

State of Arizona Individual On & Off-Exchange Health Plans

2020 Premium Rates (Minimum, Average, and Maximum) By Metal Level and Sample Family Structures

Individual Age 25 Non-Tobacco User

Area	Catastrophic			Bronze			Silver			Gold		
	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Coconino, Mohave, Navajo	\$347	\$347	\$347	\$405	\$408	\$412	\$515	\$521	\$527	\$597	\$597	\$597
Rating Area 2: Yavapai	\$343	\$343	\$343	\$400	\$404	\$407	\$509	\$515	\$521	\$591	\$591	\$591
Rating Area 3: La Paz, Yuma	\$370	\$370	\$370	\$431	\$435	\$438	\$549	\$555	\$561	\$636	\$636	\$636
Rating Area 4: Maricopa	\$235	\$238	\$245	\$264	\$283	\$320	\$289	\$333	\$380	\$442	\$472	\$501
Rating Area 5: Gila, Pinal	\$286	\$286	\$286	\$333	\$339	\$351	\$346	\$403	\$455	\$491	\$549	\$591
Rating Area 6: Pima	\$193	\$193	\$194	\$218	\$233	\$251	\$243	\$276	\$320	\$336	\$385	\$415
Rating Area 6: Santa Cruz	\$239	\$239	\$239	\$235	\$256	\$283	\$243	\$289	\$362	\$397	\$407	\$415
Rating Area 7: Cochise	\$288	\$288	\$288	\$335	\$338	\$341	\$427	\$432	\$437	\$495	\$495	\$495
Rating Area 7: Graham, Greenlee	\$288	\$288	\$288	\$335	\$343	\$356	\$351	\$409	\$462	\$495	\$557	\$601

Couple Age 30 Non-Tobacco Users

Area	Catastrophic			Bronze			Silver			Gold		
	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Coconino, Mohave, Navajo	\$785	\$785	\$785	\$915	\$923	\$931	\$1,165	\$1,178	\$1,192	\$1,350	\$1,350	\$1,350
Rating Area 2: Yavapai	\$776	\$776	\$776	\$905	\$912	\$920	\$1,152	\$1,165	\$1,178	\$1,335	\$1,335	\$1,335
Rating Area 3: La Paz, Yuma	\$836	\$836	\$836	\$975	\$983	\$991	\$1,240	\$1,255	\$1,269	\$1,438	\$1,438	\$1,438
Rating Area 4: Maricopa	\$531	\$539	\$554	\$596	\$640	\$723	\$653	\$753	\$860	\$999	\$1,067	\$1,133
Rating Area 5: Gila, Pinal	\$646	\$646	\$646	\$753	\$767	\$793	\$782	\$912	\$1,029	\$1,111	\$1,242	\$1,337
Rating Area 6: Pima	\$435	\$437	\$439	\$492	\$527	\$568	\$549	\$624	\$722	\$759	\$871	\$939
Rating Area 6: Santa Cruz	\$539	\$539	\$539	\$532	\$579	\$640	\$549	\$652	\$819	\$897	\$921	\$939
Rating Area 7: Cochise	\$650	\$650	\$650	\$758	\$764	\$771	\$965	\$976	\$987	\$1,118	\$1,118	\$1,118
Rating Area 7: Graham, Greenlee	\$650	\$650	\$650	\$758	\$776	\$806	\$794	\$926	\$1,046	\$1,118	\$1,258	\$1,359

Couple Age 40 + 2 Children Non-Tobacco Users¹

Area	Catastrophic			Bronze			Silver			Gold		
	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Coconino, Mohave, Navajo	\$1,487	\$1,487	\$1,487	\$1,734	\$1,749	\$1,763	\$2,207	\$2,233	\$2,258	\$2,559	\$2,559	\$2,559
Rating Area 2: Yavapai	\$1,471	\$1,471	\$1,471	\$1,715	\$1,729	\$1,744	\$2,182	\$2,208	\$2,233	\$2,531	\$2,531	\$2,531
Rating Area 3: La Paz, Yuma	\$1,584	\$1,584	\$1,584	\$1,847	\$1,863	\$1,879	\$2,351	\$2,378	\$2,406	\$2,726	\$2,726	\$2,726
Rating Area 4: Maricopa	\$1,006	\$1,021	\$1,051	\$1,129	\$1,213	\$1,371	\$1,238	\$1,427	\$1,630	\$1,893	\$2,022	\$2,148
Rating Area 5: Gila, Pinal	\$1,224	\$1,224	\$1,224	\$1,426	\$1,453	\$1,503	\$1,481	\$1,728	\$1,950	\$2,105	\$2,353	\$2,534
Rating Area 6: Pima	\$825	\$828	\$832	\$933	\$999	\$1,076	\$1,040	\$1,182	\$1,369	\$1,438	\$1,651	\$1,779
Rating Area 6: Santa Cruz	\$1,022	\$1,022	\$1,022	\$1,008	\$1,097	\$1,212	\$1,040	\$1,237	\$1,552	\$1,699	\$1,746	\$1,779
Rating Area 7: Cochise	\$1,232	\$1,232	\$1,232	\$1,436	\$1,448	\$1,461	\$1,828	\$1,849	\$1,871	\$2,120	\$2,120	\$2,120
Rating Area 7: Graham, Greenlee	\$1,232	\$1,232	\$1,232	\$1,436	\$1,471	\$1,527	\$1,505	\$1,754	\$1,982	\$2,120	\$2,385	\$2,575

Couple Age 55 Non-Tobacco Users

Area	Catastrophic			Bronze			Silver			Gold		
	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Coconino, Mohave, Navajo	\$1,542	\$1,542	\$1,542	\$1,797	\$1,813	\$1,828	\$2,288	\$2,315	\$2,341	\$2,653	\$2,653	\$2,653
Rating Area 2: Yavapai	\$1,525	\$1,525	\$1,525	\$1,777	\$1,793	\$1,808	\$2,263	\$2,289	\$2,315	\$2,624	\$2,624	\$2,624
Rating Area 3: La Paz, Yuma	\$1,643	\$1,643	\$1,643	\$1,915	\$1,931	\$1,948	\$2,437	\$2,466	\$2,494	\$2,826	\$2,826	\$2,826
Rating Area 4: Maricopa	\$1,042	\$1,059	\$1,089	\$1,171	\$1,258	\$1,421	\$1,283	\$1,479	\$1,690	\$1,963	\$2,096	\$2,227
Rating Area 5: Gila, Pinal	\$1,269	\$1,269	\$1,269	\$1,479	\$1,507	\$1,558	\$1,536	\$1,792	\$1,991	\$2,183	\$2,440	\$2,628
Rating Area 6: Pima	\$855	\$859	\$862	\$967	\$1,035	\$1,115	\$1,078	\$1,225	\$1,419	\$1,490	\$1,712	\$1,845
Rating Area 6: Santa Cruz	\$1,060	\$1,060	\$1,060	\$1,045	\$1,137	\$1,257	\$1,078	\$1,282	\$1,609	\$1,762	\$1,810	\$1,845
Rating Area 7: Cochise	\$1,277	\$1,277	\$1,277	\$1,489	\$1,502	\$1,514	\$1,895	\$1,917	\$1,939	\$2,198	\$2,198	\$2,198
Rating Area 7: Graham, Greenlee	\$1,277	\$1,277	\$1,277	\$1,489	\$1,525	\$1,583	\$1,560	\$1,819	\$2,054	\$2,198	\$2,472	\$2,670

Comments:

This exhibit provides a summary of the 2020 premium rates for plans available On and Off-Exchange by the following companies:

- Arizona Complete Health
- Blue Cross and Blue Shield of Arizona
- Bright Health Company of Arizona
- Cigna HealthCare of Arizona, Inc.
- Oscar Health Plan, Inc.

Premiums may vary due to rounding. Refer to rates on file for more detail.

Companies who vary premiums by tobacco status will typically have lower non-tobacco rates than companies that have a blended premium, regardless of tobacco status.

The minimum premium is the lowest possible for all companies and plan IDs for the given metal level and rating area, the maximum premium is the highest possible premium.

The average premium is calculated by averaging all plan IDs in each area.

¹40 year old couple is shown with one child age 15 and one child age 18