



Illinois Department of Insurance

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Illinois Department of Insurance Releases Health Care Rate Filings for 2018

On average premium increases are lower in 2018 than 2017 for all metal levels

SPRINGFIELD – The Illinois Department of Insurance (DOI) has submitted to the Centers for Medicare and Medicaid Services (CMS) health care rate filings recently received from Illinois insurers for the 2018 on-exchange marketplace.

Following CMS's adjusted timeline, DOI has given insurers the maximum amount of time to revise 2018 rates to ensure that they are actuarially sound before federal CMS finalizes them. DOI cannot reject or modify rates under the Affordable Care Act (ACA), so long as the proposed changes, including significant rate increases, are actuarially sound. These rates will not be finalized by federal CMS until October. In addition, network and specific premium information will not be available until October. However, in the interest of helping prepare Illinois consumers to make the best choices on or off the Marketplace during the upcoming 2018 Open Enrollment Period, DOI is sharing its actuarial analysis of the Marketplace now. The study can be found on DOI's website [here](#) under the 'latest news' tab.

Though nationwide 2018 premium rates continue to increase for consumers, in Illinois, on average, premium increases are lower in 2018 than 2017 for all metal levels. "There is no question that major structural flaws in the ACA have forced higher insurance rates and separated families from trusted physicians and hospitals," said DOI Director Jennifer Hammer. "The ACA remains the law of the land. We will continue ensure compliance with the ACA, as we've done since its implementation. Our mission at DOI is to protect consumers as well as foster a robust insurance marketplace."

Illinois consumers in all counties will have options to purchase health insurance coverage on the Marketplace. With a drastically shorter Open Enrollment Period of 6 weeks versus 12 weeks, consumers enrolling or re-enrolling in coverage should look at all options that may be available to them on or off the marketplace starting on November 1, 2017. "DOI is committed to ensuring that consumers are prevented from incurring higher health insurance costs due to uncertainty in Washington," said DOI Director Jennifer Hammer. "Insurers have been advised to apply the CSR uncertainty cost, solely to silver plans." This change makes it important that consumers diligently shop for a plan this year. DOI reminds consumers that cost alone may not be the only factor to consider when selecting a plan. For example, consumers may want to also consider a plan's provider network.

Consumers are encouraged to visit our Get Covered Illinois website (<https://getcovered.illinois.gov>) for further information and assistance. The [Get Covered Connector](#) lets consumers search by ZIP code to find local, free application help and is available in Spanish as well as English. Consumers can also use this tool to schedule in-person assistance appointments with navigators and certified application counselors. Consumers can also call 866-311-1119 to get assistance in choosing a plan.