



<sup>1</sup> Source: For plan years 2021-2023, HealthCare.gov, Rate Review subdomain. Results from searching ACA-compliant products for Illinois in the Individual market for BCBSIL on Nov. 1. For plan years 2019-2020, data supplied by internal actuarial team. Rate change percentages are an average from all BCBSIL qualified health plans in the individual ACA market.

<sup>2</sup> For HMO plans in Illinois, BlueCard applies only to urgent care or emergency care services. Refer to the plan's benefit booklet for details.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors.

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## Let's talk about ICHRA

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# What is ICHRA?

## ICHRA stands for Individual Coverage Health Reimbursement Arrangement

ICHRA's allow employers to set a contribution that works within a business's budget. Employees shop and enroll in an individual health plan that best fits their needs. ICHRA's work alongside a group plan (offered to employees in a different class). An employer of any size may offer an ICHRA.

## ICHRA Benefits Everyone



### Employer

- Savings and cost control, set a budget and keep any unclaimed reimbursements
- Avoid unexpectedly higher cost at renewal
- No participation requirement; covers all employee classes, even part-time and seasonal



### Employee

- Quality coverage: ACA compliant and HSA-compatible plans across carriers and tiers
- Choose the level of coverage that meets the employee's needs



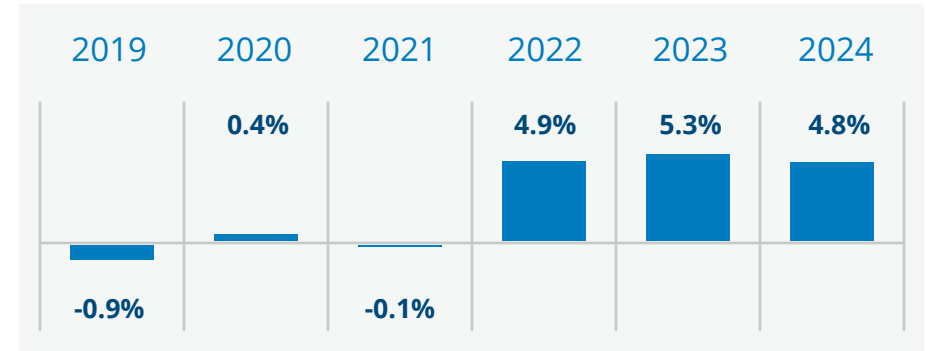
### Producer

- Retain or attract employer groups by offering an additional solution for employer group health needs
- Remain Producer of Record on the individual health plans and/or receive referral fee

# Why choose us?

## Dependable, Personable, and Experienced

Blue Cross and Blue Shield of Illinois rates have remained stable over the last 6 years<sup>1</sup> with an average increase of 2.4%.



**Blue Cross and Blue Shield of Illinois** is proud to be the only carrier that has offered multiple qualified health plans **in every county across Illinois for 11 years** of ACA open enrollment and has been serving the people of Illinois since 1936.



With **more than 80 years of history**, BCBSIL has been part of the **Health Insurance Marketplace** since the beginning. But that doesn't mean we're standing still. BCBSIL continues to expand plan options and networks to serve our members. We work hard to keep our rates low and provide high-level service. Over the past five years, BCBSIL has more than doubled the number of plans offered and lowered rates.



Blue Cross and Blue Shield of Illinois members have **access to BlueCard® coverage** (plan specific?) and **Blue365® discounts**.