

**Major Medical Health Insurance
Threshold Rate Increases (10% or More)
Filed with Arizona Department of Insurance
For Effective Date January 1, 2016**

Filing Company	Market/Type	Date Filed	Overall % Impact	ON/OFF Health Insurance Exchange	SERFF Tracking # (for HFAI search)
Aetna Health Inc.	Small Group HMO	5/12/2015	11.9%	OFF only	AETN-130075059
Aetna Health Insurance Company	Small Group POS	5/12/2015	11.9%	OFF only	AETN-130075062
Aetna Life Insurance Company	Small Group INDEMNITY	5/13/2015	12.0%	OFF only	AETN-130075065
Aetna Life Insurance Company	Small Group PPO	5/12/2015	12.0%	OFF only	AETN-130075110
Blue Cross and Blue Shield of Arizona	Individual PPO	4/15/2015	21.2%	OFF only (Transitional)	BCAZ-130000603
Blue Cross and Blue Shield of Arizona	Individual HMO	5/12/2015	21.4%	ON and OFF	BCAZ-130040439
Blue Cross and Blue Shield of Arizona	Small Group PPO	5/12/2015	6.94%*	ON and OFF	BCAZ-130070780
Blue Cross and Blue Shield of Arizona	Small Group PPO	5/12/2015	6.94%*	OFF only	BCAZ-130072811
Cigna Health and Life Insurance Company	Individual PPO	5/14/2015	15.7%	OFF only	CCGH-130029312
Health Net Life Insurance Company	Small Group PPO	5/14/2015	13.1%	ON and OFF	HNAZ-130066695
Health Net Life Insurance Company	Individual PPO	5/14/2015	16.2%	ON and OFF	HNAZ-130066707
Health Net of Arizona, Inc.	Individual HMO	5/14/2015	24.7%	ON and OFF	HNAZ-130066832

*The Rate Impact for two of the products in this filing exceeds the 10% threshold (13.41% and 13.63%, respectively).

To view further information about any of these filings, please go to:

<https://insurance.az.gov/consumers/help-health-insurance/information-about-health-insurance-rate-increases>

This Rate Increase Help page provides two options for viewing additional information.

1. Click, "Click here to search health insurance filings using HFAI."
Click, "I agree" (if the page does not load, refresh and try again).
Enter the SERFF Tracking # (from the chart above) in the box entitled, "Tracking Number."
Click "Search." Click on the filing and view the rate justification documents.
2. Alternatively, Click, "Click here to search threshold rate filings using the Healthcare.gov Rate Review page"
OR, Go to <https://ratereview.healthcare.gov/>.
Select, "Search ACA-Compliant Products" OR "Search Transitional Products."
Choose, "Arizona."
Enter the full "Company Name" from the chart above.
Enter "Effective Date Range" of 01/01/2016 to 12/31/2016.
Click, "Submit Search."
Click on the filing of interest to view additional information.

To submit comments about any of these proposed increases, please send an email to RateReview@azinsurance.gov.

Please write "Comment on [Company Name] Rate Increase" in the subject line of the email.

The Rate Increase Help Page also contains links to sign up for MailChimp notices regarding rate increases (Click, "Click here to sign up to be notified when health insurers submit threshold rate filings") and to view previous notices of threshold rate filings and determinations (Click, "Click here to view previous threshold rate filings and determinations").

If you have questions, please email Steven Noble at snoble@azinsurance.gov.