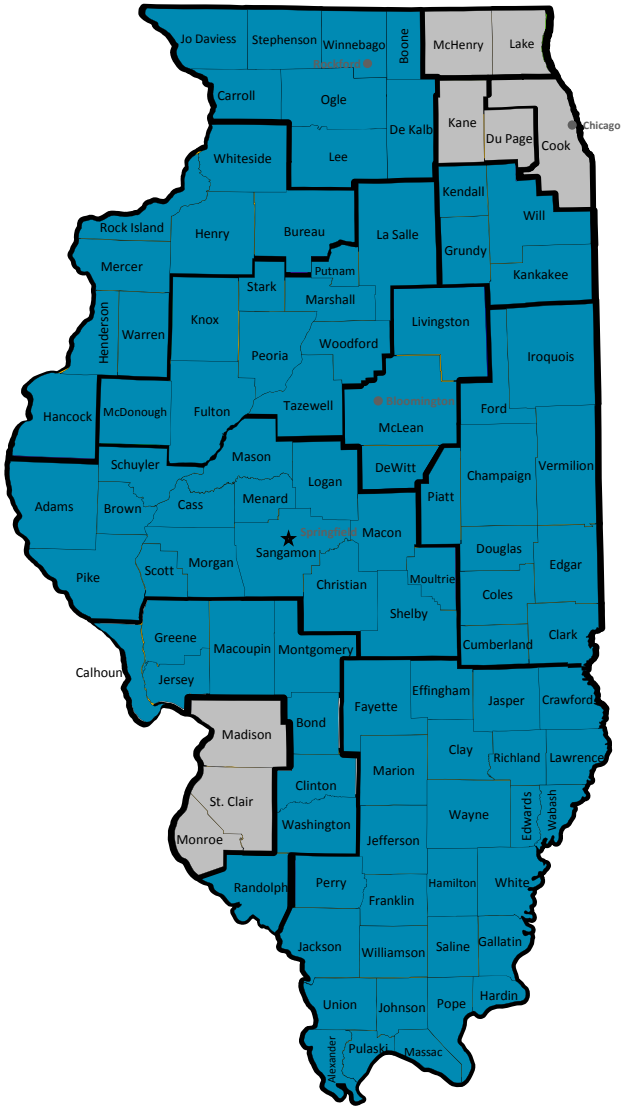


Coventry Health Care of Illinois, Inc.

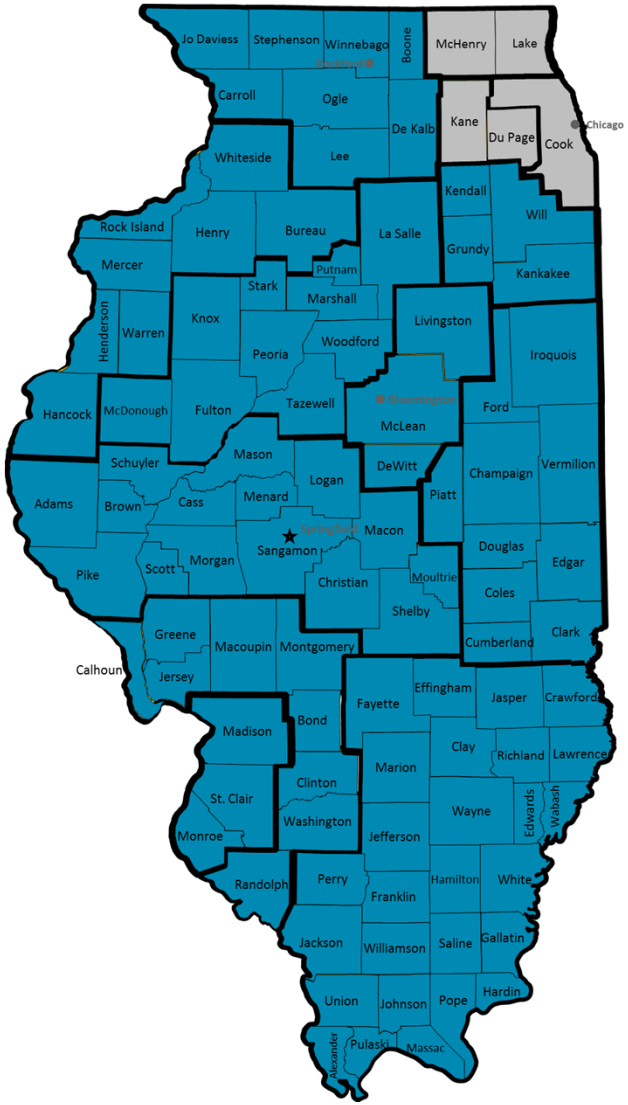


Health Alliance Medical Plans, Inc.

2015 Service Area



2016 Service Area



HMO/POS/PPO

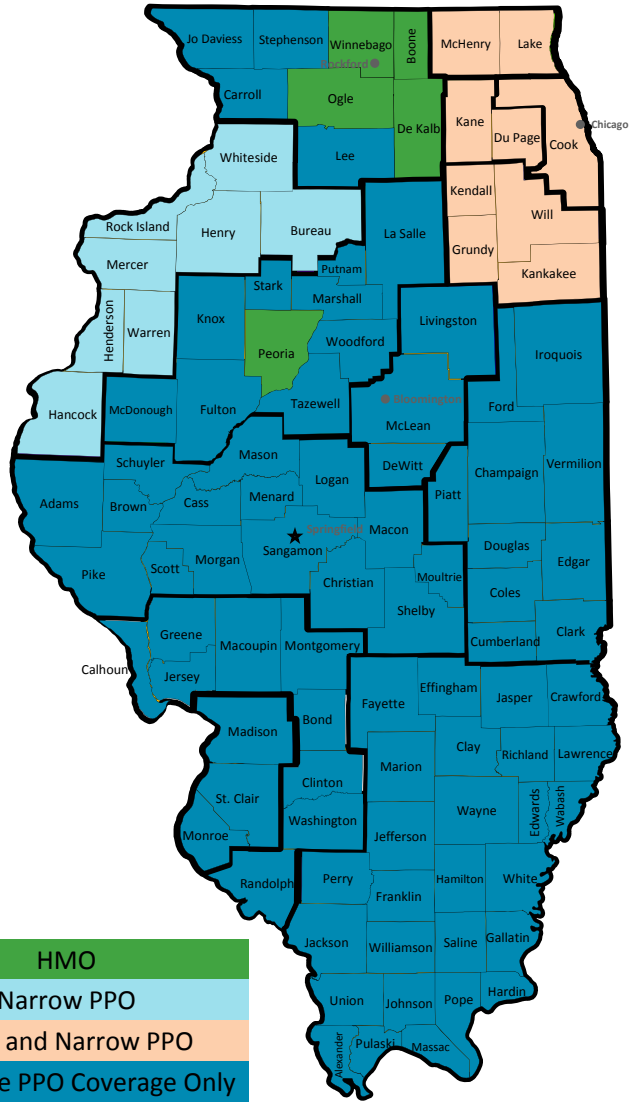
No Coverage

Health Care Services Corporation, a Mutual Legal Reserve Company

- HCSC has made significant changes to their network
  - Removed Broad PPO from Individual market
  - Broad PPO remains in Small Group market
  - Additional HMO is added, partner product with Advocate Health
  - Service area of existing HMO is expanded

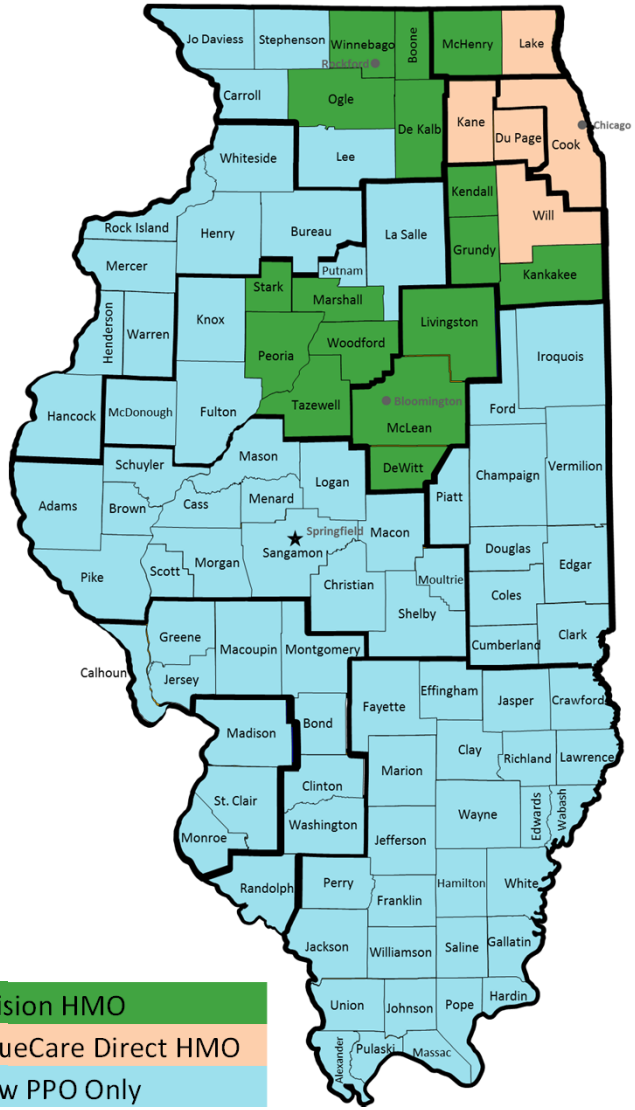
Health Care Services Corporation, a Mutual Legal Reserve Company
Individual

2015 Service Area



HMO
Narrow PPO
HMO and Narrow PPO
Statewide PPO Coverage Only

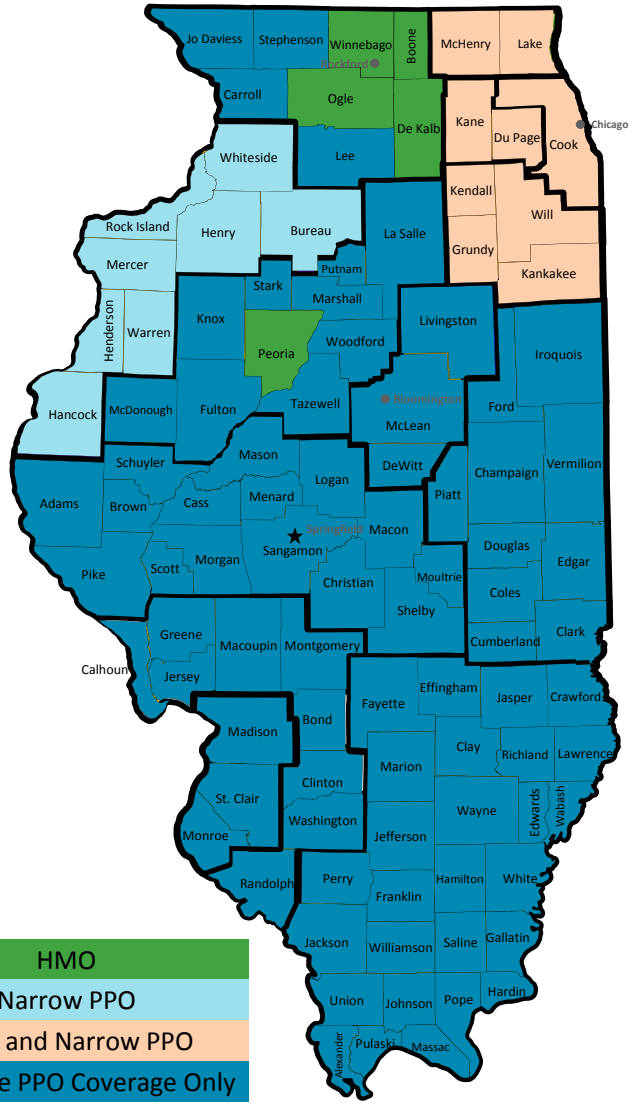
2016 Service Area



Precision HMO
Precision & BlueCare Direct HMO
Narrow PPO Only

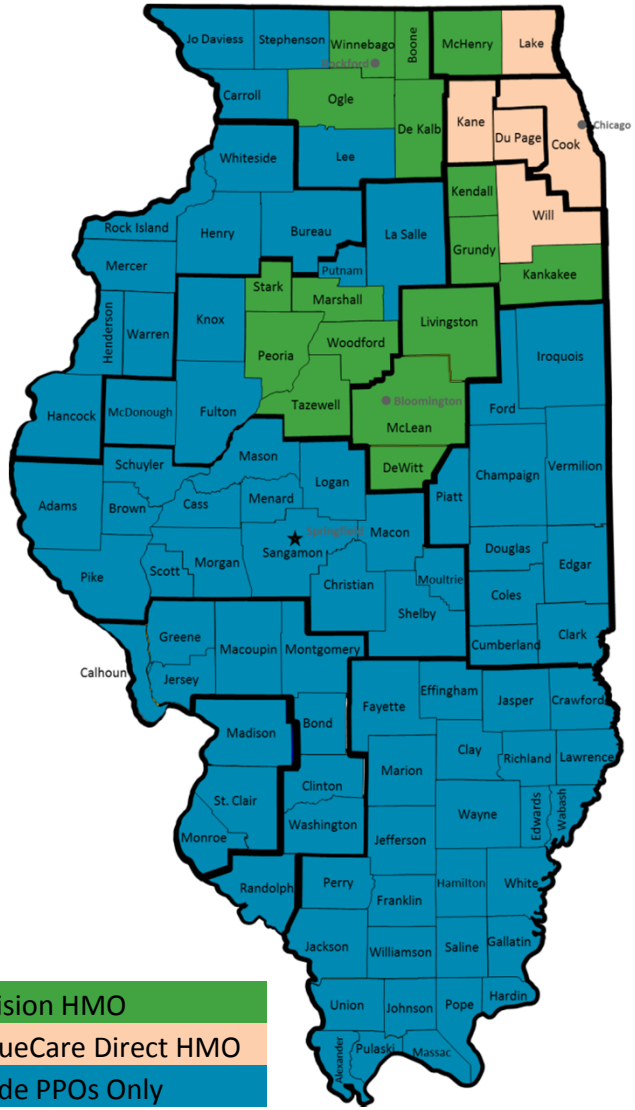
Health Care Services Corporation, a Mutual Legal Reserve Company
Small Group

2015 Service Area



HMO
Narrow PPO
HMO and Narrow PPO
Statewide PPO Coverage Only

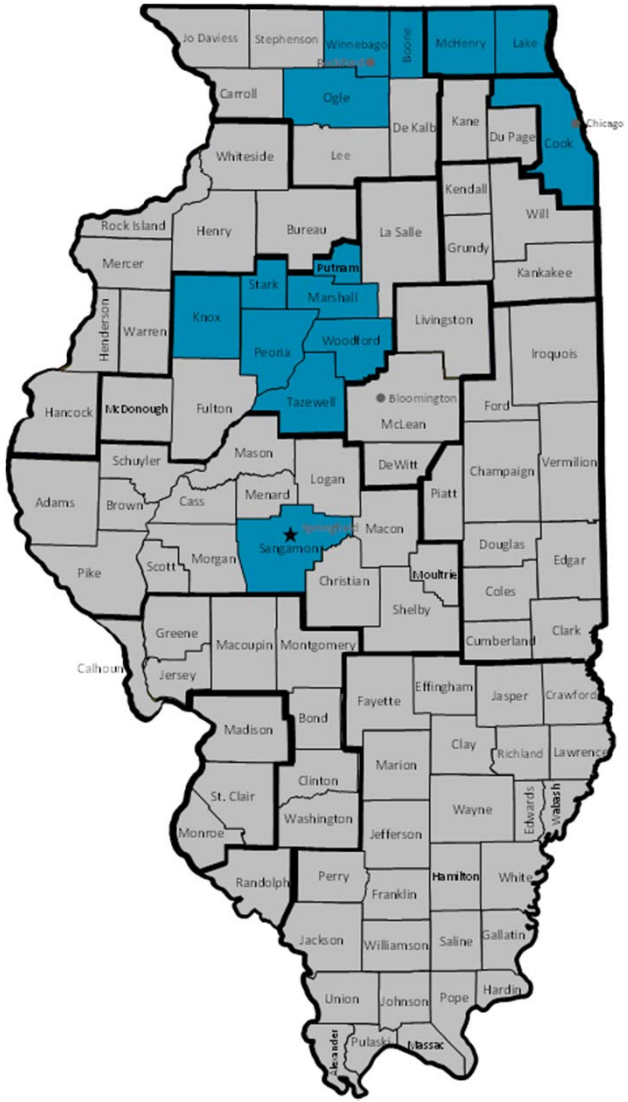
2016 Service Area



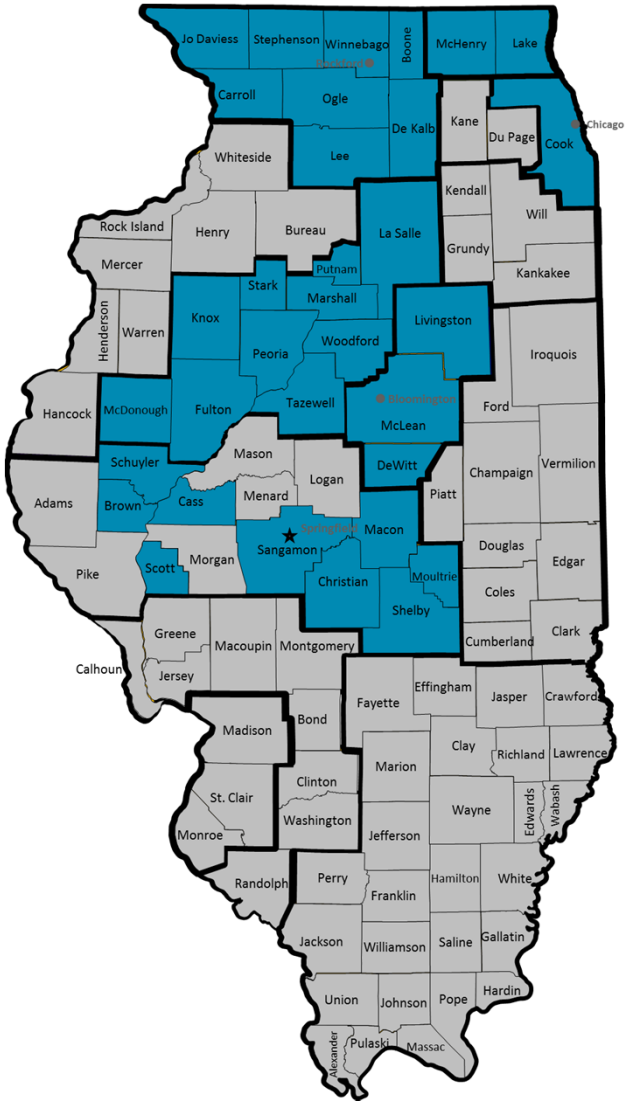
Precision HMO
Precision & BlueCare Direct HMO
Statewide PPOs Only

Humana Health Plan, Inc.
Expanded Service Area in 2016

2015 Service Area



2016 Service Area



HMO Individual

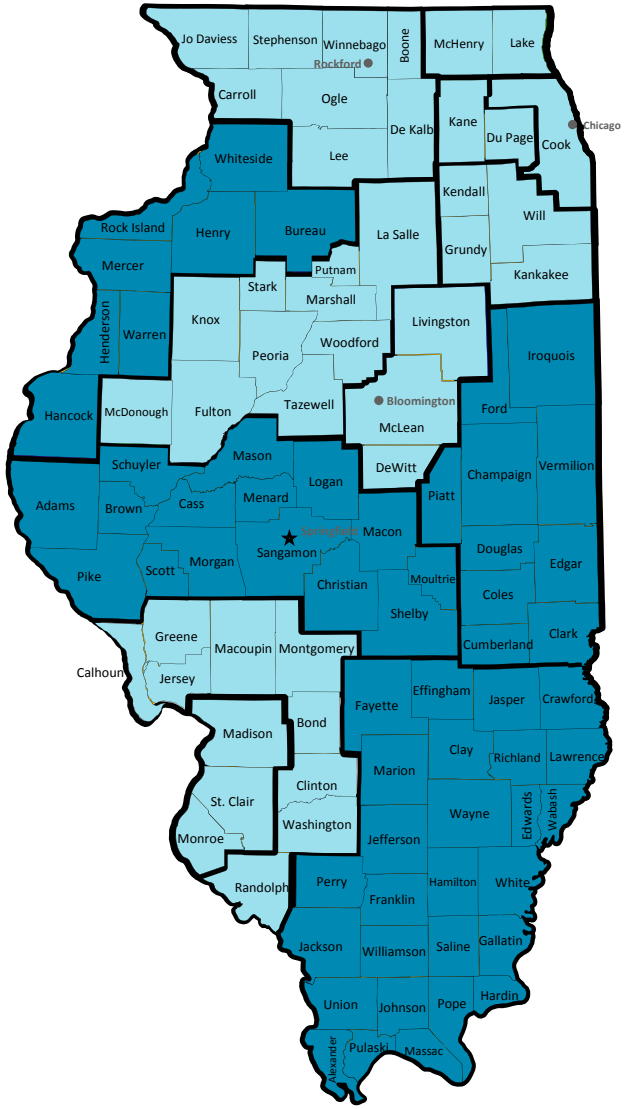
No Coverage

Land of Lincoln Mutual Health Insurance Company
Additional Narrow Network Options in 2016

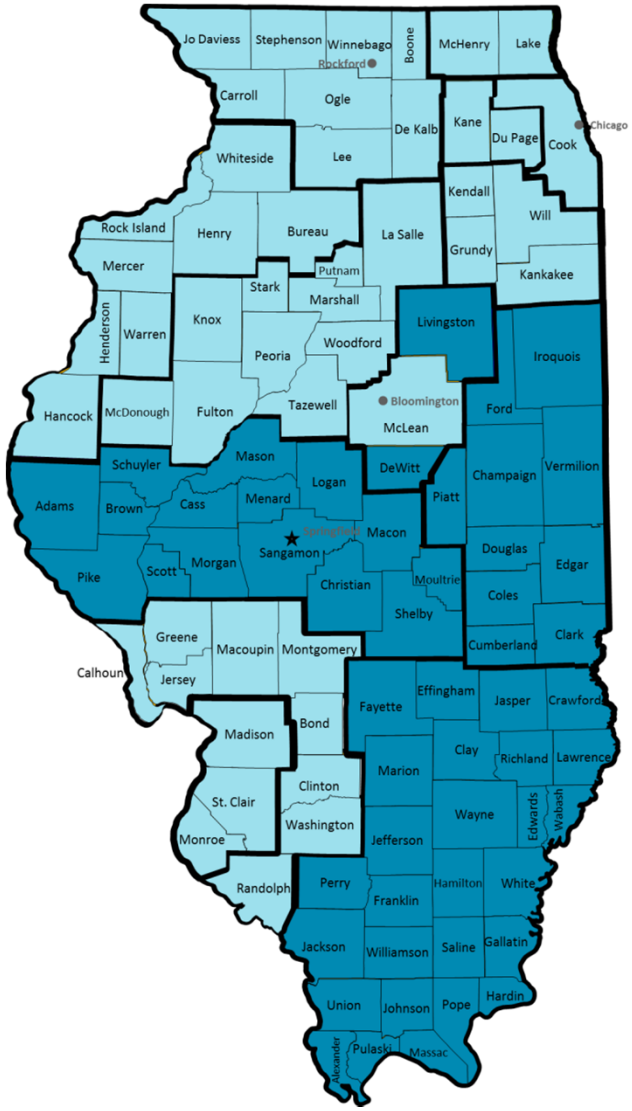
- Narrow network or branded product options added in 2016
  - Lowest silver plans –
    - Competitive in Rating Area 4 and McHenry county which have narrow network
    - Competitive Down-State with broad PPO network
  - Second lowest silver plans – competitive in areas with their narrow network products
  - Lowest bronze plans – only competitive in Lake county (with narrow network)
  - Lowest gold plans – mixed results

Land of Lincoln Mutual Health Insurance Company
Additional Narrow Network Options in 2016

2015 Service Area



2016 Service Area



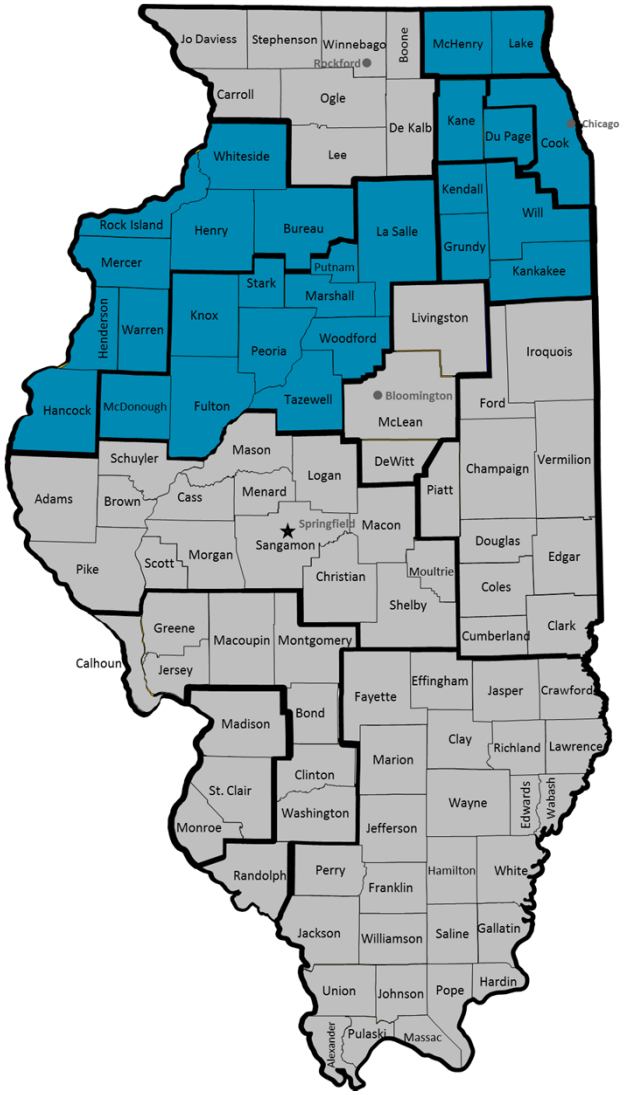
Narrow PPO Available

PPO Statewide Coverage Only

UnitedHealthcare of the Midwest, Inc.
Expanded Service Area in 2016

2015 Service Area

2016 Service Area



HMO Individual

No Coverage

Celtic Insurance Company

- New entrant in 2016
- IlliniCare exited exchange, owned by same parent company

Aetna Health Inc.

- New entrant in 2016
- Offered plans on-exchange in 2014
- Temporarily exited exchange in 2015

Harken Health Insurance Company (Midwest Security Life)

- New entrant in 2016
- Offers 7 plans in Cook County

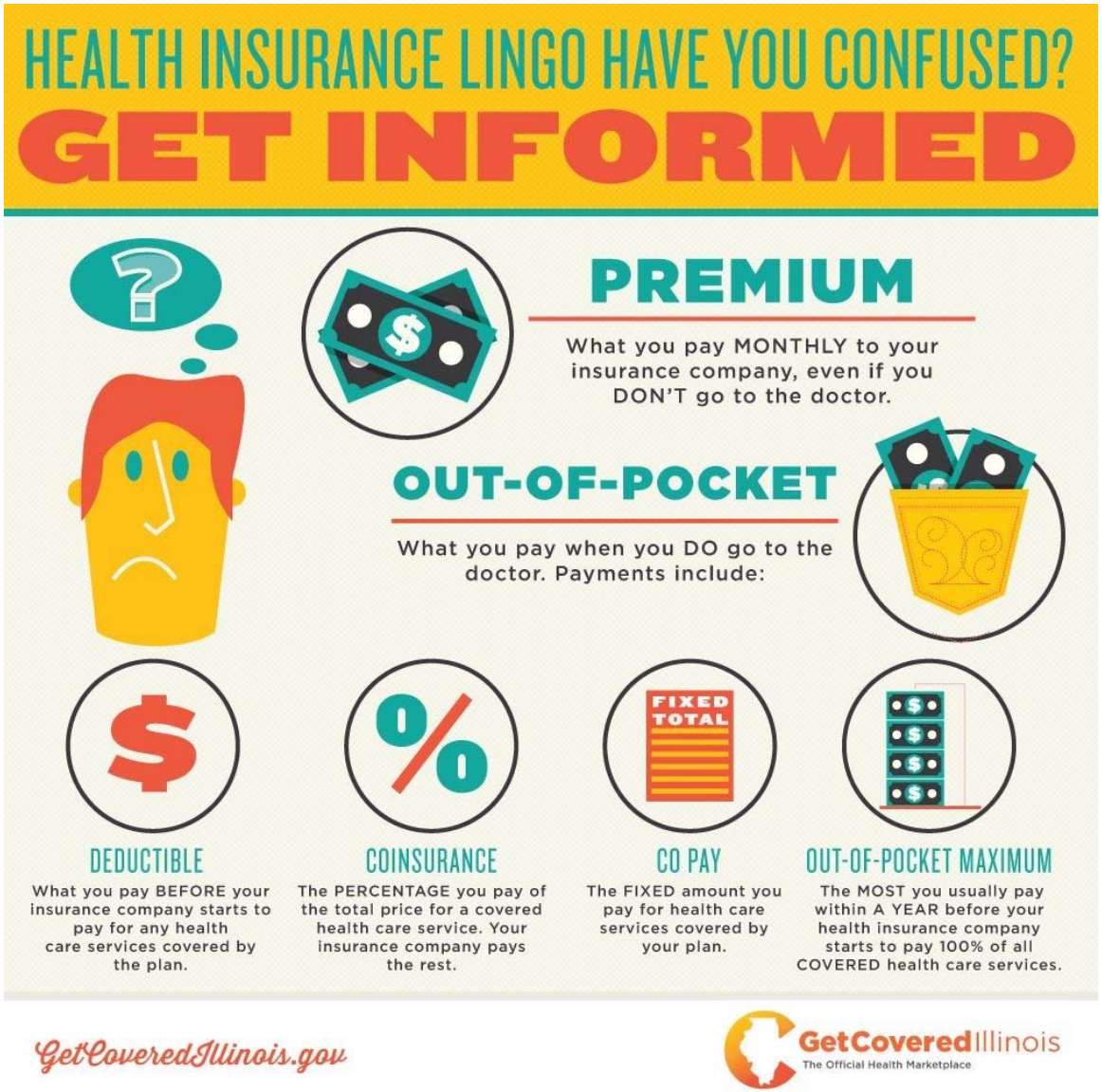
SAMPLE RATES

Sample of Rates Submitted: Non-smoker

Plan	Rating Area	Non-Tobacco Rates		
		Age 25	Age 40	Age 55
Lowest Cost Bronze Plans	Rating Area 1	$129	$164	$286
	Rating Area 2	$165	$211	$367
	Rating Area 3	$178	$226	$395
	Rating Area 4	$178	$227	$396
	Rating Area 5	$196	$250	$436
	Rating Area 6	$180	$229	$400
	Rating Area 7	$160	$204	$355
	Rating Area 8	$191	$243	$423
	Rating Area 9	$191	$243	$423
	Rating Area 10	$177	$225	$392
	Rating Area 11	$203	$259	$452
	Rating Area 12	$156	$199	$347
	Rating Area 13	$215	$274	$478
Lowest Cost Silver Plans	Rating Area 1	$153	$195	$340
	Rating Area 2	$213	$271	$473
	Rating Area 3	$206	$262	$458
	Rating Area 4	$200	$254	$444
	Rating Area 5	$248	$315	$550
	Rating Area 6	$207	$263	$459
	Rating Area 7	$202	$257	$448
	Rating Area 8	$235	$299	$521
	Rating Area 9	$221	$281	$490
	Rating Area 10	$229	$292	$509
	Rating Area 11	$230	$292	$510
	Rating Area 12	$199	$253	$442
	Rating Area 13	$247	$314	$548
2nd Lowest cost Silver Plans	Rating Area 1	$155	$198	$345
	Rating Area 2	$215	$274	$478
	Rating Area 3	$217	$276	$481
	Rating Area 4	$201	$255	$446
	Rating Area 5	$248	$316	$552
	Rating Area 6	$215	$274	$478
	Rating Area 7	$226	$288	$502
	Rating Area 8	$235	$299	$522
	Rating Area 9	$230	$293	$511
	Rating Area 10	$233	$296	$516
	Rating Area 11	$257	$328	$572
	Rating Area 12	$216	$275	$480
	Rating Area 13	$265	$337	$589

APPENDIX

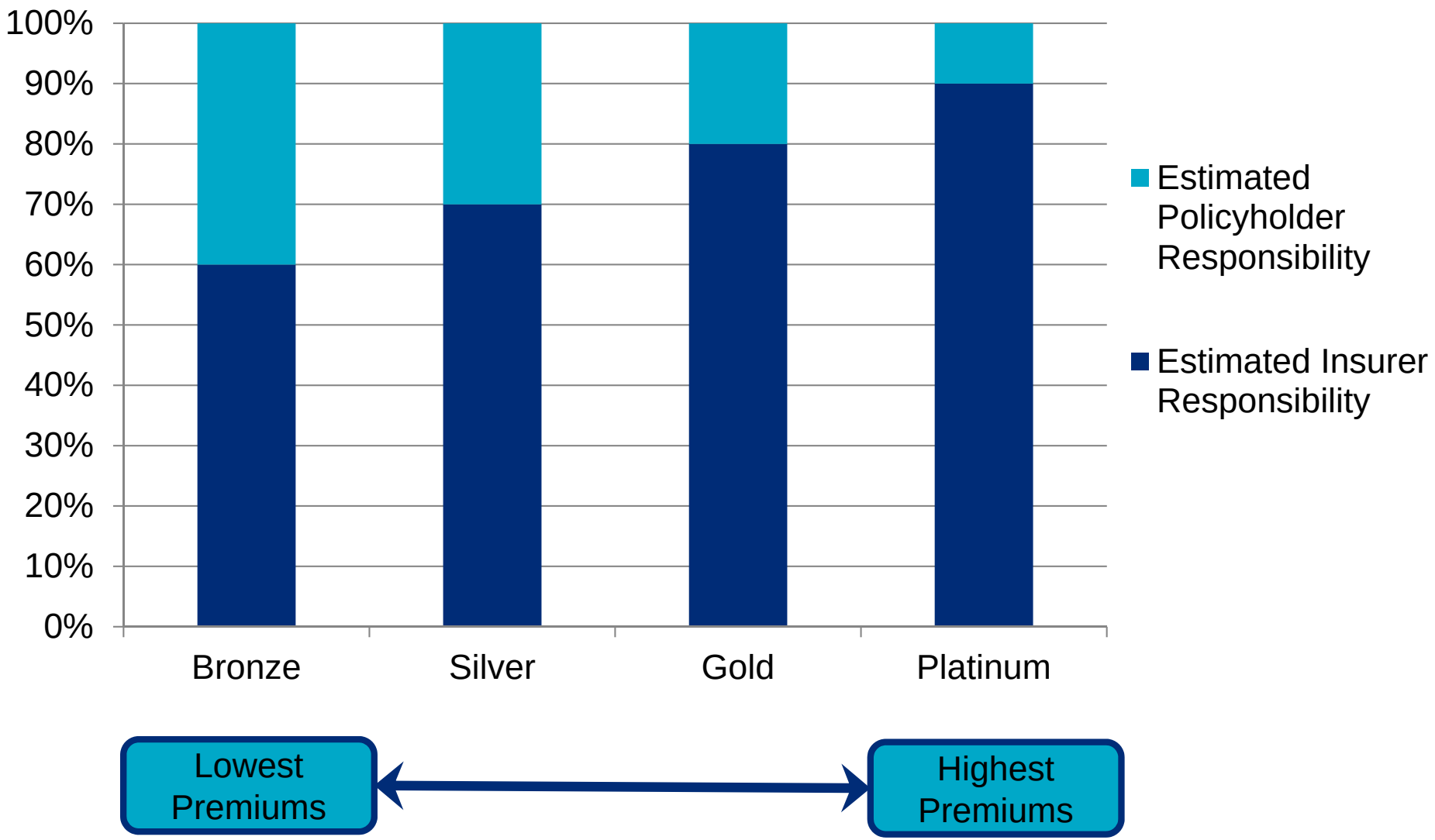
Definitions of Member Costs



Definitions

- Small Group Plan – Health insurance plan for businesses with 2-50 employees. Illinois has chosen not to expand the definition to 99 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 limit on benefits
- Not allowed to discriminate or discourage consumers with existing health problems
- Expanded 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 and
- 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.