



**Office of the Director
Arizona Department of Insurance**

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Douglas A. Ducey, Governor
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[Director's Message Regarding Major Medical Rates for 2018](#)

Open enrollment will be available from **November 1, 2017 through December 15, 2017** for health insurance coverage commencing January 1, 2018. Here are a few things you can expect when purchasing or renewing health insurance this year.

In Arizona, the overall average **Marketplace** (“on-exchange”) Plan Year 2018 rates have stabilized with only slight changes from last year’s premium rates. This is significant for our market after sustaining large premium increases in 2017. This premium rate stabilization gives us hope that more insurers may consider entering our market for Plan Year 2019. Unfortunately, like last year, Arizonan’s health insurance plan choices are limited. Only two insurance carriers will be issuing tax subsidized major medical policies on the exchange in 2018. One insurer will be offering health plans in Maricopa and Pima counties, and the other insurer will be offering plans in the other 13 counties. Additionally, we are down to a total of 4 health insurers offering individual plans off-exchange for 2018. Visit our [Health insurance rate page](#) to see a list of plans and premium averages by county.

Additionally, you can view detailed information, compare plans, and complete the enrollment process at the federal Marketplace website at <https://www.healthcare.gov>.

As you may have read, the federal government announced that it will stop reimbursing insurers for Cost Share Reductions (CSR) associated with major medical policies issued to Marketplace customers that meet the federal poverty level criteria. This announcement did not result in any changes to the 2018 Arizona Marketplace plan rates for Open Enrollment.

Families with children should be aware that the federal government made some changes to the “child” premium rate calculations which will result in higher premiums for children. This will have the greatest impact on families that do not qualify for the premium tax credit. For an explanation of how rates for children will be changing, please read our [Frequently Asked Questions](#) document.

Under Arizona state law, the Department of Insurance is not given the legal authority to approve or disapprove the major medical health insurance rates filed with us. Instead, the Department’s role is to review the rate filings and confirm that valid, detailed financial and actuarial justification (as required by federal and state law) is provided and any change in the rate is found reasonable by these standards. In order to perform that review, the Department engages independent actuaries to scrutinize the rate filings in depth to confirm compliance with the laws and regulations. You can read the insurers’ justification of their rate increases and a narrative describing the data and assumptions that the insurer used to develop its rate (a consumer justification) by visiting www.RateReview.Healthcare.gov. Visitors can also see a list of all rate change filings (On and Off Marketplace, Individual and Small Group) on the Department’s [Health Insurance Rate Information webpage](#).