### 2019 Analysis of Illinois Exchange Plans

On Exchange

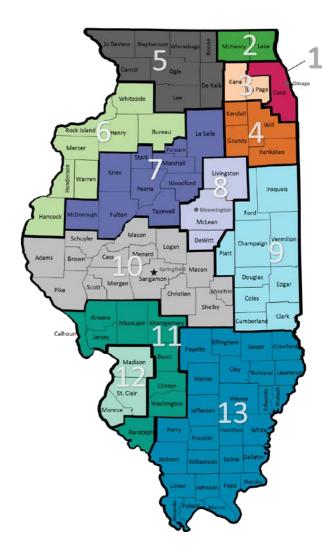
#### Issuers on Get Covered Illinois in 2019

- Individual Exchange 151 Plans Available
  - Celtic Insurance Company (HMO)
  - CIGNA HealthCare of Illinois, Inc. (HMO)
  - Gundersen Health Plan, Inc. (HMO)
  - 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)
- Small Group Exchange (SHOP) 21 Plans Available
  - Health Alliance Medical Plan, Inc. (HAMP) (HMO and POS)

### Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2018

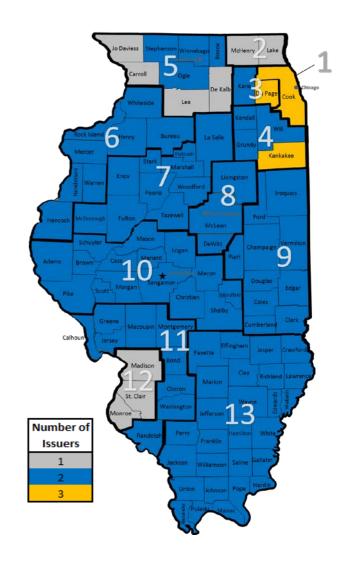
Rating Areas
1
2
3
4
5
6
7
8
9
10
11
12
13



### **PLAN ANALYSIS**

## Number of Issuers by County (Individual, On Exchange)

- Gundersen Health Plan, Inc. joined the Exchange in Stephenson, Ogle, Boone, and Winnebago counties, increasing issuer options in those counties
- Celtic, HAMP, CIGNA, and HCSC maintained the same coverage as the current year
- HCSC continues to cover the entire state and is the only issuer in Rating Areas 2, 12, and part of Rating Area 5



## Issuers Participating by Plan Type by Rating Area (Individual, On Exchange)

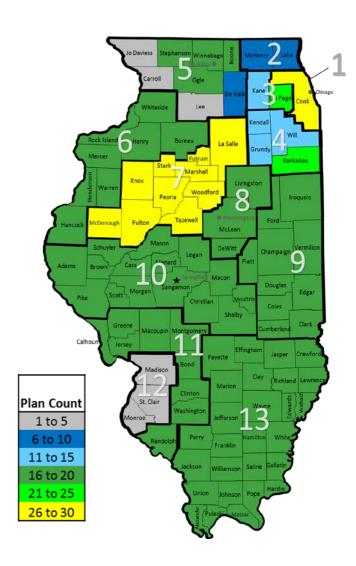
	Celtic HMO	CIGNA HMO	Gundersen HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO
Rating Area 1	Full	Full				Full	Full
Rating Area 2						Full	Full
Rating Area 3	Partial	Full				Full	Full
Rating Area 4		Full		Partial	Partial	Full	Full
Rating Area 5			Partial			Partial	Full
Rating Area 6				Full	Full		Full
Rating Area 7				Full	Full	Partial	Full
Rating Area 8				Full	Full	Full	Full
Rating Area 9				Full	Full		Full
Rating Area 10				Full	Full		Full
Rating Area 11				Full	Full		Full
Rating Area 12							Full
Rating Area 13				Full	Full		Full

• There are multiple issuers with coverage in only part of a rating area, so consumers should review coverage options closely.

### Number of Plans by County

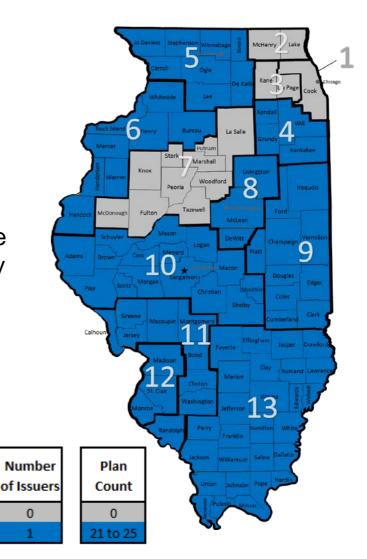
(Individual, On Exchange)

- HCSC covers the entire state and is the only issuer with plans in Rating Areas 2, 12, and part of Rating Area 5
- Parts of Rating Areas 4 and 5 have more coverage options than other parts
  - Rating Area 4
    - HCSC is in all counties
    - Cigna is in all counties
    - HAMP is in Kankakee only
  - Rating Area 5
    - HCSC is in all counties
    - Gundersen is in the Rockford area only (Boone, Ogle, Stephenson, Winnebago)



### Number of Issuers and Plans by County (Small Group, On Exchange)

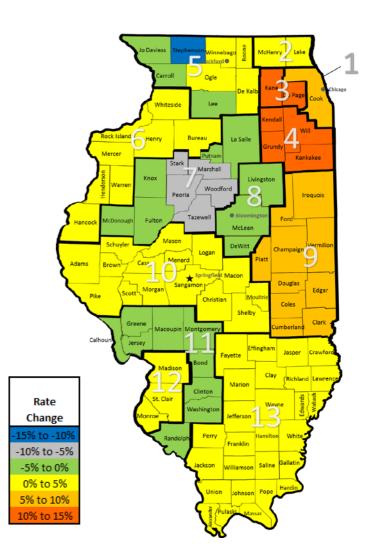
- In 2019, HAMP will be the only issuer offering small group coverage on the Exchange in the state of IL
  - HAMP will continue to not cover the Chicagoland area
  - In addition, HAMP will remove coverage from Rating Area 7
- These areas will not have a small group issuer on the SHOP, while the remainder of the state will have only one
- Note: Off Exchange, there are 16 issuers that will offer many coverage options in the small group market.



# RATE INFORMATION ON EXCHANGE

#### Individual Market – Rate Change of Lowest Bronze

- Rates decrease in Rating Areas 7, 8, 11, and parts of Rating Area 5
- The majority of the state will see rate changes within +/- 5%
- The Chicagoland Area will experience the largest rate increases
- The distribution of issuers offering the lowest cost bronze changed from 2018 to 2019
  - HCSC in ten Rating Areas
  - Cigna in two Rating Areas
  - HAMP in one Rating Area



## The Average Rate Change Across All Rating Areas in Lowest Cost Bronze Plans is a 6% Increase

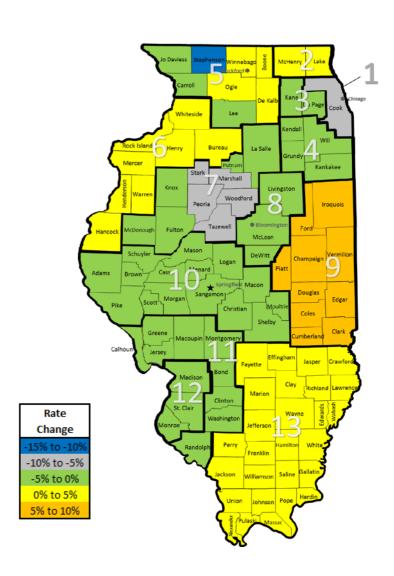
Rating Area	2018 Issuer¹	2018 21 Year-Old Non-Tobacco Rate	<u>2019 Issuer¹</u>	2019 21 Year-Old Non-Tobacco Rate	2019 Rate Change
Rating Area 1	Cigna	\$238.51	HCSC	\$256.89	8%
Rating Area 2	HCSC	\$294.11	HCSC	\$306.56	4%
Rating Area 3	Cigna	\$245.67	Cigna	\$271.31	10%
Rating Area 4	Cigna	\$249.48	Cigna	\$277.61	11%
Rating Area 5	HCSC	\$304.48	HCSC <sup>3</sup>	\$310.48	2%
Rating Area 6	HCSC	\$312.13	HCSC	\$316.39	1%
Rating Area 7	HCSC	\$316.55	HCSC <sup>4</sup>	\$297.67	-6%
Rating Area 8	HCSC	\$298.51	HCSC	\$285.95	-4%
Rating Area 9	HAMP	\$312.53	HAMP	\$334.59	7%
Rating Area 10	HAMP	\$315.89	HCSC	\$325.94	3%
Rating Area 11	HCSC	\$323.93	HCSC	\$314.00	-3%
Rating Area 12	HCSC	\$314.58	HCSC	\$314.83	0%
Rating Area 13	HAMP	\$383.10	HCSC	\$393.82	3%
Weighted Avera	Weighted Average Change <sup>2</sup>				

#### 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 2018 Open Enrollment Data <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018</a> Open Enrollment.html
- Gundersen has the lowest cost Bronze plan in Stephenson county
- 4. HAMP has the lowest cost Bronze plan in some counties

### Individual Market – Rate Change of Lowest Silver

- Much of the state will see rates decrease in the lowest cost silver plan
- The Eastern part of the state will experience the largest rate increases
- The majority of the state will see rate changes within +/- 5%
- The distribution of issuers offering the lowest cost silver changed from 2018 to 2019
  - HCSC in nine Rating Areas
  - HAMP in one Rating Area
  - Celtic in one Rating Area
  - Cigna in two Rating Areas



## The Average Rate Change Across All Rating Areas in Lowest Cost Silver Plans is a 4% Decrease

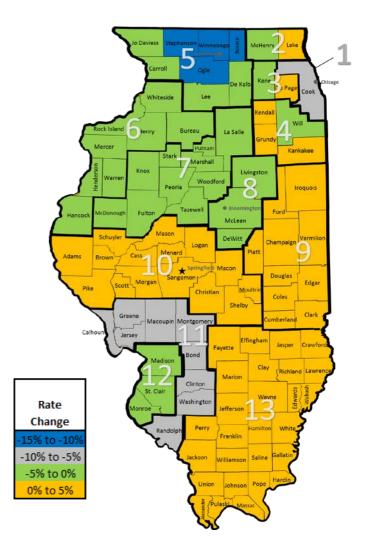
		<u>2018 21 Year-Old</u>		2019 21 Year-Old	2019 Rate
Rating Area	<u>2018 Issuer<sup>1</sup></u>	Non-Tobacco Rate	<u>2019 Issuer</u> 1	Non-Tobacco Rate	<u>Change</u>
Rating Area 1	Celtic	315.33	Celtic	287.57	-9%
Rating Area 2	HCSC	358.46	HCSC	375.68	5%
Rating Area 3	Cigna	338.97	Cigna	330.21	-3%
Rating Area 4	Cigna	344.23	Cigna	337.88	-2%
Rating Area 5	HCSC	390.63	HCSC <sup>3</sup>	400.52	3%
Rating Area 6	HCSC	420.51	HCSC	423.27	1%
Rating Area 7	HCSC	406.12	HCSC⁴	383.99	-5%
Rating Area 8	HCSC	382.97	HCSC	368.88	-4%
Rating Area 9	HAMP	423.96	HAMP	451.34	6%
Rating Area 10	HAMP	446.71	HCSC	436.04	-2%
Rating Area 11	HCSC	436.40	HCSC	420.06	-4%
Rating Area 12	HCSC	423.81	HCSC	421.18	-1%
Rating Area 13	HCSC	520.94	HCSC	526.85	1%
Weighted Average	ge Change²				-4%

#### 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 2018 Open Enrollment Data <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018</a> Open Enrollment.html
- Gundersen has the lowest cost Silver plan in Stephenson county
- 4. HAMP has the lowest cost Silver plan in some counties

### Individual Market – Rate Change of Second Lowest Silver

- Lowest rate increases in the Rockford Area, where Gundersen offers coverage
- The majority of the state will see rate changes within +/- 5%
- The distribution of issuers offering the second lowest cost silver changed slightly from 2018 to 2019
  - HAMP in six Rating Areas
  - HCSC in five Rating Areas
  - Celtic in one Rating Area
  - Gundersen in one Rating Area



#### Notes:

OLIVER WYMAN October 9, 2018

In 2018 and 2019, Jo Daviess, Carroll, Lee, Madison, St. Clair, and Monroe did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

## The Average Rate Change Across All Rating Areas in Second Lowest Cost Silver Plans is a 3% Decrease

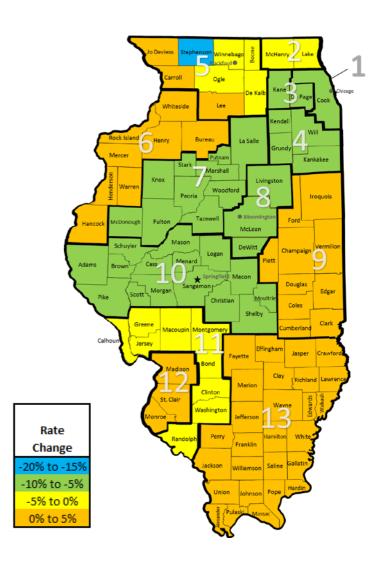
		<u>2018 21 Year-Old</u>		2019 21 Year-Old	2019 Rate
Rating Area	<u>2018 Issuer<sup>1</sup></u>	Non-Tobacco Rate	<u>2019 Issuer<sup>1</sup></u>	Non-Tobacco Rate	<u>Change</u>
Rating Area 1	HCSC	\$321.55	Celtic	\$300.18	-7%
Rating Area 2	HCSC	\$377.32	HCSC	\$395.46	5%
Rating Area 3	Celtic	\$355.15	HCSC	\$364.86	3%
Rating Area 4	HCSC	\$361.72	HCSC	\$354.46	-2%
Rating Area 5	HCSC	\$491.02	Gundersen <sup>3</sup>	\$427.18	-13%
Rating Area 6	HAMP	\$508.49	HAMP	\$485.30	-5%
Rating Area 7	HAMP	\$456.21	HAMP	\$434.65	-5%
Rating Area 8	HCSC	\$435.67	HCSC	\$424.52	-3%
Rating Area 9	HAMP	\$441.95	HAMP	\$451.34	2%
Rating Area 10	HAMP	\$451.57	HAMP	\$456.19	1%
Rating Area 11	HAMP	\$532.25	HAMP	\$485.30	-9%
Rating Area 12	HCSC⁴	\$423.81	HCSC⁴	\$421.18	-1%
Rating Area 13	HAMP	\$541.75	HAMP	\$553.24	2%
Weighted Avera	ge Change²				-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 2018 Open Enrollment Data <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018</a> Open Enrollment.html
- 3. HCSC has the second lowest cost Silver plan in some counties
- 4. In 2018 and 2019, Rating Area 12 did not have a second lowest silver plan. As a result, the lowest silver plan was used in our analysis

### Individual Market – Rate Change of Lowest Gold

- Numerous counties, including all of Rating Areas 2 and 12, only have HCSC gold plan offerings
- In 2019, almost half of the state will experience a rate decrease
- HCSC offers the lowest gold rate in the majority of counties



## The Average Rate Change Across All Rating Areas in Lowest Cost Gold Plans is a 6% Decrease

		2018 21 Year-Old		2019 21 Year-Old	2019 Rate
Rating Area	<u>2018 Issuer<sup>1</sup></u>	Non-Tobacco Rate	2019 Issuer <sup>1</sup>	Non-Tobacco Rate	<u>Change</u>
Rating Area 1	HCSC	\$381.84	HCSC	\$346.07	-9%
Rating Area 2	HCSC	\$399.41	HCSC	\$399.25	0%
Rating Area 3	HCSC	\$414.04	HCSC	\$387.75	-6%
Rating Area 4	HCSC	\$403.04	HCSC	\$376.70	-7%
Rating Area 5	HCSC	\$413.50	HCSC <sup>3</sup>	\$404.36	-2%
Rating Area 6	HCSC	\$440.81	HCSC	\$451.57	2%
Rating Area 7	HCSC	\$429.89	HCSC⁴	\$387.68	-10%
Rating Area 8	HCSC	\$405.39	HCSC	\$372.42	-8%
Rating Area 9	HCSC	\$479.49	HCSC	\$487.57	2%
Rating Area 10	HCSC	\$492.56	HCSC	\$465.20	-6%
Rating Area 11	HCSC	\$457.46	HCSC	\$448.15	-2%
Rating Area 12	HCSC	\$444.27	HCSC	\$449.35	1%
Rating Area 13	HCSC	\$546.08	HCSC	\$562.09	3%
Weighted Avera	ge Change²				-6%

#### 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 2018 Open Enrollment Data <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018</a> Open Enrollment.html
- Gundersen has the lowest cost Gold plan in some counties
- 4. HAMP has the lowest cost Gold plan in some counties