

Health Policy Rate Filing Report

In order to better serve the residents of Illinois, the Department of Insurance has implemented a Health Premium Rate Review program. This Program is designed to evaluate premium rate increases proposed by health care plans marketing in Illinois, protect consumers from unreasonable rate increases and educate consumers on the medical and administrative costs driving such increases. The Program covers individual and group major medical policies, hospital/surgical medical expense policies, and student/blanket policies; including any conversion coverage offered through these products.

Consistent with these goals, the Department is making premium rate increase information available to Illinois consumers and policymakers. We are also accepting [questions, concerns and comments](#) related to rate filings found on this page. When submitting your comments, please identify both the company and the policy number. The Department cannot respond to submitted comments but will respond to questions consistent with our [Comment Policy](#).

Summary of Filed [Health Plans & Rate Levels](#) 11/01/14 thru 10/31/15

[Explanations of terms used in the charts.](#)

[Group and/or Individual Rate Filings](#)

Individual & Group Health Premium Rate Filings Since 2006

	2010	2011	2012	2013	2014	2015	2016	2017
	Individual/ Group	Individual/ Group	Individual/ Group	Individual/ Group	Individual/ Group	Individual/ Group	Individual/ Group	Individual/ Group
Number of Rate Filings	61	145	139	115	149	145	128	241

HealthCare.gov website - Proposed Rate Increases of 10% or more

Starting September 1, 2011, health insurance companies must inform the public when they want to increase health insurance rates for individual or small group policies by an average of 10% or more. Companies requesting such increases must file them with the federal government in addition to filing them with the Department of Insurance.

These filings must include rating documentation called “Justification”. Justification is a federally-developed form that will enable consumers to see a summary of certain factors underlying a proposed rate increase and an explanation, provided by the insurance company, for the proposed increase.

Through the following links, the Department of Insurance is providing you with a link to access this consumer-friendly summary and disclosure form – [HealthCare.gov](https://www.healthcare.gov)