

# Help customers shop smarter and spend less 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

To make coverage more affordable for low- and middle-income residents, Illinois implemented rate-setting strategies known as "silver loading." Because federal support for cost-sharing reductions has ended, insurers "load" those costs onto Silver plans, but not onto other metal levels, such as Gold and Bronze. Since the amount of financial help available to customers is based on the cost of the now more expensive benchmark Silver plan, that means the size of customers' Advanced Premium Tax Credits (APTC) are larger. **So much lower, that a Gold plan could cost much less than a Silver plan.**

## What you can encourage customers to do

- **Shop lower-cost Gold plans:** Average net premiums for Gold plans decreased by **28%** this year. In fact, many customers can find Gold plans for a lower cost than Silver plans. Depending on the care they need, customers should shop Bronze and Gold plans, they may find a lower-cost plan than their Silver.
- **Compare the value of all plans:** Larger APTCs mean 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 APTCs 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