



# Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE**

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## **IDOI Announces ACA Health Insurance Marketplace Open Enrollment and Releases Rates for the 2023 Plan Year**

*Eleven health insurance companies are offering a total of 309 health plans in Illinois*

**Chicago** – Today is the start of Open Enrollment for the Affordable Care Act (ACA) Health Insurance Marketplace that runs from November 1, 2022, through January 15, 2023. Once again, Illinoisans will benefit from having an additional month to enroll, just as they did last year.

The Illinois Department of Insurance also released health insurance rates for the 2023 Plan Year, announcing that there are eleven issuers offering ACA Marketplace plans. There were eleven issuers in plan year 2022, eight issuers in plan year 2021, and five in plan year 2020.

“We’re excited to welcome a new health insurance carrier to the ACA Marketplace this year with Aetna Health Inc. offering health plans in Cook, Lake and McHenry counties,” **said IDOI Director Dana Popish Severinghaus.** “Throughout the entire state, the number of plans increased again this year, and there are now 309 plans. Not every plan is available in every county, but nearly every county has even more plans to choose from than last year. More options and additional time to enroll will allow Illinoisans to make the best possible decisions to find the right health coverage for their family.”

In some areas of the state, consumers will again see a decrease in health insurance premiums this year, and other areas will see moderate increases, with the majority of counties having rate changes between 0% and 10% (in the second-lowest cost Silver plan).\*

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“We’re aware that health insurance coverage is an important part of the household budget, and we encourage consumers to visit [Getcoveredillinois.gov](https://www.getcoveredillinois.gov) where you can find out if you qualify for financial help to reduce the cost of your monthly premiums,” **said Laura Pellikan, Executive Director for Get Covered Illinois.** “Simply click our Shop and Enroll button to answer three questions that will help us direct you to either the ACA Marketplace where advanced premium tax credits may be available to you, or to Medicaid. At [Getcoveredillinois.gov](https://www.getcoveredillinois.gov), we also connect you to local Navigators in your area who can help walk you through the enrollment process.” Pellikan said that consumers must enroll by December 15<sup>th</sup> to have health insurance coverage start on January 1<sup>st</sup>. Otherwise, coverage will begin at a later date.

After the January 15<sup>th</sup> deadline for Open Enrollment, consumers are only able to purchase insurance coverage on the ACA Marketplace if they have a qualifying life event, including losing job-based coverage, getting married, having a child, adopting a child, or moving.

Last year, 323,427 Illinoisans selected health plans on the ACA Health Insurance Marketplace during Open Enrollment and 12,938 consumers selected their plans during the last month of enrollment from December 15<sup>th</sup> to January 15<sup>th</sup>. \*\*

Get Covered Illinois (GCI), a division of the Illinois Department of Insurance, is the official health marketplace or "exchange" for Illinois consumers to purchase quality, affordable health insurance, facilitated by the federal government through the ACA Marketplace.

\* From the 2023 Analysis of the Illinois Exchange Plan.

\*\* Federal CMS enrollment numbers for the ACA Health Insurance Marketplace.

For the 2023 Analysis of the Illinois Exchange Plan, visit: [Illinois Department of Insurance](https://www.ido.state.il.us)

For information on the ACA Marketplace Open Enrollment period, visit:

[Get Covered Illinois](https://www.getcoveredillinois.gov)