

**INDIVIDUAL Major Medical Health Insurance Rate Changes**  
**Filed with Arizona Department of Insurance**  
**Effective January 1, 2016**

Filing Company	Market/ Type	Date Filed	Overall % Impact <i>(an increase of 10% or more requires threshold rate review)</i>	Lowest Silver Plan Premium <i>(for a 40 year-old single nonsmoker in Maricopa County)</i>	ON/OFF Federal Health Insurance Exchange	SERFF* Tracking # <i>(to access one of these rate filings, follow the instructions on the next page for using the "HFAI" search engine— enter the Tracking # below when searching in "HFAI")</i>	Threshold Rate Review Determination <i>(to view Arizona's final determination on threshold filings of 10% or more, follow the instructions on the next page for using the link below; determination will be available via the link after 10/31/2015)</i>
Aetna Health Inc.	Individual HMO	5/08/2015	0% (new)	\$277.00	ON and OFF	AETN-129983963	
Aetna Health Inc.	Individual HMO	5/08/2015	0% (new)	\$277.00	OFF only	AETN-129984042	
All Savers Insurance Company	Individual PPO	5/04/2015	1.7%	\$248.69	ON and OFF	UHLC-130015713	
Blue Cross and Blue Shield of Arizona	Individual HMO	5/12/2015	21.4%	\$268.79	ON and OFF	BCAZ-130040439	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Cigna Health and Life Insurance Company	Individual PPO	5/14/2015	15.7%	\$411.82	OFF only	CCGH-130029312	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Cigna Healthcare of Arizona, Inc.	Individual HMO	5/13/2015	0.0%	\$259.21	ON and OFF	CCGH-130022109	
Compass Cooperative Health Plan, Inc. dba Meritus Health Partners	Individual HMO	5/14/2015 8/12/2015	23.5%	\$209.22	ON and OFF	COCO-130039371	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Compass Cooperative Health Plan, Inc. dba Meritus Mutual Health Partners	Individual PPO	5/14/2015 8/25/2015	30.1%	\$326.29	OFF only	COCO-130039392	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Enterprise Life Insurance Company	Individual PPO	5/5/2015	9.9%	Bronze only \$292.06	OFF only	USHG-130042860	
Freedom Life Insurance Company of America	Individual PPO	5/5/2015	9.9%	Bronze only \$292.06	OFF only	USHG-130020081	
Health Choice Insurance Company	Individual HMO	5/15/2015 8/12/2015	10.1%	\$206.91	ON and OFF	HECH-130065978	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Health Net Life Insurance Company	Individual PPO	5/14/2015	16.2%	\$284.59	ON and OFF	HNAZ-130066707	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Health Net of Arizona, Inc.	Individual HMO	5/14/2015	24.7%	\$276.47	ON and OFF	HNAZ-130066832	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
Humana Health Plan, Inc.	Individual HMO	5/14/2015	1.3%	\$269.15	ON and OFF	HUMA-130068784	

\* SERFF is the System for Electronic Rate and Form Filing

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<b>Humana Insurance Company</b>	Individual PPO	5/12/2015	-4.2%	Bronze Only \$227.08	OFF only	HUMA-130068799	
<b>National Foundation Life Insurance Company</b>	Individual PPO	5/5/2015	9.9%	Bronze only \$292.06	OFF only	USHG-130042818	
<b>Phoenix Health Plans, Inc.</b>	Individual HMO	5/14/2015	0.0%	\$204.09	ON and Off	AHEM-130060823	
<b>United Healthcare Life Insurance Company</b>	Individual PPO	5/7/2015	6.6%	\$310.75 \$295.92 HSA	Off only	AMMS-130031050	

**To view additional Rate Filing information:**

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

This Arizona Department of Insurance (“ADOI”) Rate Increase Help page provides two options for viewing additional information on rate filings. If the ADOI Rate Increase page does not load, try refreshing the webpage.

1. Click on the link for **The Health Filing Access Interface (“HFAI”)** search engine  
Click, “I agree” (if the page does not load, refresh the ADOI Rate page and try again)  
Type in, SERFF Tracking # (from chart above) in the box entitled, “Tracking Number”  
Click, “Search”  
In the list that displays, click on the filing of interest to view the rate justification documents
2. Alternatively, Click on the link for **The Healthcare.gov Rate Review page**  
OR, access this federal rate filing search engine directly at <https://ratereview.healthcare.gov/>  
Select, “Search ACA-Compliant Products”  
Choose, “Arizona”  
Type in, “Company Name” (from the chart above)  
Type in, “Effective Date Range” -- 01/01/2016 to 12/31/2016  
Click, “Submit Search”  
Click, on the filing of interest to view additional information  
NOTE: ADOI’s final determination on threshold rate increases (10% or greater) can be viewed at this website after 10/31/2015

The ADOI Rate Increase Help Page also contains a link to sign up for MailChimp email notices regarding rate increases (Click, **“Click here to be notified about Threshold Increases,”** then complete and submit the requested contact information)

To view previous notices of threshold rate filings and determinations: click on **“Click here to view previous threshold rate increase notices”**

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