



Illinois Department of Insurance

BRUCE RAUNER
Governor

JENNIFER HAMMER
Director

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Contact: Whitney Barnes
whitney.barnes@illinois.gov

Illinois Department of Insurance releases ACA Exchange health care insurance rates for 2019

Some plan rates decrease for first time since 2015

SPRINGFIELD – Today, the Illinois Department of Insurance (DOI) released its on-Exchange health care rate and plan analysis for Plan Year 2019, showing that rates have stabilized for the first time in recent years.

Average rates for the 2019 lowest cost silver plans decreased four percent and the lowest cost gold plans decreased by six percent from last year. Overall, rates for the lowest cost bronze plans modestly increased approximately six percent, far less than the 20 percent increase reported for 2018 rates.

“Illinois consumers will finally have some relief after facing years of on average double-digit increases in health insurance premium rates,” DOI Director Jennifer Hammer said. “We are starting to see signs that the Exchange is stabilizing given this year’s rates, a new insurer entering the on-Exchange market in 2019, and no insurers from last year exiting.”

Illinois consumers in all counties will have options to purchase health insurance coverage on the Exchange.

Get Covered Illinois (GCI) is the official health marketplace or “exchange” for health insurance for all Illinoisans. Individuals and small businesses can purchase their health insurance on the GCI website. Because GCI facilitates the federal subsidies, consumers are able to see their monthly premium at the discounted price.

“As steadfast supporters and opponents of the Affordable Care Act continue to drive division, I am proud of our Administration’s efforts,” Gov. Rauner said. “Director Hammer and DOI have united their resources to bring stability and rate decreases to the market for Illinois consumers. We are working hard to lower rates and stay ahead of trends to help consumers get the coverage they need.”

122 South Michigan - 19th Floor
Chicago, Illinois 60603
(312) 814-2420

320 West Washington – 4th Floor
Springfield, Illinois 62767
(217) 782-4515

DOI is advising consumers enrolling or re-enrolling in coverage to start shopping early, due to the six week enrollment period set by the federal government, and to look at all options available to them on and off the Exchange, from November 1, 2018 to December 15, 2018.

“We continue to focus on our core mission – to protect and educate consumers,” Hammer said. “We recognize some families may have to face difficult decisions this fall, and we will be visiting all 102 counties for the second year in a row to discuss coverage and answer questions about mental health and substance use disorder treatment. We want to make sure consumers are aware of all their options.”

Consumers are encouraged to visit DOI’s GCI website at: <https://getcovered.illinois.gov> for further information and assistance, or to contact their trusted licensed insurance agent. The [Get Covered Connector](#) on the website allows consumers to search for options by zip code to find local, free application help in English or Spanish. Consumers can also use this tool to schedule in-person assistance appointments with navigators and certified application counselors. Anyone may call DOI at 866-311-1119 for additional resources and information regarding health insurance.

The full analysis can be found on DOI’s website at: <http://insurance.illinois.gov/> under the “latest news” tab.