

Arizona Department of Insurance  
**Major Medical Health Insurance Rate Filings and Final Rate Changes**  
 Effective Date January 1, 2019

10/3/2018

Filing Company	Type	Market	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
<b>INDIVIDUAL</b>							
Blue Cross and Blue Shield of Arizona	HMO	Individual	0.2%	-14.24%	41.64%	ON and OFF	BCAZ-131487253
Bright Health Company of Arizona	HMO	Individual	NEW	NEW	NEW	ON and OFF	BRHP-131492087
CIGNA HealthCare of Arizona, Inc.	HMO	Individual	-22.0%	-22.0%	-22.0%	ON and OFF	CCGH-131501289
Health Net of Arizona, Inc.	HMO	Individual	-6.3%	-11.1%	6.5%	ON and OFF	HNAZ-131503472
Oscar Health Plan, Inc.	HMO	Individual	NEW	NEW	NEW	ON and OFF	OHIN-131505813
<b>SMALL GROUP</b>							
Aetna Health Inc.	HMO	Small Group	5.6%	-1.0%	12.2%	OFF only	AETN-131499008
Aetna Health Insurance Company	POS	Small Group	5.6%	-1.0%	12.2%	OFF only	AETN-131499105
Aetna Life Insurance Company	PPO	Small Group	2.0%	-11.7%	11.6%	OFF only	AETN-131526944
All Savers Insurance Company	PPO	Small Group	6.3%	3.9%	10.4%	OFF only	UHLC-131513813
Banner Health and Aetna Health Insurance Company	PPO	Small Group	8.3%	3.1%	15.0%	OFF only	AETN-131499147
Banner Health and Aetna Health Plan, Inc.	HMO	Small Group	9.9%	9.9%	9.9%	OFF only	AETN-131499127
Blue Cross and Blue Shield of Arizona	HMO	Small Group	4.6%	-6.5%	14.4%	OFF only	BCAZ-131487288
Blue Cross and Blue Shield of Arizona	PPO	Small Group	4.4%	-11.8%	14.5%	OFF only	BCAZ-131487337
CIGNA HealthCare of Arizona, Inc.	HMO	Small Group	-10.5%	-10.5%	-10.5%	OFF only	CCGH-131492261
Cigna Health and Life Insurance Company	PPO	Small Group	6.8%	6.8%	6.8%	OFF only	CCGH-131510931
Humana Health Plan, Inc.	HMO	Small Group	10.13%	7.58%	12.85%	OFF only	HUMA-131522923
Humana Insurance Company	PPO	Small Group	9.84%	7.4%	12.8%	OFF only	HUMA-131522926
National Health Insurance Company	PPO	Small Group	10.78%	10.77%	10.78%	OFF only	NHIC-131499649
UnitedHealthcare Insurance Company	PPO	Small Group	4.93%	-2.62%	14.27%	OFF only	UHLC-131513424
UnitedHealthcare of Arizona, Inc.	HMO	Small Group	0.46%	-10.67%	9.92%	OFF only	UHLC-131513439
WMI Mutual Insurance Company	PPO	Small Group	2.4%	-3.0%	5.2%	OFF only	WMIC-131519665

\*Overall increases of 15% or more, and filings where the increase for at least one plan in the filing was 15% 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](http://www.healthcare.gov)) or OFF the Marketplace, direct from the insurer.**

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

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