2020 Analysis of Illinois Exchange Plans

On Exchange

Highlights of 2020 Get Covered Illinois

- Illinois will again have five issuers on the Illinois Individual Exchange for the 2020 plan year.
  - Quartz Health Benefit Plans Corporation is a new issuer in plan year 2020 and will replace Quartz Health Plan Corporation[1] (formerly Gundersen Health Plans).
  - All 2019 Gundersen consumers will be auto-enrolled into Quartz Health Benefit Plans Corporation plans similar to their 2019 coverage, unless they select a different plan or carrier during open enrollment.
- Health Alliance Medical Plans, Inc. has left the Small Business Health Options Program (SHOP) in Illinois. Small group employers will only be able to purchase health plans directly through an issuer, broker, or agent.
- The majority of counties show minimal change in the number of plan offerings
  - Individual plans decreased from 151 to 142 in total.
  - All Small Group plans will only be available for purchase off the exchange.
- The information shown here does not include off exchange, grandfathered, or transitional policies.
- The average rate change across all rating areas in second lowest cost silver plans is a 5% decrease.

1. Quartz Health Plan Corporation is referred to as QHPC throughout this analysis

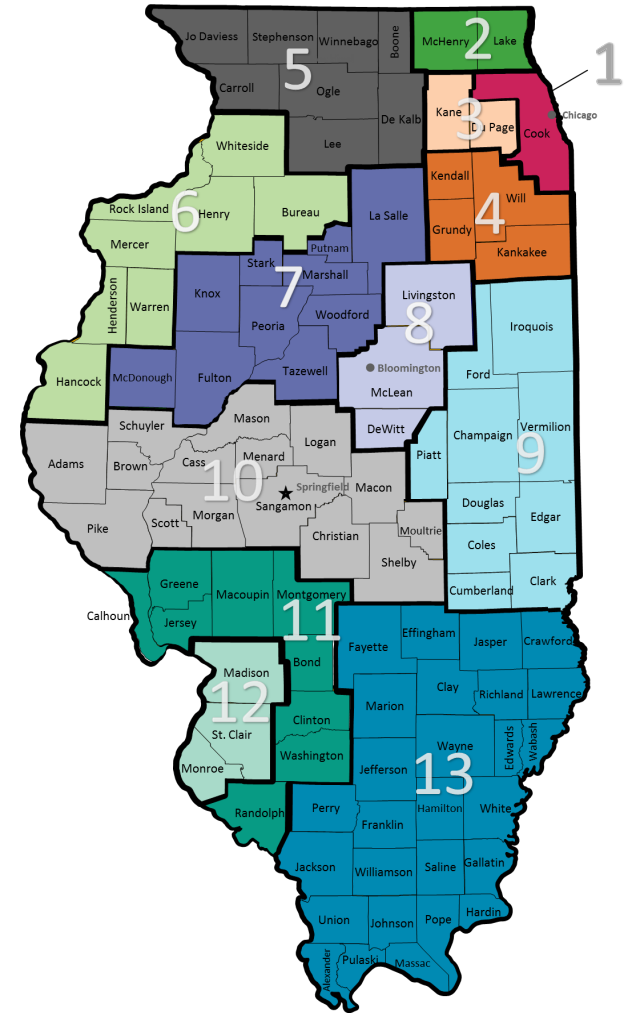
Issuers on Get Covered Illinois in 2020

- Individual Exchange – 142 Plans Available
  - Celtic Insurance Company (Celtic) - (HMO)
  - CIGNA HealthCare of Illinois, Inc. (CIGNA) - (HMO)
  - Quartz Health Benefit Plans Corporation (Quartz) - (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)

Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels.
- Rating areas remain unchanged from 2019.

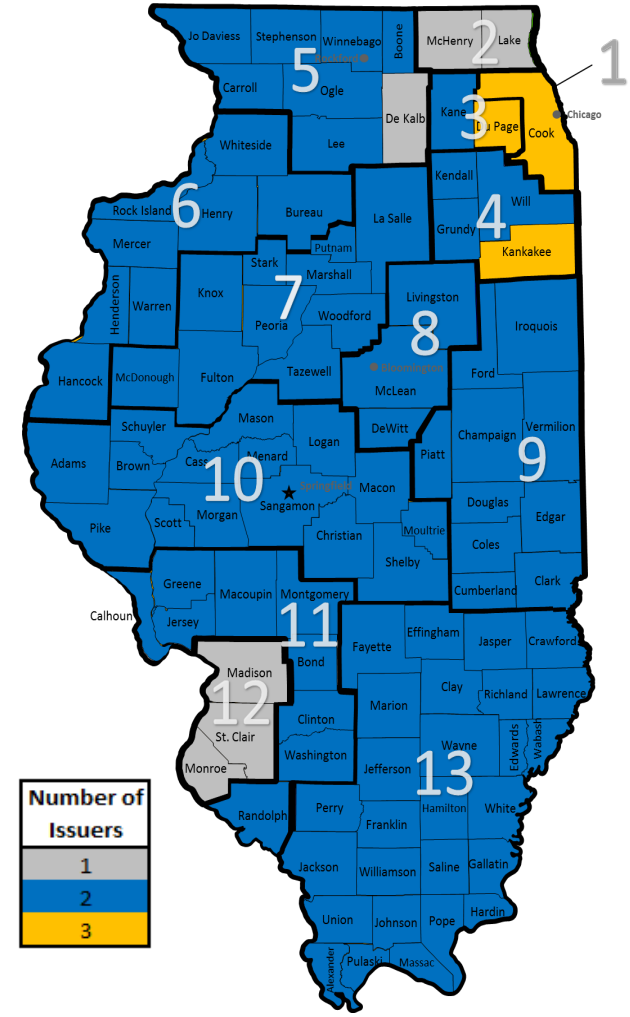
Rating Areas
1
2
3
4
5
6
7
8
9
10
11
12
13



PLAN ANALYSIS

Number of Issuers by County
(Individual, On Exchange)

- Quartz covers all counties in Rating Area 5, except for DeKalb county.
- Celtic, HAMP, CIGNA, and HCSC maintained the same coverage as 2019.
- HCSC continues to cover the entire state and is the only issuer in Rating Areas 2, 12, and part of Rating Area 5 (DeKalb county).



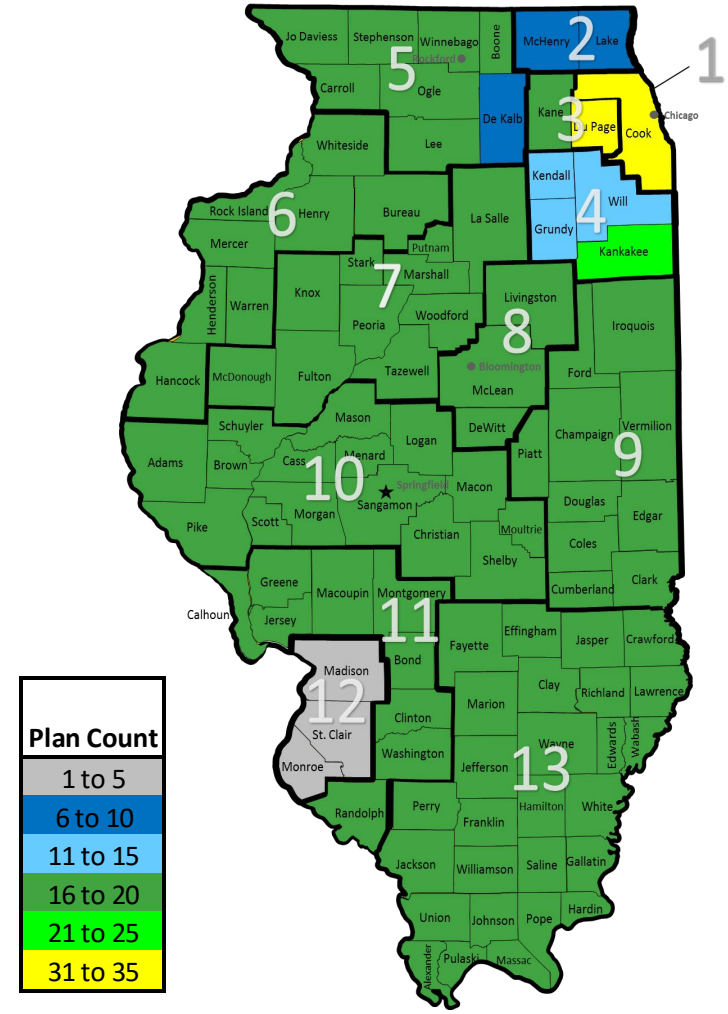
Issuers Participating by Plan Type by Rating Area
(Individual, On Exchange)

	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	Quartz HMO
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	Full	Partial
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 (DeKalb county).
- Parts of Rating Areas 3 and 4 have more coverage options than other parts:
  - Rating Area 3
    - HCSC is in both counties
    - CIGNA is in both counties
    - Celtic is in Du Page only
  - Rating Area 4
    - HCSC is in all counties
    - CIGNA is in all counties
    - HAMP is in Kankakee only

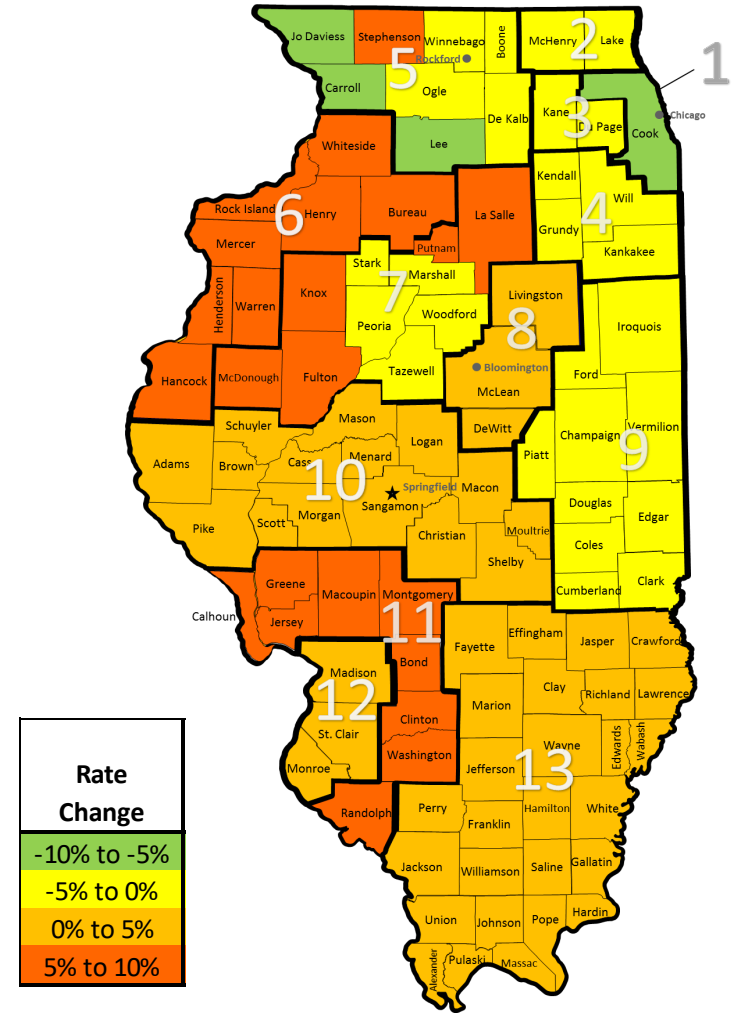


RATE INFORMATION

ON EXCHANGE

Individual Market – Rate Change of Lowest Bronze

- Rates will decrease in Rating Areas 1, 2, 3, 4, 9 and parts of Rating Areas 5 and 7.
- The majority of the state will see rate changes within+/- 5%.
- Parts of Rating Area 5 as well as Cook county will experience the largest decrease in rates.
- The distribution of issuers offering the lowest cost bronze changed from 2019 to 2020:
  - Celtic in one Rating Area
  - HCSC in seven Rating Areas
  - CIGNA in two Rating Areas
  - HAMP in three Rating Areas



The Average Rate Change Across All Rating Areas in Lowest Cost Bronze Plans is a 2% Decrease

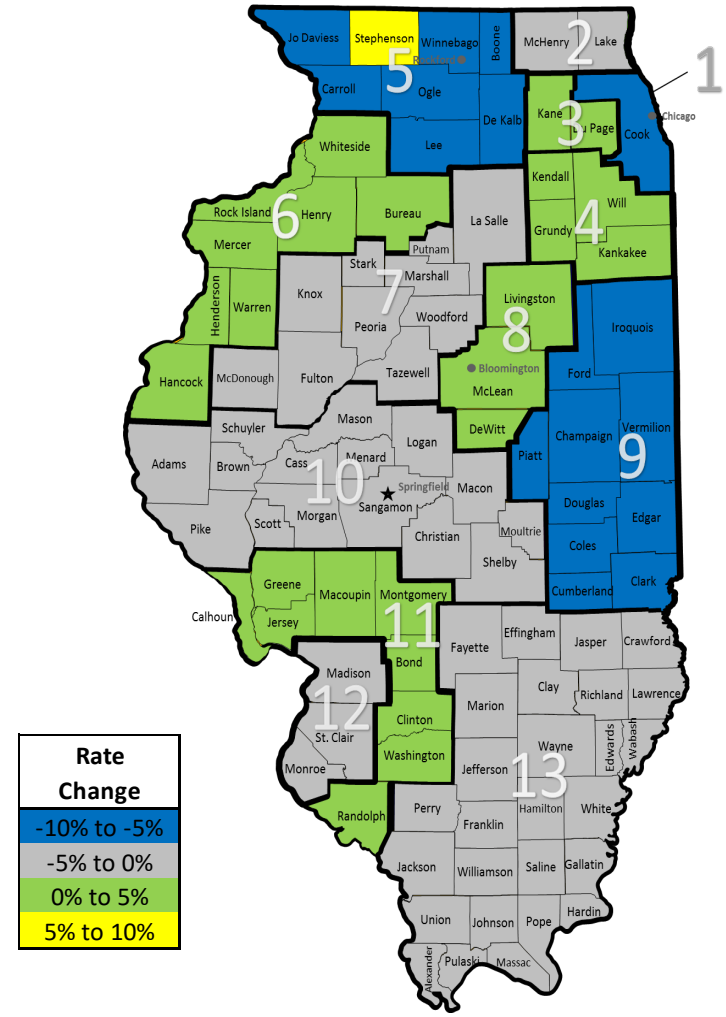
Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Change
Rating Area 1	HCSC	$256.89	Celtic	$243.64	-5%
Rating Area 2	HCSC	$306.56	HCSC	$303.58	-1%
Rating Area 3	CIGNA	$271.31	CIGNA	$268.97	-1%
Rating Area 4	CIGNA	$277.61	CIGNA	$268.97	-3%
Rating Area 5	HCSC	$310.48	HCSC[3]	$303.64	-2%
Rating Area 6	HCSC	$316.39	HCSC	$338.42	7%
Rating Area 7	HCSC	$297.67	HCSC[4]	$297.53	0%
Rating Area 8	HCSC	$285.95	HCSC	$298.48	4%
Rating Area 9	HAMP	$334.59	HAMP	$332.89	-1%
Rating Area 10	HCSC	$325.94	HAMP	$336.46	3%
Rating Area 11	HCSC	$314.00	HCSC	$339.01	8%
Rating Area 12	HCSC	$314.83	HCSC	$315.04	0%
Rating Area 13	HCSC	$393.82	HAMP	$408.03	4%
Weighted Average Change[2]					**-2%**

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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.
3. Quartz has the lowest cost Bronze plan in some counties.
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.
- Stephenson county 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 2019 to 2020:
  - HCSC in seven Rating Areas
  - HAMP in three Rating Areas
  - Celtic in two Rating Areas
  - CIGNA in one Rating Area



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

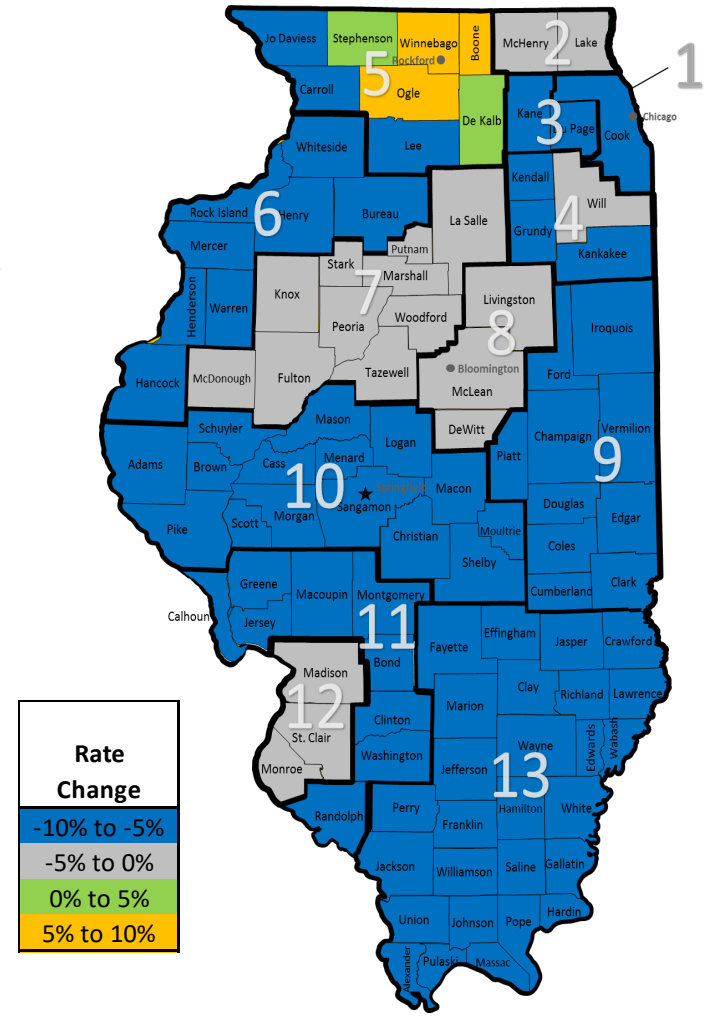
Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Change
Rating Area 1	Celtic	$287.57	Celtic	$269.38	-6%
Rating Area 2	HCSC	$375.68	HCSC	$367.45	-2%
Rating Area 3	CIGNA	$330.21	Celtic	$333.70	1%
Rating Area 4	CIGNA	$337.88	CIGNA	$340.38	1%
Rating Area 5	HCSC	$400.52	HCSC[3]	$376.52	-6%
Rating Area 6	HCSC	$423.27	HCSC	$436.12	3%
Rating Area 7	HCSC	$383.99	HCSC[4]	$368.38	-4%
Rating Area 8	HCSC	$368.88	HCSC	$370.36	0%
Rating Area 9	HAMP	$451.34	HAMP	$417.08	-8%
Rating Area 10	HCSC	$436.04	HAMP	$421.57	-3%
Rating Area 11	HCSC	$420.06	HCSC	$437.78	4%
Rating Area 12	HCSC	$421.18	HCSC	$408.60	-3%
Rating Area 13	HCSC	$526.85	HAMP	$511.25	-3%
Weighted Average Change[2]					**-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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.
3. Quartz has the lowest cost Silver plan in some counties.
4. HAMP has the lowest cost Silver plan in some counties.

Individual Market – Rate Change of Second Lowest Silver

- The largest rate increases are in the Rockford Area, where Quartz offers coverage.
- The majority of the state will see rates decrease by more than 5%.
- The distribution of issuers offering the second lowest cost silver changed from 2019 to 2020:
  - HAMP in seven Rating Areas
  - HCSC in two Rating Areas
  - Celtic in one Rating Area
  - Quartz in one Rating Area
  - CIGNA in two Rating Areas



Notes:

1. In 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.
2. In 2020, 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 5% Decrease

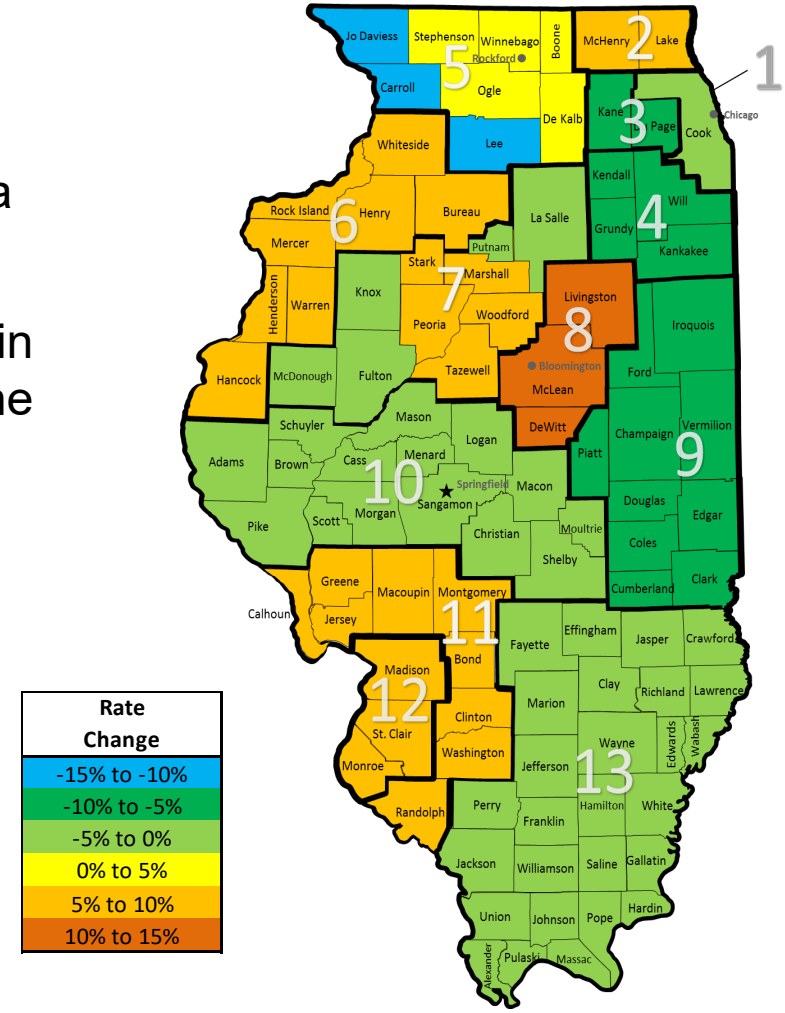
Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Change
Rating Area 1	Celtic	$300.18	Celtic	$276.83	-8%
Rating Area 2	HCSC	$395.46	HCSC	$376.87	-5%
Rating Area 3	HCSC	$364.86	CIGNA	$340.38	-7%
Rating Area 4	HCSC	$354.46	CIGNA	$344.51	-3%
Rating Area 5	QHPC	$427.18	Quartz[3]	$448.99	5%
Rating Area 6	HAMP	$485.30	HAMP	$448.47	-8%
Rating Area 7	HAMP	$434.65	HAMP	$430.54	-1%
Rating Area 8	HCSC	$424.52	HAMP	$417.08	-2%
Rating Area 9	HAMP	$451.34	HAMP	$424.28	-6%
Rating Area 10	HAMP	$456.19	HAMP	$428.85	-6%
Rating Area 11	HAMP	$485.30	HAMP	$448.47	-8%
Rating Area 12	HCSC	$421.18	HCSC[4]	$408.60	-3%
Rating Area 13	HAMP	$553.24	HAMP	$520.07	-6%
Weighted Average Change[2]					**-5%**

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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.
3. HCSC has the second lowest cost Silver plan in one county.
4. In 2019 and 2020, 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

- Gold plans are only being offered by HCSC in Rating Areas 2 and 12.
- In 2020, the majority of the state will experience a rate decrease.
- In 2019, HCSC offered the lowest cost gold plan in the majority of the state which will no longer be the case in 2020:
  - HAMP in five Rating Areas
  - HCSC in five Rating Areas
  - Celtic in one Rating Area
  - CIGNA in two Rating Areas



The Average Rate Change Across All Rating Areas in Lowest Cost Gold Plans is a 1% Decrease

Rating Area	2019 Issuer[1]	2019 21 Year-Old Non-Tobacco Rate	2020 Issuer[1]	2020 21 Year-Old Non-Tobacco Rate	2020 Rate Change
Rating Area 1	HCSC	$346.07	Celtic	$342.41	-1%
Rating Area 2	HCSC	$399.25	HCSC	$423.51	6%
Rating Area 3	HCSC	$387.75	CIGNA	$356.53	-8%
Rating Area 4	HCSC	$376.70	CIGNA	$356.53	-5%
Rating Area 5	HCSC	$404.36	HCSC[3]	$422.85	5%
Rating Area 6	HCSC	$451.57	HAMP	$480.66	6%
Rating Area 7	HCSC	$387.68	HCSC[4]	$413.10	7%
Rating Area 8	HCSC	$372.42	HCSC	$416.53	12%
Rating Area 9	HCSC	$487.57	HAMP	$447.02	-8%
Rating Area 10	HCSC	$465.20	HAMP	$451.83	-3%
Rating Area 11	HCSC	$448.15	HAMP	$480.66	7%
Rating Area 12	HCSC	$449.35	HCSC	$476.98	6%
Rating Area 13	HCSC	$562.09	HAMP	$547.95	-3%
Weighted Average Change[2]					**-1%**

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 2019 Open Enrollment Data https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html.
3. Quartz has the lowest cost Gold plan in some counties.
4. HAMP has the lowest cost Gold plan in some counties.