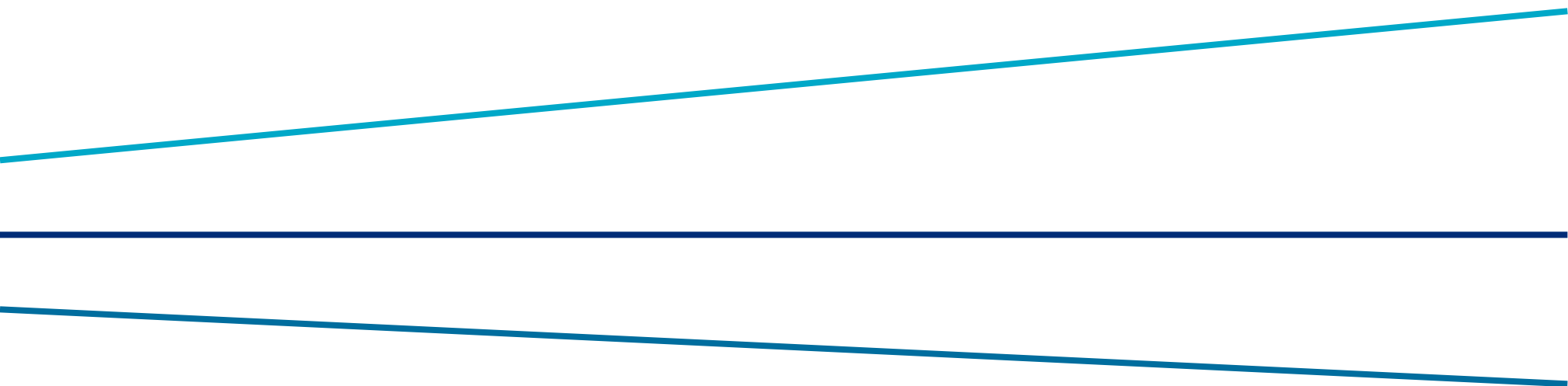


2017 Preliminary Analysis of Illinois Exchange Plans



Issuers on Get Covered Illinois in 2017

- Individual Marketplace
 - Celtic Insurance Company
 - CIGNA*
 - Harken Health Insurance Company (United Subsidiary)
 - Health Alliance Medical Plans, Inc. (HAMP)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)
 - Humana Health Plan, Inc.

*New to Exchange in 2017

**Aetna, Coventry & Land of Lincoln are not offering plans on the Illinois Exchange in 2017

***Off-exchange rates are not published yet as review is being completed by DOI. DOI will publish them once review is complete.

Issuers on Get Covered Illinois in 2017

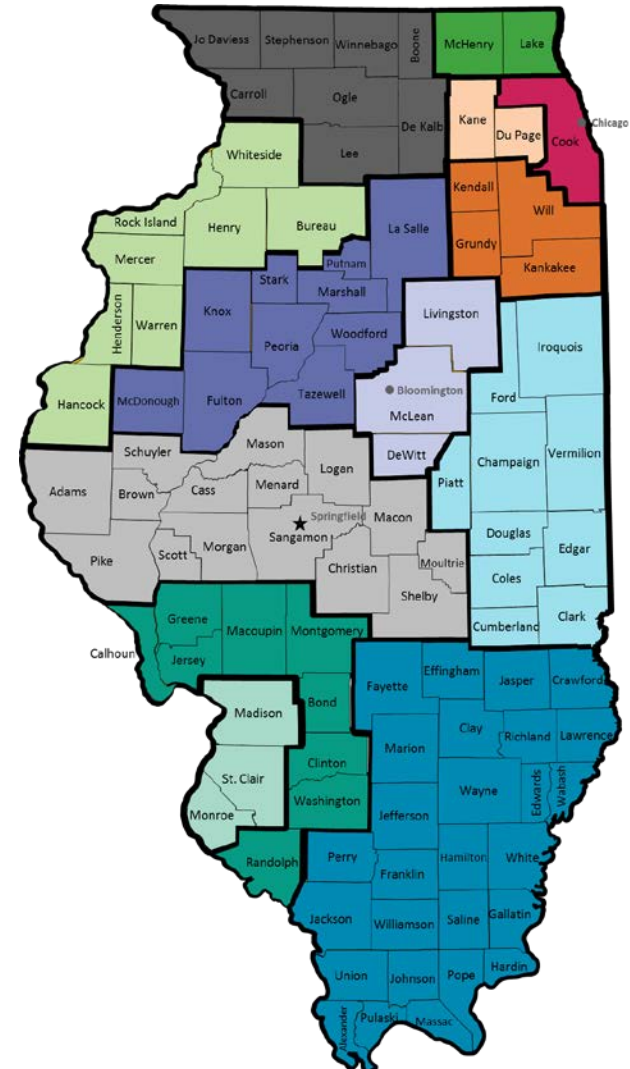
- Small Group Marketplace (SHOP)
 - Health Alliance Medical Plan, Inc. (HAMP)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield)

*Off-exchange rates are not published yet as review is being completed by DOI. DOI will publish them once review is complete.

Health Plan Rating Areas – 13 distinct areas

- Rating areas influence the plan options available and the premium levels
- Rating areas remain unchanged from 2016

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

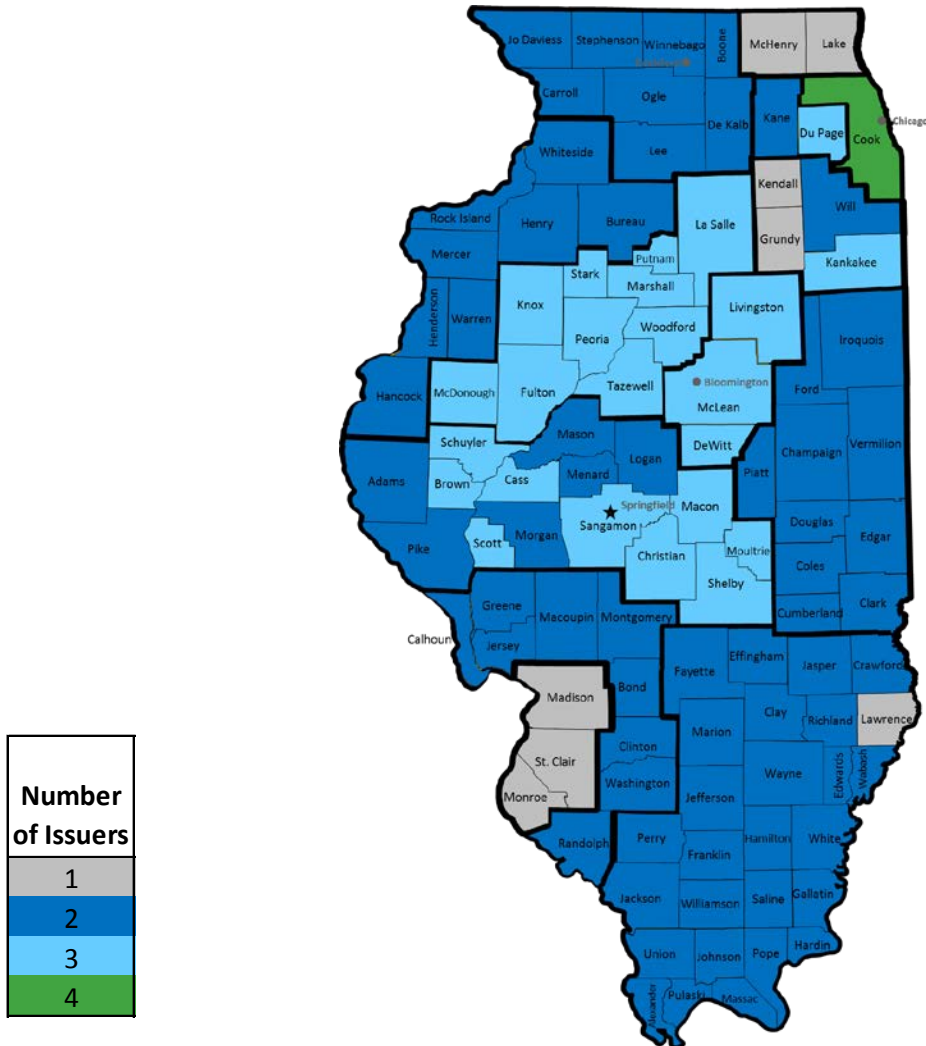


PLAN ANALYSIS

ON EXCHANGE

Number of Issuers by County

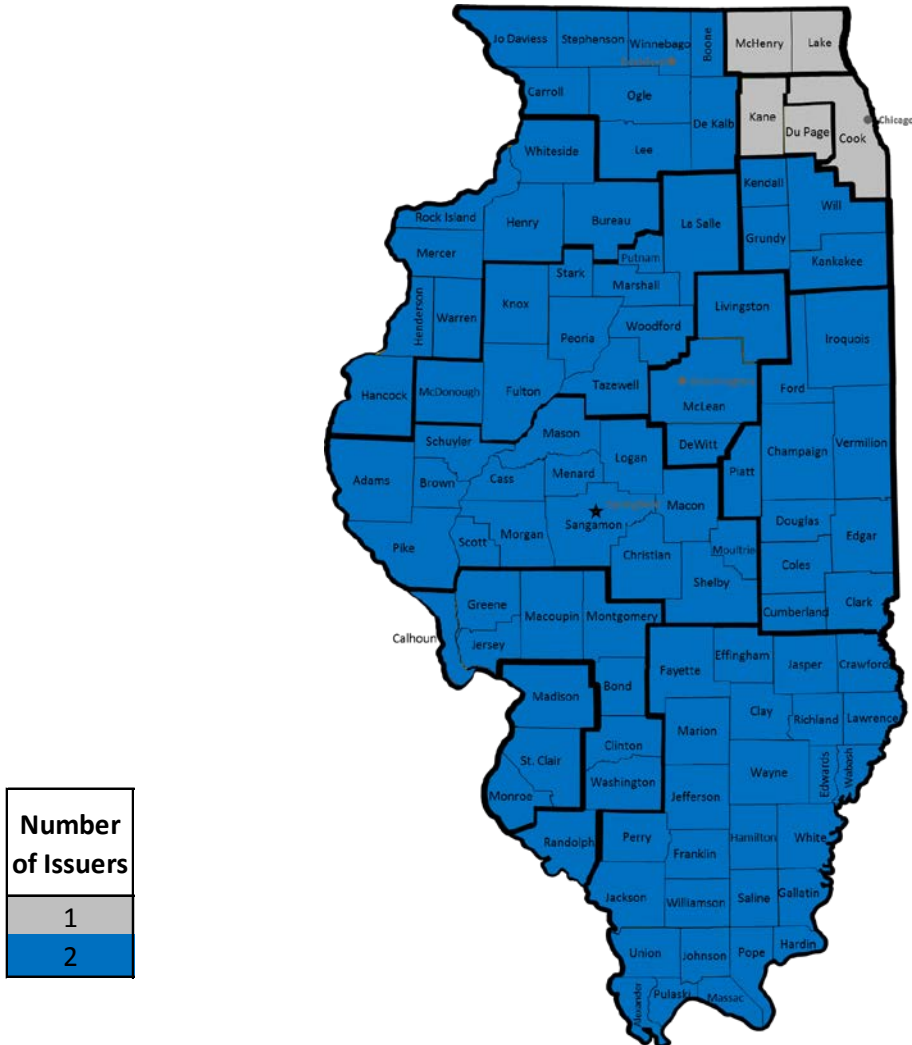
(Individual, On Exchange)



Number of Issuers
1
2
3
4

Number of Issuers by County

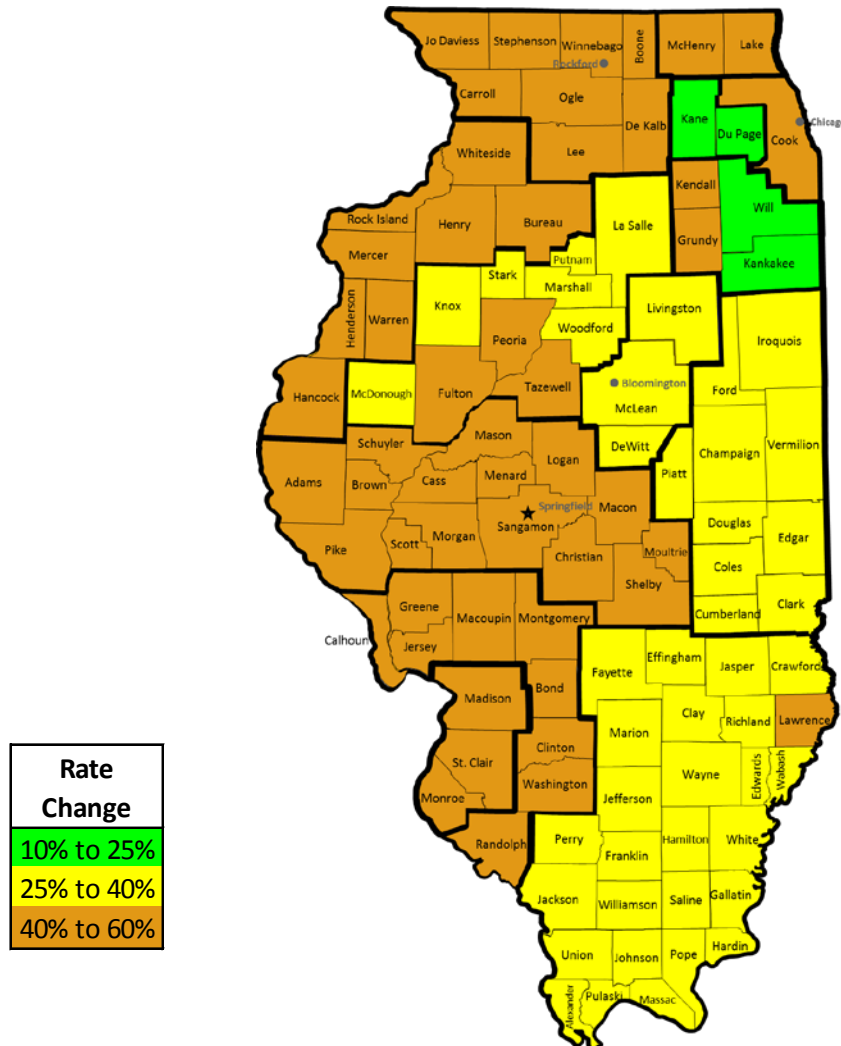
(Small Group)



RATE INFORMATION

ON EXCHANGE

Individual Market – Rate Change of Lowest Bronze



The Average Rate Increase Across All Rating Areas in Lowest Bronze Plans is 44%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	\$128.03	Celtic	\$191.49	50%
Rating Area 2	Land of Lincoln	\$164.77	HCSC	\$242.37	47%
Rating Area 3	HCSC	\$176.97	Celtic	\$217.54	23%
Rating Area 4	HCSC	\$177.65	Cigna	\$212.77	20%
Rating Area 5	Coventry Health Care	\$195.38	HCSC	\$295.49	51%
Rating Area 6	United	\$179.57	HAMP	\$280.93	56%
Rating Area 7	Coventry Health Care	\$159.25	HAMP	\$252.05	58%
Rating Area 8	HAMP	\$189.87	HAMP	\$244.17	29%
Rating Area 9	HAMP	\$189.87	HAMP	\$244.17	29%
Rating Area 10	HCSC	\$175.90	HAMP	\$246.80	40%
Rating Area 11	HCSC	\$202.51	HAMP	\$294.58	45%
Rating Area 12	Coventry Health & Life	\$155.40	HCSC	\$286.25	84%
Rating Area 13	HAMP.	\$214.37	HAMP	\$299.04	39%
Weighted Average Increase					44%

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 ASPE enrollment report <https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016>

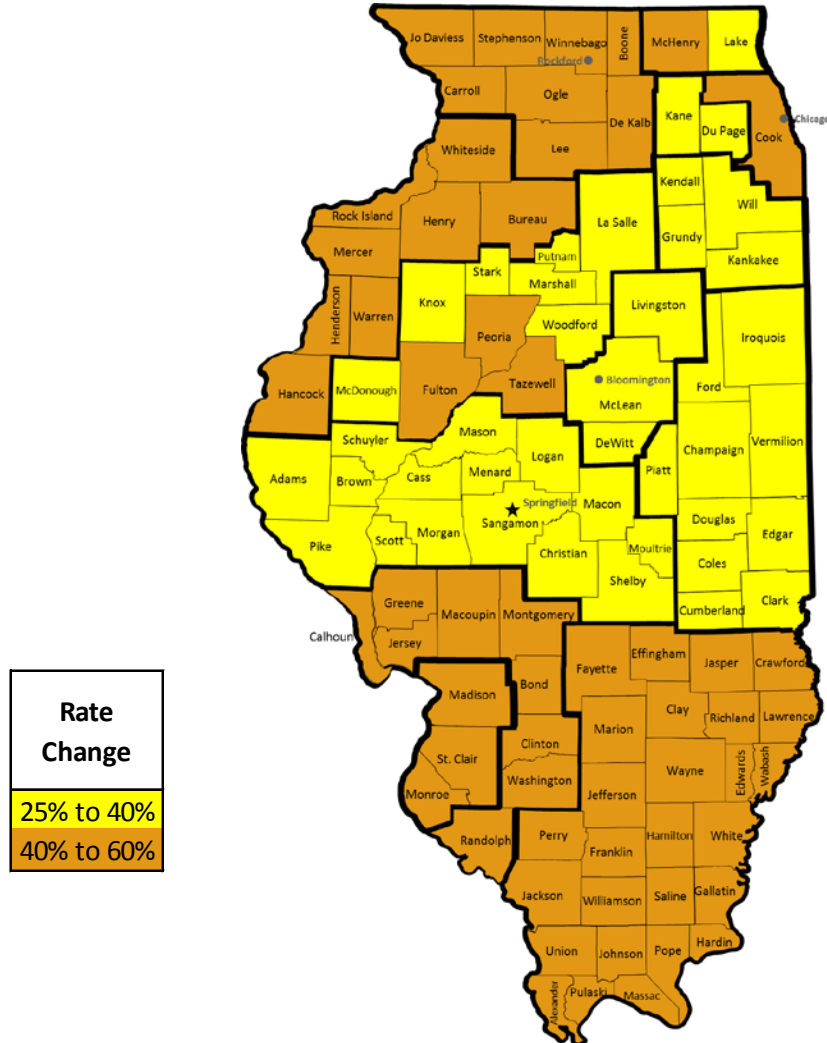
The Average Rate Increase Across All Rating Areas in Lowest Silver Plans is 45%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	\$152.42	Celtic	\$221.13	45%
Rating Area 2	HCSC	\$212.23	HCSC	\$268.03	26%
Rating Area 3	HCSC	\$205.30	Celtic	\$266.41	30%
Rating Area 4	Land of Lincoln	\$198.90	Cigna	\$260.56	31%
Rating Area 5	Coventry Health Care	\$246.54	HCSC	\$339.56	38%
Rating Area 6	United	\$205.94	HAMP	\$355.59	73%
Rating Area 7	Coventry Health Care	\$200.96	HAMP	\$319.04	59%
Rating Area 8	HAMP.	\$233.84	HAMP	\$309.07	32%
Rating Area 9	HAMP.	\$219.95	HAMP	\$309.07	41%
Rating Area 10	HCSC	\$228.23	HAMP	\$312.39	37%
Rating Area 11	Land of Lincoln	\$228.79	HAMP	\$372.87	63%
Rating Area 12	Coventry Health & Life	\$198.03	HCSC	\$364.64	84%
Rating Area 13	Land of Lincoln	\$245.55	HAMP	\$378.52	54%
Weighted Average Increase					45%

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 ASPE enrollment report <https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016>

Individual Market – Rate Change of Second Lowest Silver



The Average Rate Increase Across All Rating Areas in Second Lowest Silver Plans is 43%

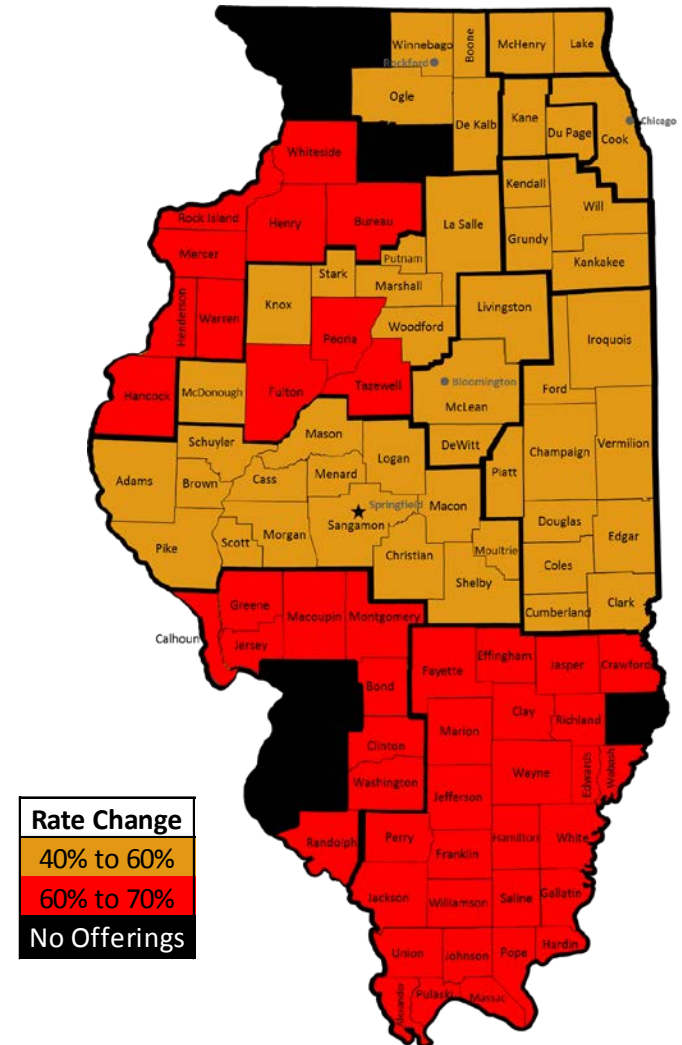
Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	\$154.55	Celtic	\$227.96	47%
Rating Area 2	Land of Lincoln	\$214.42	HCSC	\$278.51	30%
Rating Area 3	Land of Lincoln	\$215.80	Celtic	\$269.85	25%
Rating Area 4	Land of Lincoln	\$199.84	Cigna	\$265.92	33%
Rating Area 5	HCSC	\$247.45	HCSC	\$394.53	59%
Rating Area 6	United	\$214.38	HAMP	\$358.70	67%
Rating Area 7	United	\$225.08	HAMP	\$321.82	43%
Rating Area 8	HCSC.	\$234.28	HAMP	\$311.76	33%
Rating Area 9	HAMP.	\$229.11	HAMP	\$311.76	36%
Rating Area 10	Coventry Health Care	\$231.60	HAMP	\$315.12	36%
Rating Area 11	HAMP	\$256.47	HAMP	\$376.13	47%
Rating Area 12	Land of Lincoln	\$215.30	HCSC	\$368.09	71%
Rating Area 13	HAMP	\$264.01	HAMP	\$381.83	45%
Weighted Average Increase					43%

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 ASPE enrollment report <https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016>

Individual Market – Rate Change of Second Lowest Gold

- Numerous counties, including all of rating area 12, do not have a gold option available on the individual Exchange
- Rate increases in the lowest gold plan are at least 40% with many counties seeing rate increases of over 60%



The Average Rate Increase Across All Rating Areas in Lowest Gold Plans is 55%

Rating Area	2016 Issuer	2016 21 Year-Old Non-Tobacco Rate	2017 Issuer	2017 21 Year-Old Non-Tobacco Rate	2017 Rate Increase
Rating Area 1	Celtic	\$203.32	Celtic	\$325.07	60%
Rating Area 2	HCSC	\$241.74	HCSC	\$339.95	41%
Rating Area 3	HCSC	\$233.85	Celtic	\$342.26	46%
Rating Area 4	HCSC	\$234.74	HCSC	\$340.36	45%
Rating Area 5	HCSC	\$281.86	HCSC	\$414.46	47%
Rating Area 6	United	\$244.14	HAMP	\$464.27	90%
Rating Area 7	Coventry Health Care	\$251.24	HAMP	\$416.27	66%
Rating Area 8	HCSC.	\$266.86	HCSC	\$399.63	50%
Rating Area 9	HAMP.	\$283.18	HAMP	\$403.53	42%
Rating Area 10	HCSC	\$285.05	HAMP	\$407.87	43%
Rating Area 11	Land of Lincoln	\$287.10	HAMP	\$486.84	70%
Rating Area 12	Coventry Health Care	\$246.88	NONE	NONE	NONE
Rating Area 13	Land of Lincoln	\$308.14	HAMP	\$494.21	60%
Weighted Average Increase					55%

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 ASPE enrollment report <https://aspe.hhs.gov/basic-report/plan-selections-zip-code-and-county-health-insurance-marketplace-march-2016>