

Arizona Department of Insurance
Major Medical Health Insurance Filings Containing a Threshold Rate Increase (10% or greater)

For Effective Date January 1, 2017

Filing Company	Market	Type	Date Filed	Threshold Increase Requested (Weighted Average)	Increase Revised 08/16**	ON/OFF Health Insurance Marketplace	SERFF Tracking #
INDIVIDUAL MAJOR MEDICAL HEALTH INSURANCE FILINGS							
Aetna Health Inc.	Individual	HMO	05/06/16	18.3%	85.8%	ON and OFF	AETN-130496067
Aetna Health Inc.	Individual	HMO	05/06/16	18.3%		OFF only	AETN-130496053
Blue Cross and Blue Shield of Arizona	Individual	HMO	05/06/16	64.87%	51.2%	ON and OFF	BCAZ-130545537
Cigna Healthcare of Arizona, Inc.	Individual	HMO	05/06/16	8.7%*	19.2%	ON and OFF	CCGH-130517408
Enterprise Life Insurance Company	Individual	PPO	05/06/16	17.37%		OFF only	USHG-130536187
Freedom Life Insurance Company of America	Individual	PPO	05/06/16	17.37%		OFF only	USHG-130536185
National Foundation Life Insurance Company	Individual	PPO	05/06/16	17.37%		OFF only	USHG-130536206
Health Choice Insurance Company	Individual	HMO	05/06/16	28.1%	(Exiting market)	ON and OFF	HECH-130558495
Health Net of Arizona, Inc.	Individual	HMO	05/06/16	29.1%	48.5%	ON and OFF	HNAZ-130490959
Phoenix Health Plans, Inc.	Individual	HMO	05/06/16	60.4%	122.8%	ON and OFF	AHEM-130560315
SMALL GROUP MAJOR MEDICAL HEALTH INSURANCE FILINGS							
Aetna Health Inc.	Small Group	HMO	05/06/16	4.0%*		OFF only	AETN-130496045
Aetna Health Insurance Company	Small Group	POS	05/06/16	4.0%*		OFF only	AETN-130496057
Aetna Life Insurance Company	Small Group	INDEM	05/06/16	7.5%*		OFF only	AETN-130496064
Aetna Life Insurance Company	Small Group	PPO	05/06/16	7.5%*		OFF only	AETN-130496063
Health Net Life Insurance Company	Small Group	PPO	05/06/16	17.4%		OFF only	HNAZ-130542439
Health Net of Arizona, Inc.	Small Group	HMO	05/06/16	16.3%		OFF only	HNAZ-130567433
Humana Health Plan Inc.	Small Group	HMO	05/06/16	4.0%*		OFF only	HUMA-130575444
Humana Insurance Company	Small Group	PPO	05/06/16	4.1%*		OFF only	HUMA-130575495
UnitedHealthcare Insurance Company	Small Group	PPO	05/06/16	1.55%*		OFF only	UHLC-130570565

*Overall rate impact is less than 10%; however, the filing is subject to threshold rate review because the increase for at least one plan is 10% or greater.

**Insurer requests revised threshold increase due to market exit of some insurers, and changes in number and location of other insurers' offerings.

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Please visit:

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

Find on this web page:

- Instructions on viewing information via the Health Insurance Filings Access Interface (“HFAP”)
 - Until October 2016, only rates information on threshold increase filings will be available on this web page
- Instructions on viewing rates information in the rate review portion of Healthcare.gov (<https://ratereview.healthcare.gov>)
 - In early June, CMS will post information about all rate changes on this website
- Sign up for email (MailChimp) notices about rate increases

To submit comments about any of these proposed increases,

- Send an email to RateReview@azinsurance.gov
 - Please write "Comment on [*Company Name*] Rate Increase" in the subject line of the email

Send questions to Steven Noble at snoble@azinsurance.gov