

Illinois

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1. MEDICARE OVERVIEW FOR ILLINOIS (UPDATED 3-3-21)

Illinois Medicare enrollment was about 2.3 million in 2020, with about 695,000 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare populations is comprised of individuals with disabilities. Enrollment in Illinois' Medicare-Medicaid Alignment Initiative, the state's dual demonstration, was up 7.5% as of November 2020, compared to year-end 2019. Illinois also had 8,652 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Illinois generated total premiums of \$8.1 billion in 2019 and medical costs of \$6.7 billion. Average MLR was 82.6% before reinsurance recoveries.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business and other factors.)

Illinois Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Centene/WellCare	Y	28,232	331,731	\$1,392.60	\$461,967	\$369,661	80.0% ⁽²⁾
Cigna Corp.	Y	9,728	117,883	\$1,016.07	\$119,778	\$95,952	80.1% ⁽²⁾
CVS Health Corp.	Y	60,011	673,809	\$1,060.42	\$714,521	\$555,090	77.7% ⁽²⁾
Delaware Life/Community Partners/ Clear Springs	N	4,659	56,853	\$1,058.21	\$60,163	\$54,741	92.0%
Essence Healthcare, Inc.	Y	10,802	130,357	\$1,037.39	\$135,231	\$124,247	91.9% ⁽²⁾
HCSC	Y	54,481	659,575	\$1,411.43	\$930,946	\$772,472	83.0% ⁽²⁾
Health Alliance	Y	22,203	264,980	\$927.80	\$245,848	\$216,132	87.9% ⁽²⁾
HealthPartners UnityPoint Health	Y	346	3,929	\$631.57	\$2,481	\$2,435	98.1% ⁽²⁾
Humana Inc.	Y	166,662	1,962,205	\$1,038.46	\$2,037,662	\$1,726,358	84.7% ⁽²⁾
Lasso Healthcarel	N	126	1,394	\$625.12	\$871	\$818	93.9% ⁽²⁾
Longevity Health	N	198	1,203	\$0.00	\$0	\$2,746	96.7%
Medical Associates Clinic	Y	1,917	22,798	\$128.07	\$2,920	\$2,766	94.7% ⁽²⁾
Molina Healthcare, Inc.	Y	8,677	74,539	\$1,248.07	\$93,030	\$69,694	74.9%
Provider Partners	N	529	3,284	\$0.00	\$0	\$4,735	NM
Sidney Hillman Health Centre	N	530	6,514	\$33.77	\$220	\$456	207.5%
Spartan Plan	Y	218	2,302	\$1,570.46	\$3,615	\$4,380	120.2%
Union Health Service, Inc.	N	1,980	23,432	\$64.95	\$1,522	\$3,016	198.1%
UnitedHealth Group	Y	247,824	2,983,384	\$1,092.12	\$3,258,207	\$2,667,878	81.9% ⁽²⁾
University/Quartz	N	42	431	\$587.89	\$253	\$234	92.2% ⁽²⁾
Total		619,165	7,320,603	\$1,102.26	\$8,069,236	\$6,673,811	82.6%

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

Illinois Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Centene/WellCare	Y	34,668	401,763	\$1,261.60	\$506,863	\$412,844	81.4% ⁽²⁾
Cigna Corp.	Y	10,304	125,162	\$959.27	\$120,064	\$93,245	77.7% ⁽²⁾
CVS Health Corp.	Y	46,742	550,487	\$879.03	\$483,892	\$414,561	85.7% ⁽²⁾
Essence Healthcare, Inc.	Y	10,626	127,955	\$976.73	\$124,978	\$113,227	90.6% ⁽²⁾
Family Health Network	N	5,205	62,243	\$1,073.84	\$66,839	\$65,773	98.4% ⁽²⁾
HCSC	Y	61,241	735,734	\$1,216.28	\$894,861	\$905,598	101.2% ⁽²⁾
Health Alliance	Y	20,431	245,049	\$895.66	\$219,480	\$192,252	87.6% ⁽²⁾
HealthPartners UnityPoint Health	Y	268	2,825	\$692.23	\$1,956	\$1,429	73.1% ⁽²⁾
Humana Inc.	Y	147,758	1,731,777	\$965.69	\$1,672,366	\$1,413,744	84.5% ⁽²⁾
Medical Associates Clinic	Y	1,863	22,180	\$125.13	\$2,775	\$2,569	92.6% ⁽²⁾
Molina Healthcare, Inc.	Y	3,362	44,645	\$1,255.37	\$56,046	\$40,357	72.0%
Sidney Hillman Health Centre	N	574	6,986	\$39.08	\$273	\$533	195.1%
Spartan Plan	Y	142	1,191	\$1,280.95	\$1,526	\$2,051	173.6%
Union Health Service, Inc.	N	1,943	22,535	\$112.46	\$2,534	\$2,796	110.3%
UnitedHealth Group	Y	235,585	2,847,930	\$1,041.15	\$2,965,117	\$2,501,587	84.4% ⁽²⁾
Total		580,712	6,928,462	\$1,027.58	\$7,119,571	\$6,162,567	86.6%

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 14,242 physician visits per 1000 members in 2018 and 2,094 bed days per 1000. Days per admission averaged 7.2.

Illinois Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
UnitedHealth Group	3,129,960	13,188	298,972	55,440	1,260	5.4
Humana Inc.	2,956,142	20,484	387,984	41,976	2,688	9.2
HCSC	1,194,821	19,488	627,170	50,063	10,229	12.5
CVS Health Corp.	565,439	12,326	81,843	11,458	1,784	7.1
Centene/WellCare	456,856	33,189	62,079	9,559	3,860	6.3
Health Alliance	123,505	6,048	36,919	6,380	1,808	5.8
Essence Healthcare, Inc.	86,344	8,098	10,528	2,170	987	4.9
Cigna Corp.	160,523	15,390	20,738	3,042	1,988	6.8
Family Health Network	100,702	19,415	12,012	1,967	2,316	6.1
Molina Healthcare, Inc.	35,215	9,465	8,571	1,187	2,304	7.2
Union Health Service, Inc.	14,413	7,675	39	6	21	6.5
Medical Associates Clinic	39,279	21,251	2,598	357	1,406	7.3
Sidney Hillman Health Centre	2,264	3,889	0	0	0	NA
HealthPartners UnityPoint Health	3,562	15,131	177	20	752	8.9
Spartan Plan	853	8,594	0	0	0	NA
Total	8,869,878	14,242	1,549,630	183,625	2,094	7.2

Note: Numbers presented are not risk adjusted.

Source: S&P Global Market Intelligence, NAIC, HMA

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Illinois's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$39 per month at Centene to \$177 at Humana.

Illinois Medicare Advantage Plans Premiums, Deductibles, STAR Ratings, 2020

Plan	Minimum Premium	Maximum Premium	Minimum Drug Deductible	Maximum Drug Deductible	Minimum Star Rating	Maximum Star Rating
Centene	0	39	0	435	3 Stars	3 Stars
CVS Health	0	81	0	200	3.5 Stars	4 Stars
Health Care Service Corporation	0	141	0	435	3 Stars	3 Stars
Humana	0	177	0	420	3.5 Stars	4.5 Stars
UnitedHealth Group	0	79	0	435	3.5 Stars	4.5 Stars
Total	0	177	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were roughly 2.3 million Medicare members in Illinois in 2020, up 0.7% from 2019. Traditional Medicare accounted for 69.5% of the total; however, its share is declining. Medicare Advantage enrollment accounted for 30.5% of the total at around 695,000, a 12.1% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members increased 15% to 475,078 in 2020.

Humana is the largest Medicare Advantage plan in the state, followed by CVS Health and UnitedHealth Group.

Illinois Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	1,640,053	1,580,777
<i>% y/y between reporting periods</i>		-3.6%
<i>% of total</i>	72.6%	69.5%
Medicare Advantage, Other Plans	619,820	694,619
<i>% y/y between reporting periods</i>		12.1%
<i>% of total</i>	27.4%	30.5%
Total Medicare	2,259,873	2,275,396
<i>% y/y between reporting periods</i>		0.7%
MA, Other Plans, Excluding PDP, 800 Series	405,922	475,078
<i>% y/y between reporting periods</i>		17.0%

Source: CMS, HMA

Illinois Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Centene Corporation	36,330	37,764
+/- between reporting periods	NA	1,434
% chg. Between reporting periods	NA	3.9%
% of total	8.9%	7.9%
CVS Health Corporation	69,703	90,978
+/- between reporting periods	NA	21,275
% chg. Between reporting periods	NA	30.5%
% of total	17.2%	19.2%
Health Care Service Corporation	47,558	48,013
+/- between reporting periods	NA	455
% chg. Between reporting periods	NA	1.0%
% of total	11.7%	10.1%
Humana, Inc.	138,475	154,452
+/- between reporting periods	NA	15,977
% chg. Between reporting periods	NA	11.5%
% of total	34.1%	32.5%
UnitedHealth Group, Inc.	58,495	77,751
+/- between reporting periods	NA	19,256
% chg. Between reporting periods	NA	32.9%
% of total	14.4%	16.4%
Total, 5 Top Plans	350,561	408,958
+/- between reporting periods	NA	58,397
% chg. Between reporting periods	NA	16.7%
% of total	86.4%	86.1%
Total, All Plans	405,922	475,078
+/- between reporting periods	NA	69,156
% chg. Between reporting periods	NA	17.0%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Enrollment in Illinois's dual demonstration, Illinois Medicare-Medicaid Alignment Initiative, was up 7.5% as of November 2020, compared to year-end 2019, after increasing 6.6% in 2019. Health Alliance exited the dual demonstration at the end of 2015. Health Alliance had 5,004 members as of December 2015 and served in Central Illinois. Molina is the only remaining plan in the region. Illinois also had 8,652 Special Needs Plan members as of November 2020, of which zero were dual eligibles.

Illinois Medicare-Medicaid Alignment Initiative (MMAI) Plan Enrollment, 2015-19, November 2020						
Health Plan	2015	2016	2017	2018	2019	Nov-20
Blue Cross Blue Shield of Illinois	13,758	13,926	17,272	19,092	18,290	19,807
+/- between reporting periods		168	3,346	1,820	(802)	1,517
% chg. between reporting periods		1.2%	24.0%	10.5%	-4.2%	8.3%
% of total	25.1%	29.8%	33.0%	36.3%	32.7%	32.9%
Cigna HealthSpring of Illinois	7,563	5,437	3,521	0	0	0
+/- between reporting periods		(2,126)	(1,916)	(3,521)	0	0
% chg. between reporting periods		-28.1%	-35.2%	-100.0%	NA	NA
% of total	13.8%	11.7%	6.7%	0.0%	0.0%	0.0%
CVS/Aetna Better Health Inc.	7,396	6,146	6,627	7,356	7,693	8,864
+/- between reporting periods		(1,250)	481	729	337	1,171
% chg. between reporting periods		-16.9%	7.8%	11.0%	4.6%	15.2%
% of total	13.5%	13.2%	12.6%	14.0%	13.7%	14.7%
Humana Health Plan	7,385	6,176	7,107	7,763	8,073	9,154
+/- between reporting periods		(1,209)	931	656	310	1,081
% chg. between reporting periods		-16.4%	15.1%	9.2%	4.0%	13.4%
% of total	13.5%	13.2%	13.6%	14.8%	14.4%	15.2%
WellCare/Meridian Health Plan¹	6,963	5,764	6,660	7,571	7,941	0
+/- between reporting periods		(1,199)	896	911	370	(7,941)
% chg. between reporting periods		-17.2%	15.5%	13.7%	4.9%	-100.0%
% of total	12.7%	12.4%	12.7%	14.4%	14.2%	0.0%
Health Alliance	5,004	0	0	0	0	0
+/- between reporting periods		(5,004)	0	0	0	0
% chg. between reporting periods		-100.0%	NA	NA	NA	NA
% of total	9.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Molina Healthcare	3,779	3,899	4,701	3,268	6,143	6,760
+/- between reporting periods		120	802	(1,433)	2,875	617
% chg. between reporting periods		3.2%	20.6%	-30.5%	88.0%	10.0%
% of total	6.9%	8.4%	9.0%	6.2%	11.0%	11.2%
Centene Health Plan Inc.¹	2,922	5,321	6,500	7,502	7,869	15,632
IlliniCare	2,922	5,321	6,500	7,502	7,869	6,592
WellCare/Meridian Health Plan	0	0	0	0	0	9,040
+/- between reporting periods		2,399	1,179	1,002	367	7,763
% chg. between reporting periods		82.1%	22.2%	15.4%	4.9%	98.7%
% of total	5.3%	11.4%	12.4%	14.3%	14.0%	26.0%
Total Illinois²	54,770	46,669	52,388	52,552	56,015	60,217
+/- between reporting periods		(8,101)	5,719	164	3,463	4,202
% chg. between reporting periods		-14.8%	12.3%	0.3%	6.6%	7.5%

1. Centene acquired WellCare/Meridian in January 2020. As part of that transaction, Centene sold their IlliniCare Medicaid plan to CVS/Aetna and held onto their duals and YouthCare managed care products.

2. 2019 plan enrollment in some counties was excluded from plan totals due to HIPAA.

Source: IL Department of Healthcare and Family Services, HMA

Illinois SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Humana	5,944		5,944		68.7%
UnitedHealthcare	1,259			1,259	14.6%
Provider Partners Health Plan	781			781	9.0%
Longevity Health Plan	262			262	3.0%
MA Delivery Innovations	179		19	160	2.1%
Spartan Plan	159		17	142	1.8%
Centene	68		68		0.8%
Total	8,652	0	6,048	2,604	100.0%

Source: CMS, HMA