

Help customers shop this year

Customers could save hundreds on monthly costs

This year, health plan premiums increased drastically, mostly due to national market and policy changes. Last year's best deal may be much pricier this year. **So it pays to shop.**

Nowhere is this more true than at the most popular metal level – Silver. These plans have traditionally been the best value for most people, but this year in Illinois, many Silver plan customers are finding that more generous Gold plans are available for a lower monthly cost.

What's happening

This year, Illinois implemented a regulatory strategy to maximize the amount of federal financial help available to Illinois residents and make coverage more affordable for middle income customers. This lowered the cost of Gold plans significantly. As a result, **many Gold plans now cost less than Silver plans.** That's more generous coverage at lower-priced premiums.

What you can encourage customers to do

- **Shop lower-cost Gold plans:** Average net premiums for Gold plans decreased by **28%** this year. This year moving up from a Silver plan to a Gold plan may actually lead to a lower premium. Depending on the care they need, customers should shop Bronze and Gold plans to see if they can beat the price of their Silver plan.
- **Compare the value of all plans:** More financial help means lower monthly premiums for many people. Customers may be able to find a better plan and pay a lower premium. But only if they shop and compare.
- **Customers without financial help should shop Bronze and Gold:** Customers without financial help should shop and compare Bronze and Gold plans based on their needs and budget. Bronze plans will have the lowest premiums, while Gold offers more coverage. Some customers have found Gold plans for **only \$5 more** than a Bronze plan.

Need to know more? You can reach out to the enrollment partner support line at 866-349-7579 for more information.

This year, a 40-year-old single person in Cook county making \$40,000 a year could spend:

\$157 on a Bronze plan
\$281 on a Silver plan
\$228 on a Gold plan

50-year-old couple in Shelby county making \$60,000 a year could spend:

\$4 on a Bronze plan
\$477 on a Silver plan
\$106 on a Gold plan

45-year-old couple with two children in Champaign county making \$125,000 a year could spend:

\$6 on a Bronze plan
\$847 on a Silver plan
\$7 on a Gold plan