



Illinois Department of Insurance

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Illinois Department of Insurance Releases Health Care Rate Filings for 2017

Constraints of the Affordable Care Act force families to pay more as insurance companies raise rates

CHICAGO – The Illinois Department of Insurance (DOI) has submitted to the Centers for Medicare and Medicaid Services (CMS) health care rate filings recently received from Illinois insurers for the 2017 on-exchange marketplace. In Illinois and nationwide, 2017 premium rates are increasing for consumers, and in many cases, these increases are significant. The DOI has submitted the 2017 rate filings to federal CMS; however, these rates will not be finalized by federal CMS until October. In addition, network and specific premium information will not be available until October.

“Washington’s failure to fulfill its financial obligations to payers under the Affordable Care Act limited the Department’s ability to fulfill its mandate of protecting families buying insurance on the exchange while fostering a competitive and financially sound marketplace for health consumers in Illinois” said Acting Director AnneMelissa Dowling. “The Department is releasing this rate information in order to provide consumers as much information as possible, as early as possible, so they can better make decisions for their families’ healthcare needs. The amount of financial help individuals qualify for depends on the cost of the plans available in their service area, as well as their ability to pay. While these rate approvals result in a very difficult outcome for consumers, they were necessary to ensure that all Illinois consumers actually have an option for coverage when the 2017 Open Enrollment begins on November 1, 2016.”

The nationwide and Illinois premium increases are due to several factors, including the absence of payments promised by the federal government as part of the Affordable Care Act and an overall increase in medical and pharmaceutical costs. Additionally, in 2013, the prior administration chose to permit policyholders to keep non-ACA compliant plans through 2017, which continues to impact ACA compliant plans’ risk pool and contribute to the upward pressure on costs. These factors also forced several carriers to entirely withdraw their on-exchange plans in Illinois and other states. It is important to note that the Department cannot reject or modify rates under the Affordable Care Act as long as the proposed changes, including significant rate increases, are actuarially sound.

The DOI will continue to work with consumers to assist with obtaining coverage. It is important for those who are re-enrolling in coverage to look at any options that may be available to them on the Marketplace starting on November 1, 2016. There will be some new plans available and they may offer better coverage at a lower cost. DOI reminds consumers that cost should not be the only factor in selecting coverage. Consumers should also consider matching their plan with a preferred provider. We encourage consumers to pay close attention to any options available and work with an in-person assister who can help them find a plan for them and their family.

Consumers are encouraged to visit our Get Covered Illinois website (<https://getcovered.illinois.gov/>) for further information and assistance. The [Get Covered Connector](#) lets consumers search by ZIP code to find local, free application help and is available in Spanish as well as English. Consumers can also use this tool to schedule in-person assistance appointments with navigators and certified application counselors. Consumers can also call 866-311-1119 to get assistance in choosing a plan and also can visit Healthcare.gov.

The rates will be published on the Illinois Department of Insurance’s website [here](#) under the ‘latest feed’ tab. Off-exchange rates are not yet published as their review is being completed by DOI. DOI will publish them once review is complete.