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Acting Director

# NEWS

## Illinois Department of Insurance

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### **Illinois Department of Insurance Announces Additional Competitors and More Consumer Options for Year Three of Open Enrollment**

**Open Enrollment November 1, 2015, through January 31, 2016**

*With more carriers and more plans, residents are encouraged to compare options before enrolling or re-enrolling in health coverage*

**CHICAGO** - The Illinois Department of Insurance (DOI) announced today that 480 Qualified Health Plans (QHPs) will be available to Illinois residents through Get Covered Illinois and Healthcare.gov beginning November 1, 2015.

"Individuals, families and small businesses will have access to an even larger range of competitive plans offered by the top insurance companies in the state," said DOI Acting Director Anne Melissa Dowling. "We want to ensure that everyone has access to quality and affordable health coverage to create a healthier Illinois."

The following insurers are offering plans on the Marketplace in 2016:

Aetna Health Inc.\*  
Celtic Insurance Co. \*  
Coventry Health & Life Insurance Co.  
Coventry Health Care of Illinois, Inc.  
Harkin Health Insurance Company (Midwest Security Life) \*  
Health Alliance Medical Plans, Inc.  
Health Care Service Corporation, (Blue Cross Blue Shield)  
Humana Health Plan, Inc.  
Land of Lincoln Mutual Health Insurance Co.  
United Healthcare of the Midwest, Inc.

-more-

Get Covered Illinois (GCI) encourages all consumers to visit the Marketplace at [getcovered.illinois.gov](https://getcovered.illinois.gov) to review coverage options and learn whether they are eligible for financial assistance before opting to renew their current plan. Individuals and families with income between 138 percent and 400 percent of the federal poverty level are eligible for subsidies on a sliding scale if they obtain coverage through the Marketplace.

“Having more options in the Marketplace is great news for Illinois residents, but consumers need to compare all plans available in their area to select the best fit for their budget and health conditions,” said Director of Public Education and Consumer Outreach Brian Gorman. “Several plans have lower premium costs paired with fewer hospital and provider choices, so it is more important than ever for consumers to carefully review all options. GCI has hundreds of trained professionals to work with everyone – whether a first-time enrollee or someone who enrolled last year – every step of the way.”

**For further information, visit the Get Covered Illinois website at [www.GetCoveredIllinos.gov](http://www.GetCoveredIllinos.gov) or call 1-866-311-1119.**

- **Important Dates to Remember:**

- **November 1, 2015:** Open Enrollment starts
- **December 15, 2015:** Last day to enroll in or change plans for new coverage to start January 1, 2016
- **January 15, 2016:** Last day to enroll in or change plans for new coverage to start February 1, 2016
- **January 31, 2016:** 2016 Open Enrollment ends. Enrollments or changes between January 16 and January 31 take effect March 1, 2016

- **Premium Rate Changes 2015 to 2016**

- 5.3% average premium increase for the lowest cost Silver plans across the state
- Most counties experienced a 15-20% increase in the second lowest cost Silver plans
- 11% average premium increase for the lowest cost Bronze plans across the state
- Most counties experienced a 15-20% increase in the lowest cost Gold plans
- All Platinum plans were terminated

Get Covered Illinois has helped more than 970,000 Illinois residents obtain Marketplace and Medicaid health coverage during the first two years of the Affordable Care Act (ACA).

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\* Companies new to the Marketplace in 2016

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