



ILLINOIS DEPARTMENT OF INSURANCE



Pat Quinn, Governor

Andrew Boron, Director

**ILLINOIS QUALIFIED HEALTH PLANS  
SUMMARY OF FILED PLANS  
AS OF SEPTEMBER 30, 2013**

# DEFINITIONS

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- ❑ Small Group Plan- Health Insurance Plan for Businesses with 2-50 Employees.
- ❑ Indemnity Plan- A type of medical plan that reimburses the patient and/or provider as expenses are incurred.
- ❑ Metal Levels (Platinum, Gold, Silver, Bronze)- Tiers or levels of health plans designed to make it easier for shoppers to compare options. These are often called the “metal levels” and more than one plan may be available in each level. The premiums typically increase from bronze to platinum metal levels, while the out-of-pocket costs for the enrollee decrease from bronze to platinum metal levels.

# EXCHANGE HEALTH PLAN REQUIREMENTS

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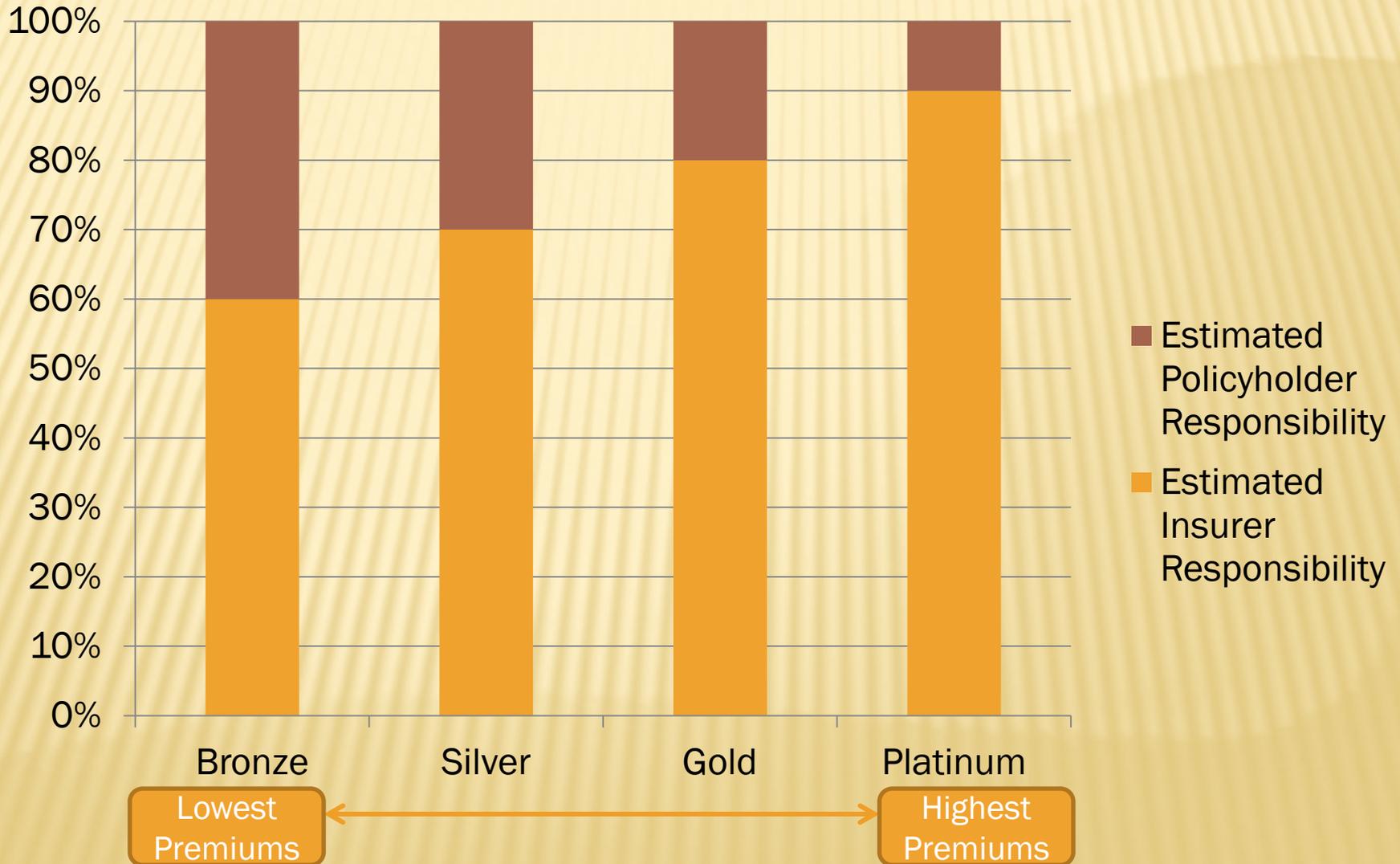
- ❑ Meet network sufficiency standards;
- ❑ Remove the lifetime limit on benefits;
- ❑ Not allowed to discriminate or discourage consumers with existing health problems;
- ❑ Expanded coverage options for young adults;
- ❑ Spend at least 80 cents of every premium dollar on care;
- ❑ Provide essential benefits;

# ESSENTIAL HEALTH PLAN BENEFITS

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- ❑ Ambulatory patient services;
- ❑ Emergency services;
- ❑ Hospitalization;
- ❑ Maternity and newborn care;
- ❑ Mental health and substance use disorder services, including behavioral health treatment;
- ❑ Prescription drugs;
- ❑ Rehabilitative and habilitative services and devices;
- ❑ Laboratory services;
- ❑ Preventative and wellness services and chronic disease management and;
- ❑ Pediatric services, including oral and vision care.

# AVERAGE PLAN VALUE BY METAL LEVEL



# TYPES OF PRODUCTS OFFERED

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- ❑ HMO- A health maintenance organization is a form of health care that provides managed care to its members for a prepaid fixed fee for a defined period of coverage using a network of medical professionals that are direct employees or contract providers. The medical professionals are paid a flat per-member per-month fee for basic health care services, regardless of whether their services are used by the patient.

# TYPES OF PRODUCTS OFFERED

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- ❑ PPO- Preferred Provider Organizations- A managed care organization of medical doctors, hospitals, and other health care providers who have entered into agreements with an insurer or third-party administrator to provide health care at reduced rates to the insurer's or administrator's clients. The enrollees may go outside the network, but would generally incur larger costs in the form of higher deductibles, higher coinsurance rates, or non-discounted charges from the providers. A PPO is an indemnity plan.

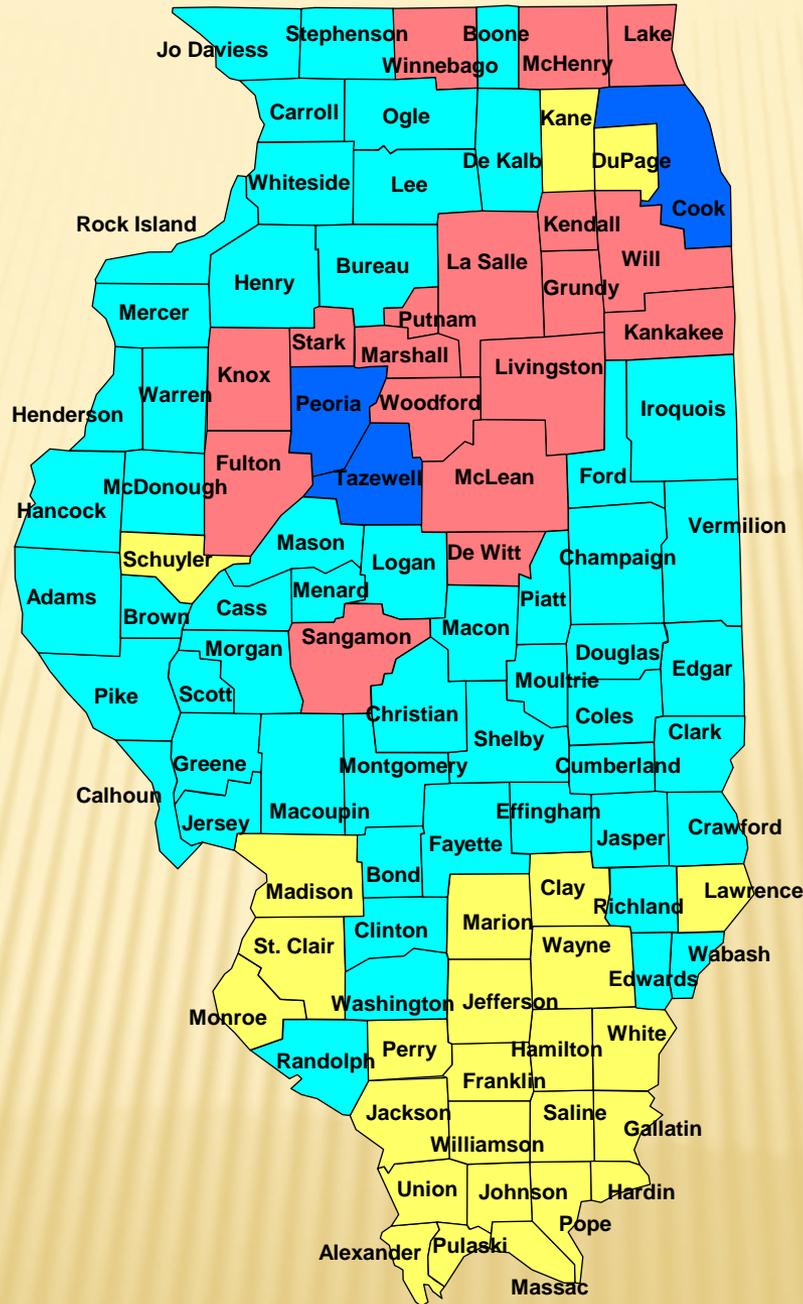
# Health Plan Rating Areas

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



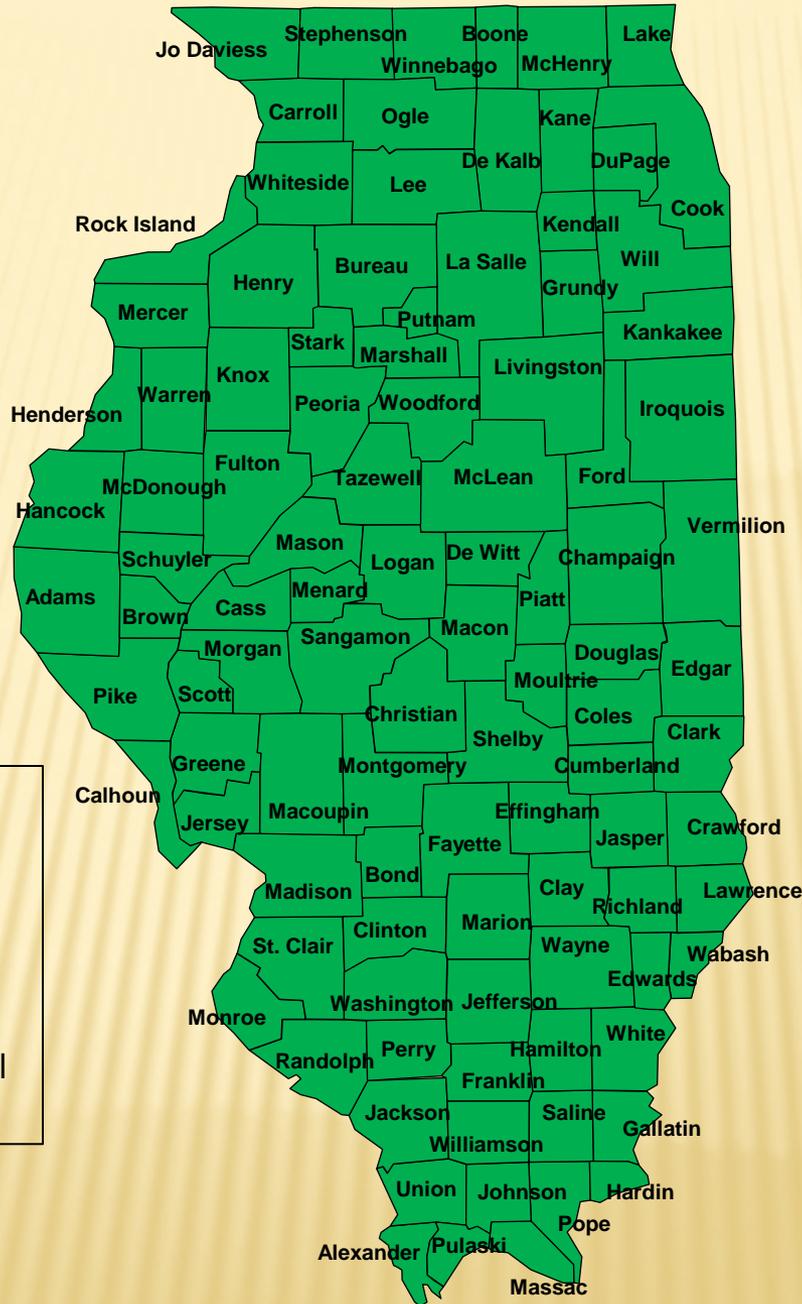


# Number of Companies Offering Coverage by County



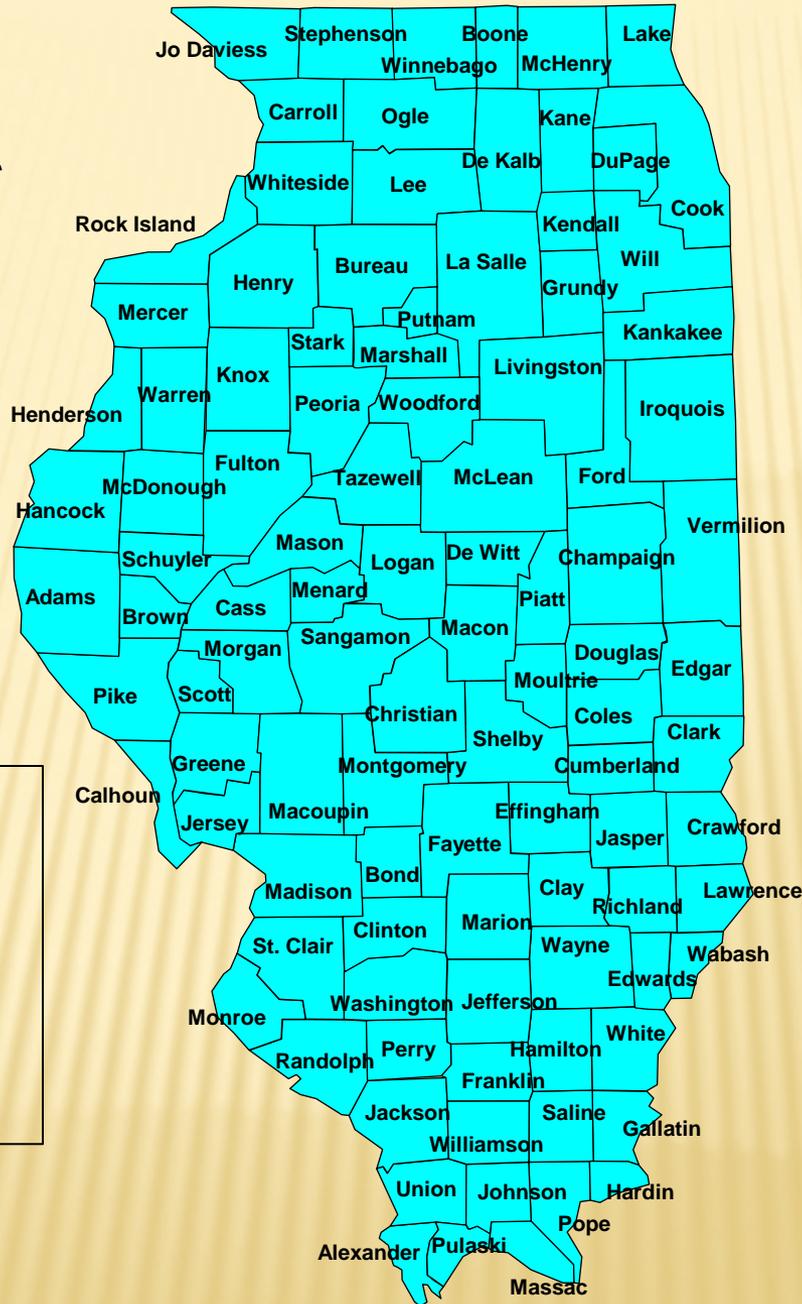
Number of companies
6
5
4
3

# Statewide Health Plans



**Plans Available Statewide:**  
**Health Care Service Corporation:** 2 PPO Plans (1 Individual and 1 Small Group)  
**Land of Lincoln Mutual Health Insurance Company:** 3 PPO Plans (1 Individual and 2 Small Group)

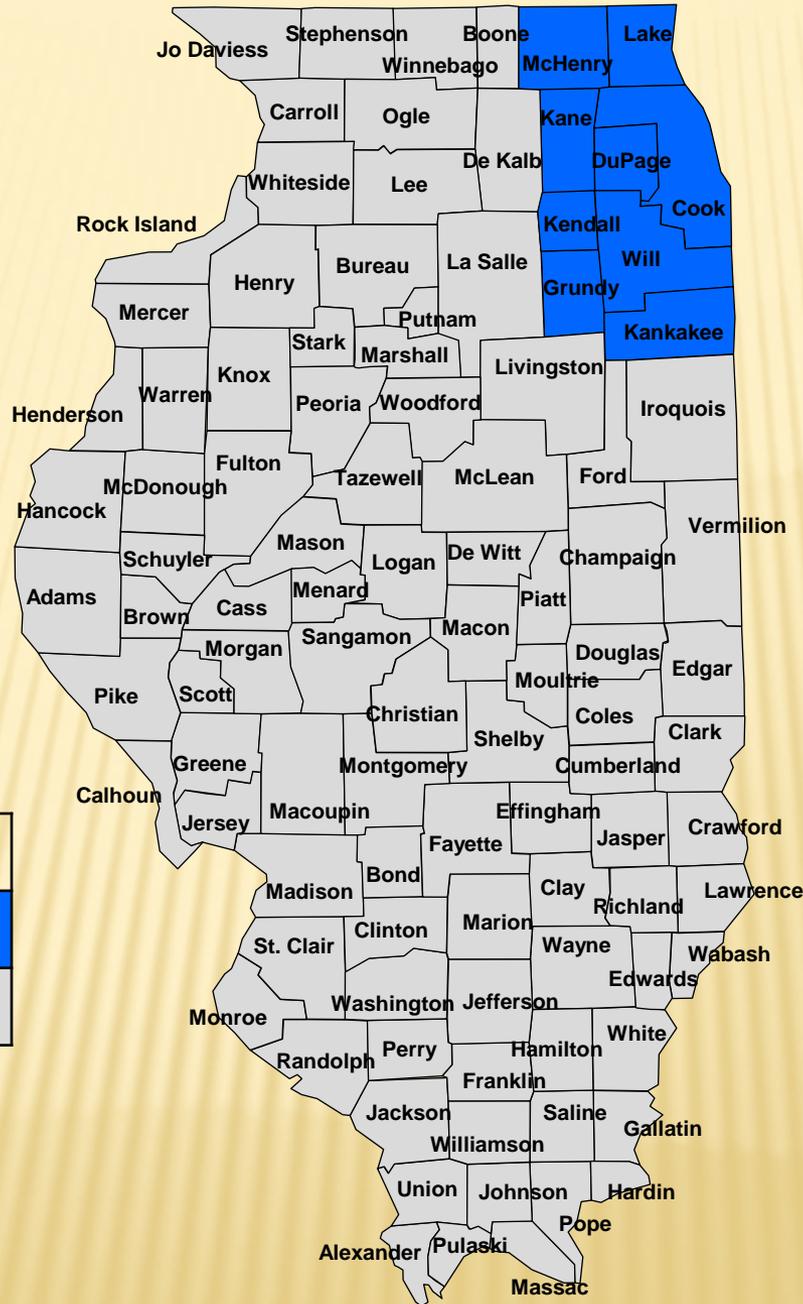
# Multi-State Health Plans\*



•Not Included in Totals Shown for Health Plans Offered in Illinois:

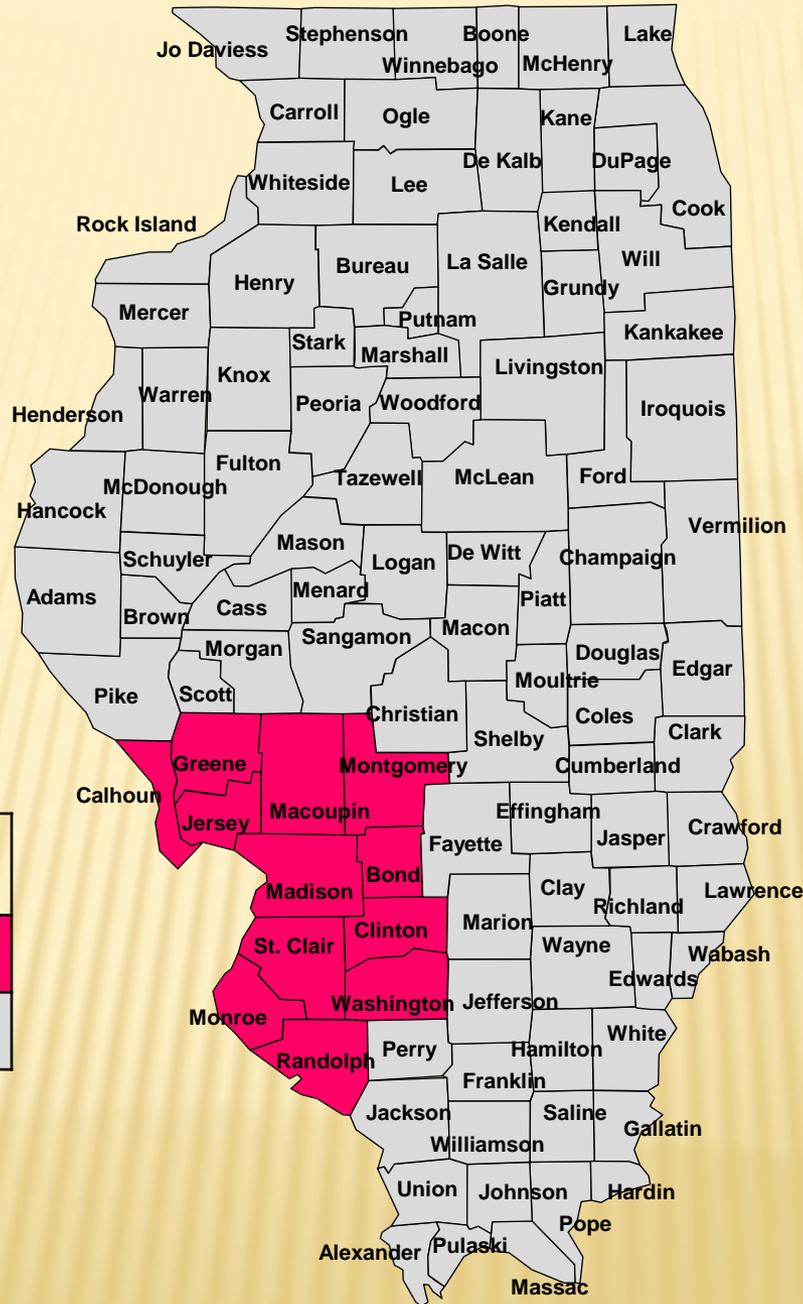
Health Care Service Corporation: 5 Individual PPO Plans (2 Gold, 2 Silver and 1 Bronze)

# Regional Health Plan(s) by Company



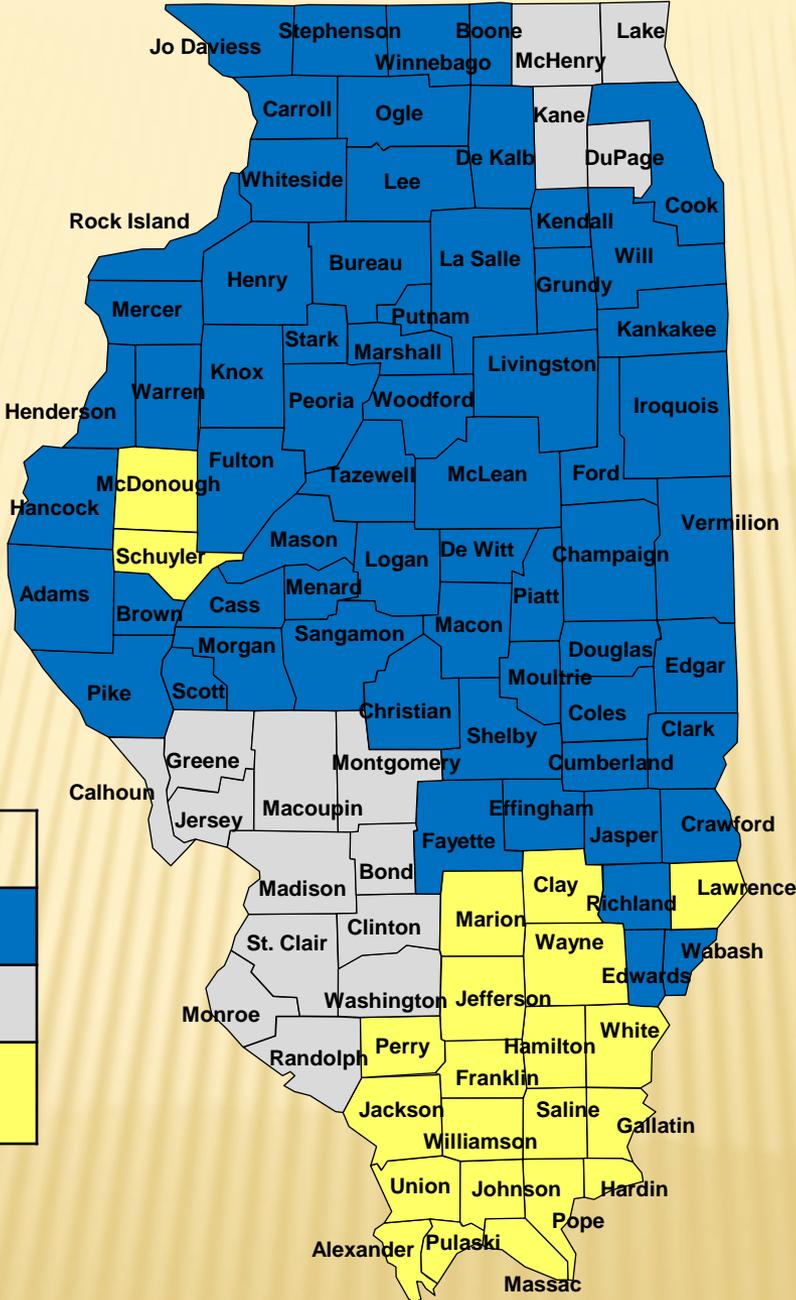
Aetna Life Insurance Company	
PPO Individual	
No Coverage	

# Regional Health Plan(s) by Company



Coventry Health and Life Insurance Company	
PPO Individual	
No Coverage	

# Regional Health Plan(s) by Company



Coventry Health Care of Illinois	
PPO Individual	Blue
No Coverage	Light Gray
No Coverage-Rating Area Exception Requests	Yellow

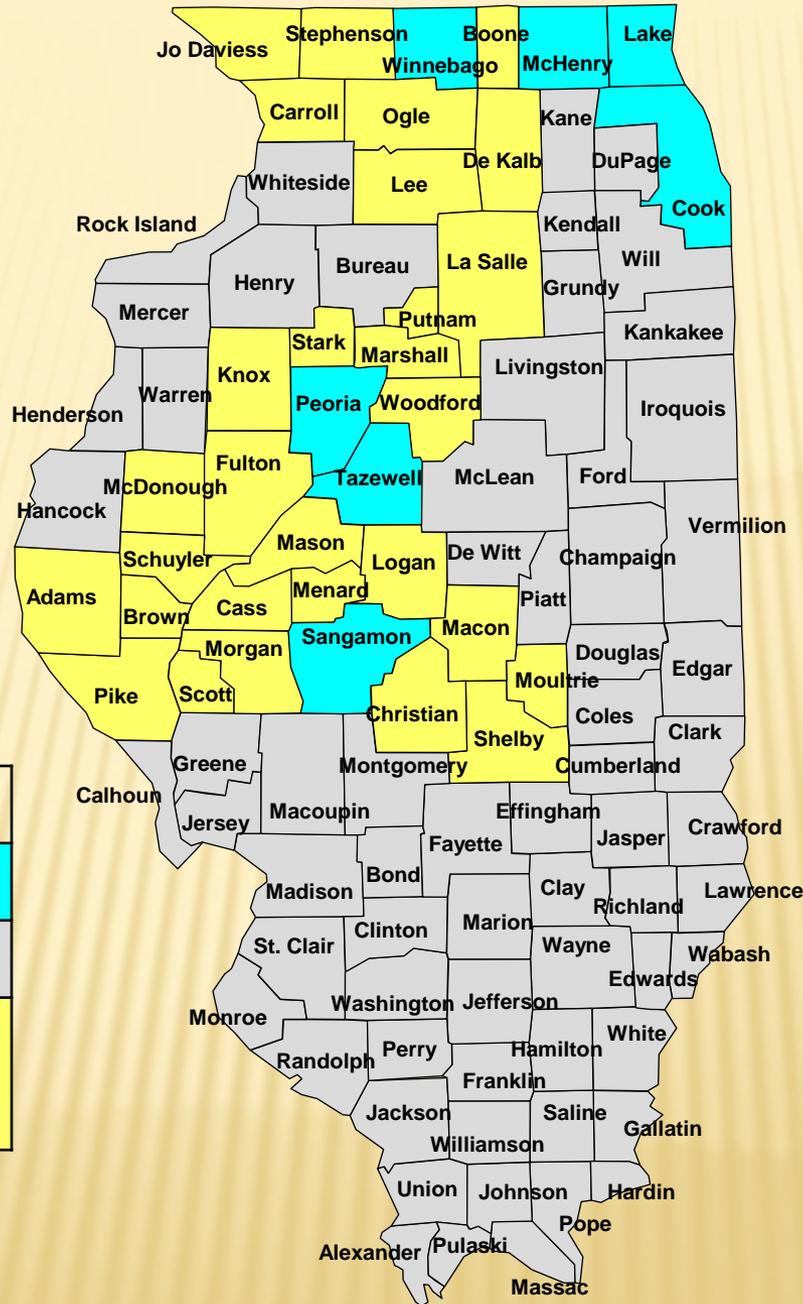
# Regional Health Plan(s) by Company



Health Alliance Medical Plans	
HMO Individual and Small Group	
No Coverage	

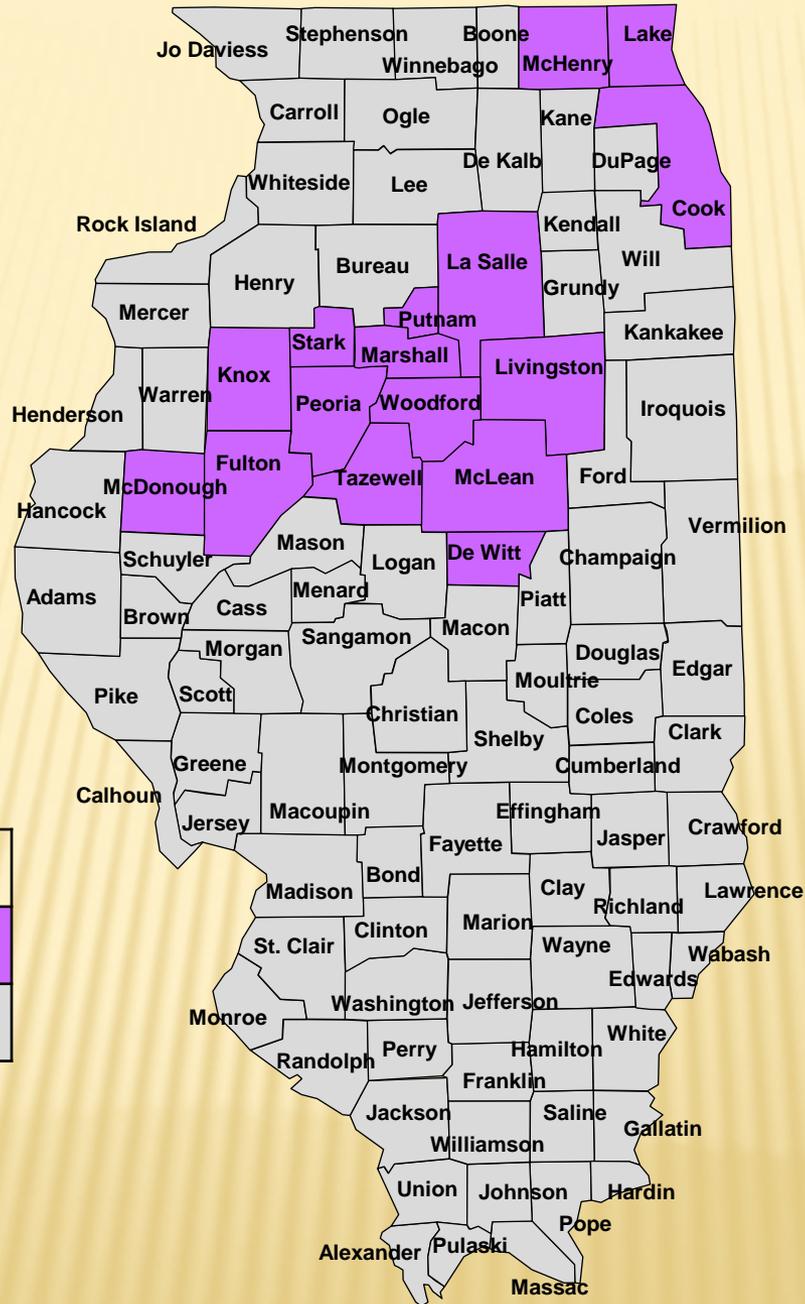


# Regional Health Plan(s) by Company



Humana Health Plan	
HMO	Cyan
No Coverage	Grey
No Coverage-Rating Area Exception Requests (Individual)	Yellow

# Regional Health Plan(s) by Company



Humana Insurance Company	
PPO Individual	
No Coverage	

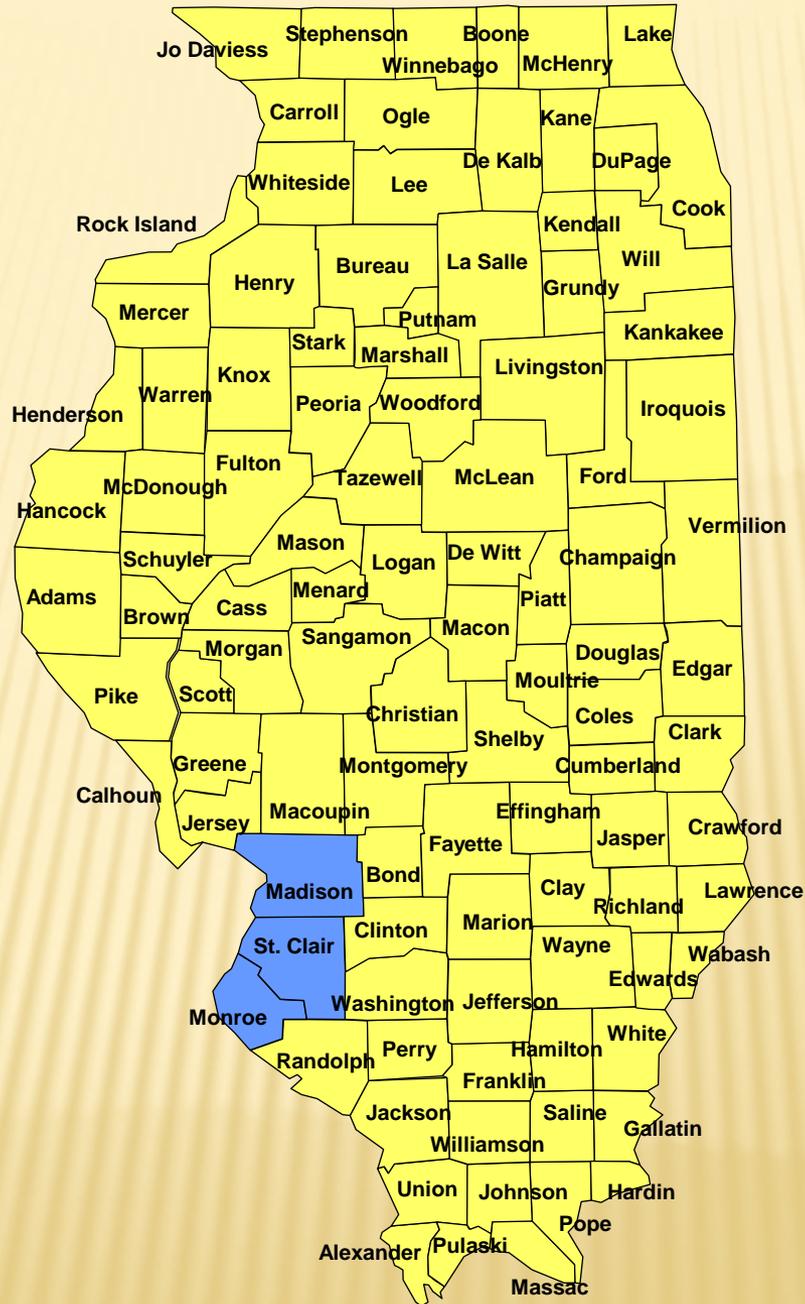
# Regional Health Plan(s) by Company



Land of Lincoln Mutual Health Insurance Company	
PPO Individual and Small Group, Coverage under Regional and Statewide Plans	
Coverage under Statewide Plans	

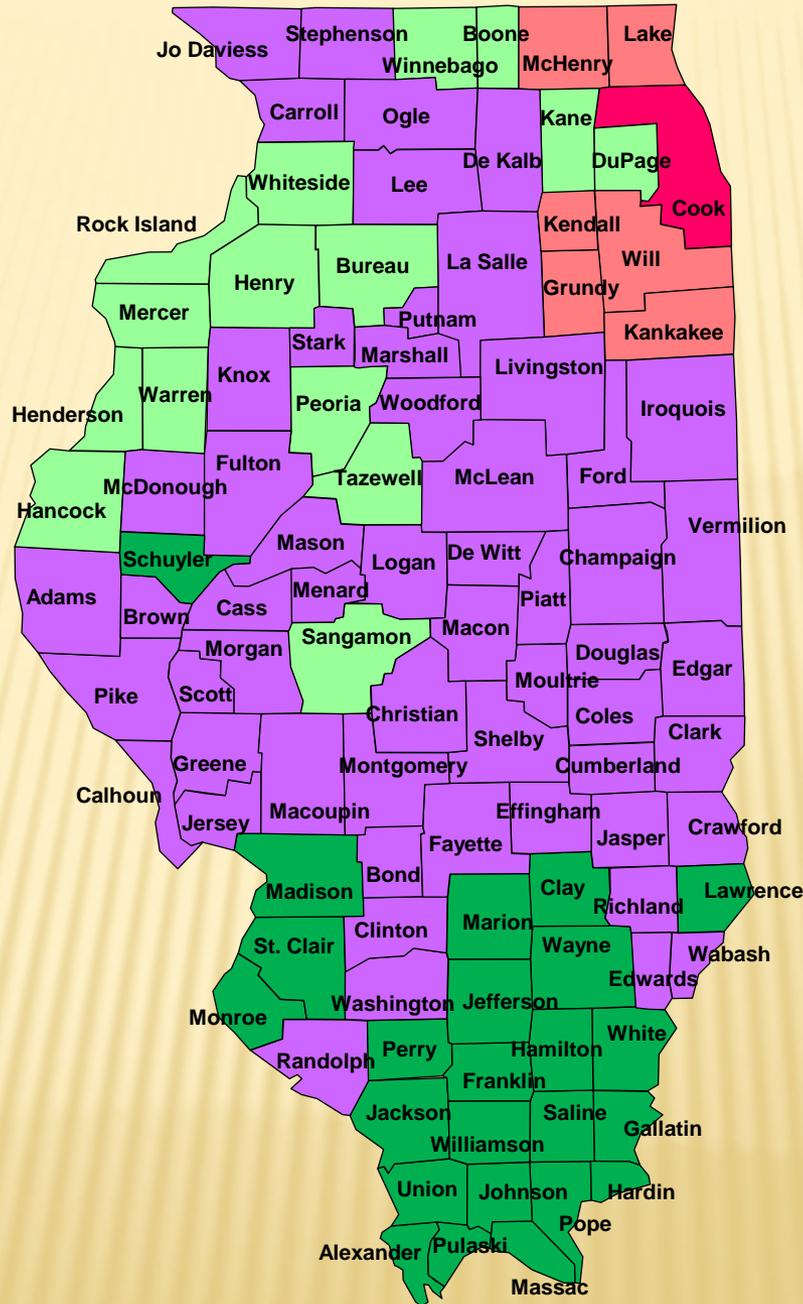
# Products Offered by Rating Areas

PPO, HMO Individual and Small Group	Yellow
PPO Individual and Small Group	Blue



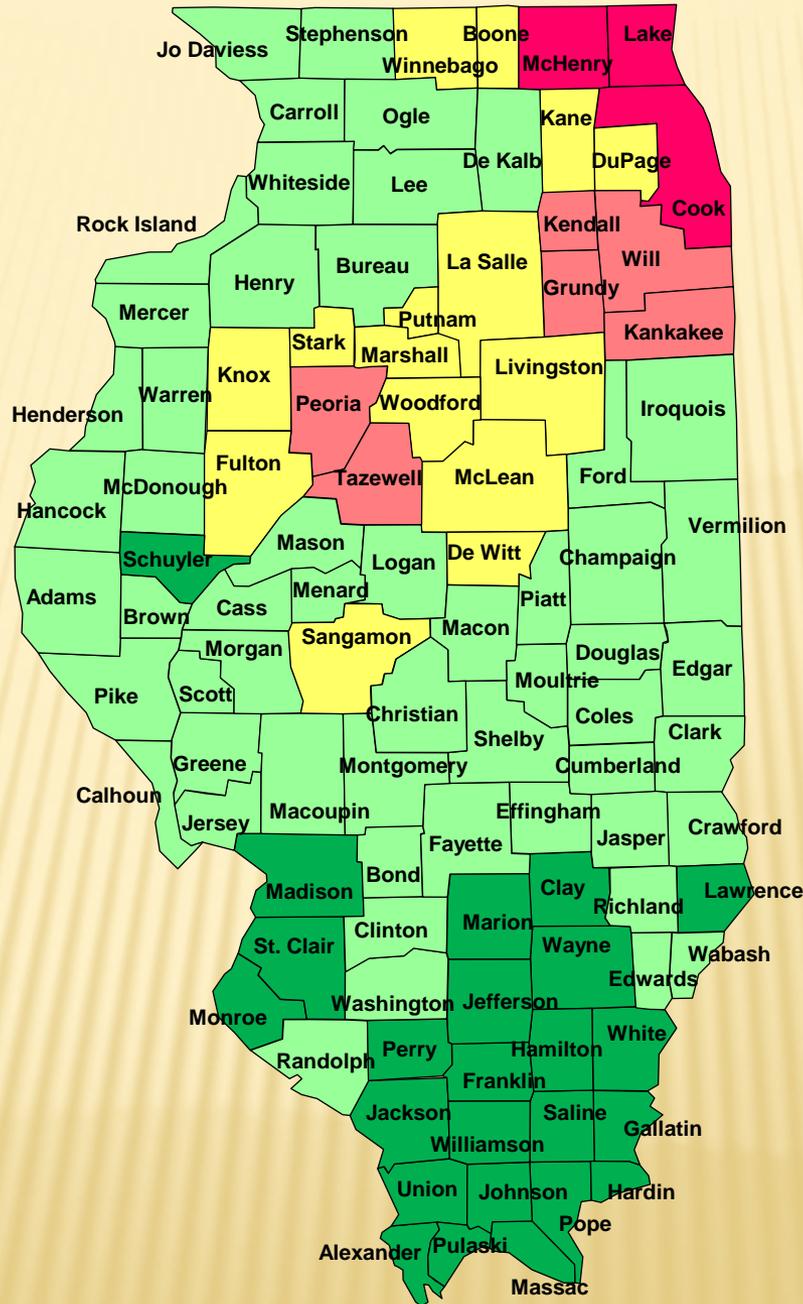
# Total Number Plans Offered by County

Number of Plans Offered
48-60
61-70
71-88
89-99
100-101



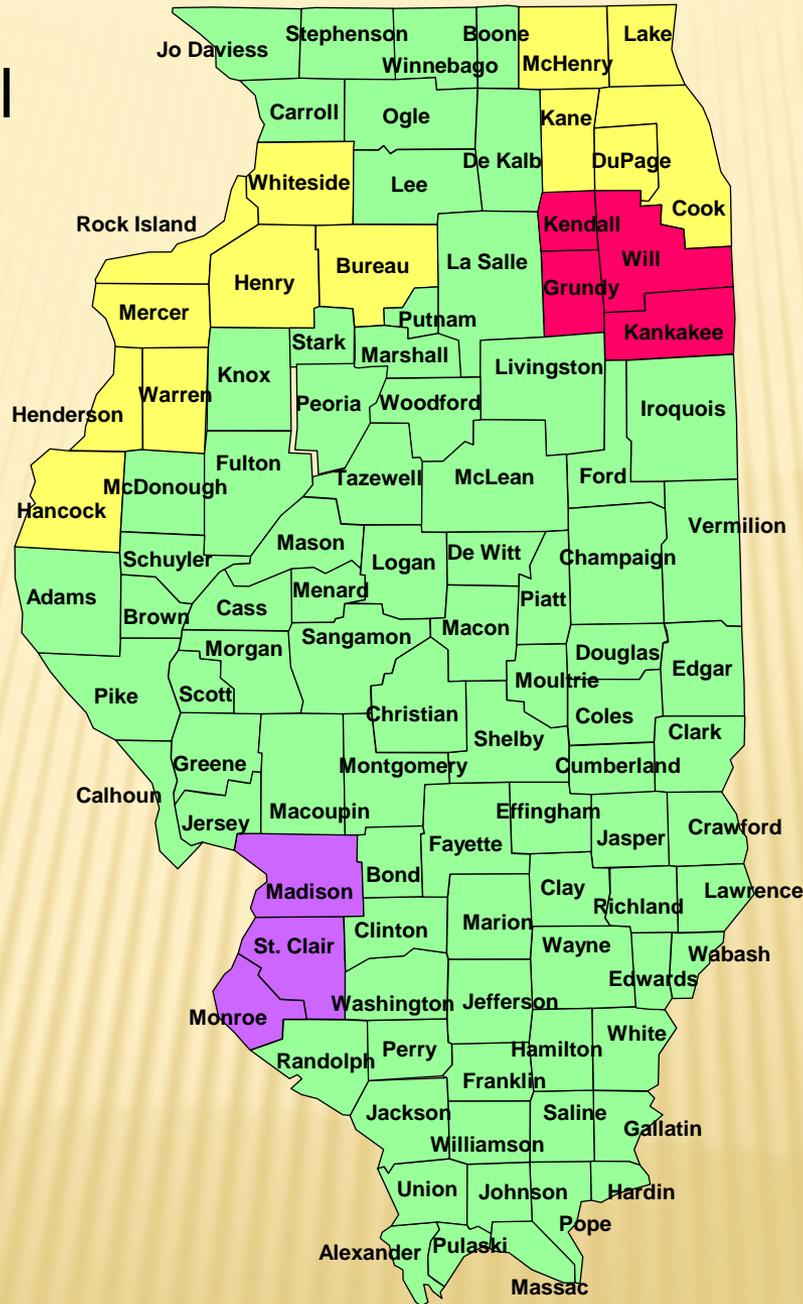
# Number Individual Plans Offered by County

Number of Plans Offered
29-30
31-40
41-49
50-60
61-66



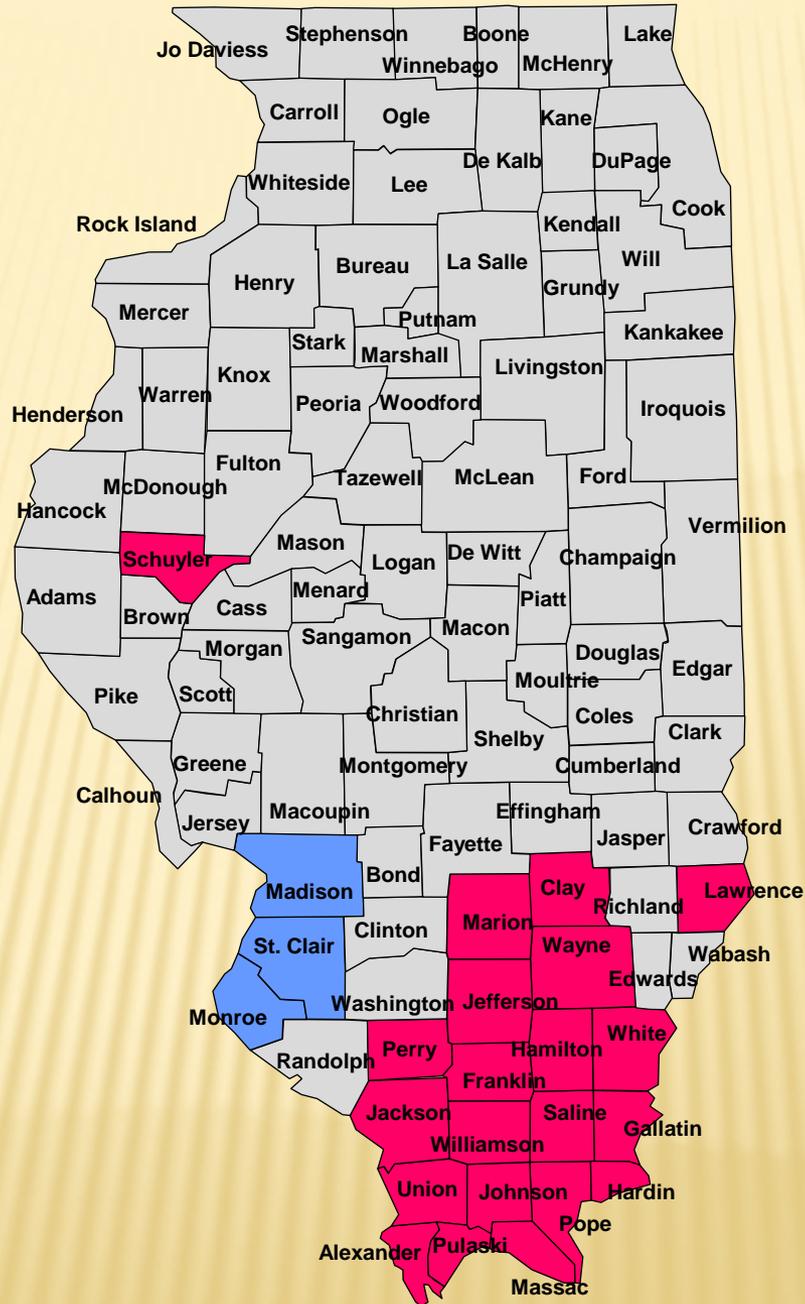
# Number Small Group Plans Offered by County

Number of Plans Offered
18-27
28-34
35-36
37-39



# Counties with Fewest Plans

Platinum	0	0
Gold	21	16
Silver	24	17
Bronze	10	12
Catastrophic	2	3



# INDIVIDUAL PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic	Rating Area Key
Adams County	10	0	11	12	8	3	1
Alexander County	13	0	10	11	6	2	2
Bond County	11	0	11	12	8	3	3
Boone County	5	0	13	14	11	4	4
Brown County	10	0	11	12	8	3	5
Bureau County	6	0	13	14	10	3	6
Calhoun County	11	0	11	12	8	3	7
Carroll County	5	0	11	12	8	3	8
Cass County	10	0	11	12	8	3	9
Champaign County	9	0	11	12	8	3	10
Christian County	10	0	11	12	8	3	11
Clark County	9	0	11	12	8	3	12
Clay County	13	0	10	11	6	2	13
Clinton County	11	0	11	12	8	3	
Coles County	9	0	11	12	8	3	
Cook County	1	3	17	19	21	6	
Crawford County	13	0	11	12	8	3	
Cumberland County	9	0	11	12	8	3	
DeKalb County	5	0	12	13	9	3	
DeWitt County	8	1	12	14	10	4	
Douglas County	9	0	11	12	8	3	

# INDIVIDUAL PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic	Rating Area Key
DuPage County	3	0	13	14	13	2	1
Edgar County	9	0	11	12	8	3	2
Edwards County	13	0	11	12	8	3	3
Effingham County	13	0	11	12	8	3	4
Fayette County	13	0	11	12	8	3	5
Ford County	9	0	11	12	8	3	6
Franklin County	13	0	10	11	6	2	7
Fulton County	7	1	12	14	10	4	8
Gallatin County	13	0	10	11	6	2	9
Greene County	11	0	11	12	8	3	10
Grundy County	4	0	15	17	14	4	11
Hamilton County	13	0	10	11	6	2	12
Hancock County	6	0	13	14	10	3	13
Hardin County	13	0	10	11	6	2	
Henderson County	6	0	13	14	10	3	
Henry County	6	0	13	14	10	3	
Iroquois County	9	0	11	12	8	3	
Jackson County	13	0	10	11	6	2	
Jasper County	13	0	11	12	8	3	
Jefferson County	13	0	10	11	6	2	
Jersey County	11	0	11	12	8	3	

# INDIVIDUAL PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic	Rating Area Key
Jo Daviess County	5	0	11	12	8	3	1
Johnson County	13	0	10	11	6	2	2
Kane County	3	0	13	14	13	2	3
Kankakee County	4	0	15	17	14	4	4
Kendall County	4	0	15	17	14	4	5
Knox County	7	1	12	14	10	4	6
Lake County	2	3	16	18	19	5	7
LaSalle County	7	1	12	14	10	4	8
Lawrence County	13	0	10	11	6	2	9
Lee County	5	0	11	12	8	3	10
Livingston County	8	1	12	14	10	4	11
Logan County	10	0	11	12	8	3	12
Macon County	10	0	11	12	8	3	13
Macoupin County	11	0	11	12	8	3	
Madison County	12	0	9	9	9	3	
Marion County	13	0	10	11	6	2	
Marshall County	7	1	12	14	10	4	
Mason County	10	0	11	12	8	3	
Massac County	13	0	10	11	6	2	
McDonough County	7	1	11	13	8	3	
McHenry County	2	3	16	18	19	5	

# INDIVIDUAL PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic	Rating Area Key
McLean County	8	1	12	14	10	4	1
Menard County	10	0	11	12	8	3	2
Mercer County	6	0	13	14	10	3	3
Monroe County	12	0	9	9	9	3	4
Montgomery County	11	0	11	12	8	3	5
Morgan County	10	0	11	12	8	3	6
Moultrie County	10	0	11	12	8	3	7
Ogle County	5	0	12	13	9	3	8
Peoria County	7	2	14	16	14	6	9
Perry County	13	0	10	11	6	2	10
Piatt County	9	0	11	12	8	3	11
Pike County	10	0	11	12	8	3	12
Pope County	13	0	10	11	6	2	13
Pulaski County	13	0	10	11	6	2	
Putnam County	7	1	12	14	10	4	
Randolph County	11	0	11	12	8	3	
Richland County	13	0	11	12	8	3	
Rock Island County	6	0	13	14	10	3	
Saline County	13	0	10	11	6	2	
Sangamon County	10	1	13	14	12	5	
Schuyler County	10	0	10	11	6	2	

# INDIVIDUAL PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Platinum	Gold	Silver	Bronze	Catastrophic	Rating Area Key
Scott County	10	0	11	12	8	3	1
Shelby County	10	0	11	12	8	3	2
St. Clair County	12	0	9	9	9	3	3
Stark County	7	1	12	14	10	4	4
Stephenson County	5	0	11	12	8	3	5
Tazewell County	7	2	14	16	14	6	6
Union County	13	0	10	11	6	2	7
Vermilion County	9	0	11	12	8	3	8
Wabash County	13	0	11	12	8	3	9
Warren County	6	0	13	14	10	3	10
Washington County	11	0	11	12	8	3	11
Wayne County	13	0	10	11	6	2	12
White County	13	0	10	11	6	2	13
Whiteside County	6	0	13	14	10	3	
Will County	4	0	15	17	14	4	
Williamson County	13	0	10	11	6	2	
Winnebago County	5	1	14	15	13	5	
Woodford County	7	1	12	14	10	4	

# SMALL GROUP PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Gold	Silver	Bronze	Rating Area Key
Adams County	10	11	13	4	1
Alexander County	13	11	13	4	2
Bond County	11	11	13	4	3
Boone County	5	12	14	5	4
Brown County	10	11	13	4	5
Bureau County	6	13	17	6	6
Calhoun County	11	11	13	4	7
Carroll County	5	11	13	4	8
Cass County	10	11	13	4	9
Champaign County	9	11	13	4	10
Christian County	10	11	13	4	11
Clark County	9	11	13	4	12
Clay County	13	11	13	4	13
Clinton County	11	11	13	4	
Coles County	9	11	13	4	
Cook County	1	12	15	8	
Crawford County	13	11	13	4	
Cumberland County	9	11	13	4	
DeKalb County	5	12	14	5	
DeWitt County	8	11	13	4	
Douglas County	9	11	13	4	

# SMALL GROUP PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Gold	Silver	Bronze	Rating Area Key
DuPage County	3	12	15	8	1
Edgar County	9	11	13	4	2
Edwards County	13	11	13	4	3
Effingham County	13	11	13	4	4
Fayette County	13	11	13	4	5
Ford County	9	11	13	4	6
Franklin County	13	11	13	4	7
Fulton County	7	11	13	4	8
Gallatin County	13	11	13	4	9
Greene County	11	11	13	4	10
Grundy County	4	14	18	7	11
Hamilton County	13	11	13	4	12
Hancock County	6	13	17	6	13
Hardin County	13	11	13	4	
Henderson County	6	13	17	6	
Henry County	6	13	17	6	
Iroquois County	9	11	13	4	
Jackson County	13	11	13	4	
Jasper County	13	11	13	4	
Jefferson County	13	11	13	4	
Jersey County	11	11	13	4	

# SMALL GROUP PLANS OFFERED BY COUNTY: METAL LEVEL

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Jo Daviess County	5	11	13	4	1
Johnson County	13	11	13	4	2
Kane County	3	12	15	8	3
Kankakee County	4	14	18	7	4
Kendall County	4	14	18	7	5
Knox County	7	11	13	4	6
Lake County	2	12	15	8	7
LaSalle County	7	11	13	4	8
Lawrence County	13	11	13	4	9
Lee County	5	11	13	4	10
Livingston County	8	11	13	4	11
Logan County	10	11	13	4	12
Macon County	10	11	13	4	13
Macoupin County	11	11	13	4	
Madison County	12	7	8	3	
Marion County	13	11	13	4	
Marshall County	7	11	13	4	
Mason County	10	11	13	4	
Massac County	13	11	13	4	
McDonough County	7	11	13	4	
McHenry County	2	12	15	8	

# SMALL GROUP PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Gold	Silver	Bronze	Rating Area Key
McLean County	8	11	13	4	1
Menard County	10	11	13	4	2
Mercer County	6	13	17	6	3
Monroe County	12	7	8	3	4
Montgomery County	11	11	13	4	5
Morgan County	10	11	13	4	6
Moultrie County	10	11	13	4	7
Ogle County	5	12	14	5	8
Peoria County	7	11	13	4	9
Perry County	13	11	13	4	10
Piatt County	9	11	13	4	11
Pike County	10	11	13	4	12
Pope County	13	11	13	4	13
Pulaski County	13	11	13	4	
Putnam County	7	11	13	4	
Randolph County	11	11	13	4	
Richland County	13	11	13	4	
Rock Island County	6	13	17	6	
Saline County	13	11	13	4	
Sangamon County	10	11	13	4	
Schuyler County	10	11	13	4	

# SMALL GROUP PLANS OFFERED BY COUNTY: METAL LEVEL

County	Rating Area	Gold	Silver	Bronze	Rating Area Key
Scott County	10	11	13	4	1
Shelby County	10	11	13	4	2
St. Clair County	12	7	8	3	3
Stark County	7	11	13	4	4
Stephenson County	5	11	13	4	5
Tazewell County	7	11	13	4	6
Union County	13	11	13	4	7
Vermilion County	9	11	13	4	8
Wabash County	13	11	13	4	9
Warren County	6	13	17	6	10
Washington County	11	11	13	4	11
Wayne County	13	11	13	4	12
White County	13	11	13	4	13
Whiteside County	6	13	17	6	
Will County	4	14	18	7	
Williamson County	13	11	13	4	
Winnebago County	5	12	14	5	
Woodford County	7	11	13	4	

# SUMMARY OF ILLINOIS QUALIFIED HEALTH PLANS

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- ❑ Choice of Small Group and Individual Products in all Counties
- ❑ At least 48 Plans available in all Counties
- ❑ Gold, Silver, Bronze and Catastrophic Plans in all Counties
- ❑ Two Individual PPO Products available Statewide
- ❑ Three Small Group Products available Statewide