

Arizona Department of Insurance
Major Medical Health Insurance Rate Filings and Final Rate Changes
 Effective Date January 1, 2018

10/06/2017

Filing Company	Type	Market	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
INDIVIDUAL							
Blue Cross and Blue Shield of Arizona	HMO	Individual	-0.9%	-3.1%	9.8%	ON and OFF	BCAZ-131050251
CIGNA HealthCare of Arizona, Inc.	HMO	Individual	61.7%*	61.7%	61.7%	OFF only	CCGH-131030504
Freedom Life Insurance Company of America	PPO	Individual	39.9%*	39.9%	39.9%	OFF only	USHG-131024464
Health Net of Arizona, Inc.	HMO	Individual	1.8%	-9.0%	3.6%	ON and OFF	HNAZ-131061124
SMALL GROUP							
Aetna Health Inc.	HMO	Small Group	-5.7%	-5.7%	-5.7%	OFF only	AETN-131058544
Aetna Health Insurance Company	POS	Small Group	-5.7%	-5.7%	-5.7%	OFF only	AETN-131058498
Aetna Life Insurance Company	PPO	Small Group	16.8%*	12.4%	20.8%	OFF only	AETN-130897466
All Savers Insurance Company	PPO	Small Group	9.5%*	3.9%	12.1%	OFF only	UHLC-131057774
Banner Health and Aetna Health Insurance Company	PPO	Small Group	1.7%*	-7.2%	15.2%	OFF only	AETN-131058437
Banner Health and Aetna Health Plan, Inc.	HMO	Small Group	-33.6%	-33.6%	-33.6%	OFF only	AETN-131030166
Blue Cross and Blue Shield of Arizona	HMO	Small Group	6.9%*	-5.8%	16.6%	OFF only	BCAZ-131067927
Blue Cross and Blue Shield of Arizona	PPO	Small Group	6.9%*	-5.8%	16.6%	OFF only	BCAZ-131051084
CIGNA HealthCare of Arizona, Inc.	HMO	Small Group	6.8%	6.8%	6.8%	OFF only	CCGH-131018031
Cigna Health and Life Insurance Company	PPO	Small Group	-2.5%	-2.5%	-2.5%	OFF only	CCGH-131020358
Health Net Life Insurance Company	PPO	Small Group	6.6%*	3.4%	10.2%	OFF only	HNAZ-131075208
Health Net of Arizona, Inc.	HMO	Small Group	4.4%	3.4%	5.1%	OFF only	HNAZ-131061379
Humana Health Plan, Inc.	HMO	Small Group	15.76%*	1.62%	29.65%	OFF only	HUMA-131037009
Humana Insurance Company	PPO	Small Group	14.59%*	5.52%	29.37%	OFF only	HUMA-131036990
National Health Insurance Company	PPO	Small Group	9.48%	9.48%	9.48%	OFF only	NHIC-131053681
UnitedHealthcare Insurance Company	PPO	Small Group	10.8%*	4.0%	21.6%	OFF only	UHLC-131056900
UnitedHealthcare of Arizona, Inc.	HMO	Small Group	10.9%*	3.4%	22.4%	OFF only	UHLC-131056882
WMI Mutual Insurance Company	PPO	Small Group	4.4%	1.2%	5.7%	OFF only	WMIC-131051049

*Overall increases of 10% or more, and filings where the increase for at least one plan in the filing was 10% or greater, were subject to threshold rate review.

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Notes:

- Plans may be sold ON the Health Insurance Marketplace (www.healthcare.gov) or OFF the Marketplace, direct from the insurer.
- Due to a change in the federal default standard age curve, individuals aged 0 – 20 may experience a greater premium increase than displayed in the chart above. For additional information please see https://insurance.az.gov/sites/default/files/documents/files/Rates_and_Premiums_FAQs_9-27-17.pdf

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

- Instructions on viewing rates information via SERFF Filing Access
- Instructions on viewing rates information in the rate review portion of Healthcare.gov (<https://ratereview.healthcare.gov>)
- Sign up for email (MailChimp) notices about rate increases

Send questions to Steven Noble at snoble@azinsurance.gov