

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

<b>Filing Company</b>	<b>Market/Type</b>	<b>Date Filed</b>	<b>Overall % Impact</b> <i>(an increase of 10% or more requires threshold rate review)</i>	<b>Lowest Silver Plan Premium</b> <i>(for a 40 year-old single nonsmoker in Maricopa County)</i>	<b>ON/OFF Federal Health Insurance Exchange</b>	<b>SERFF<sup>1</sup> Tracking #</b> <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>	<b>Threshold Rate Review Determination</b> <i>(to view Arizona's final determination on threshold increases of 10% or more, follow the instructions on the next page for using the link below; determinations will be available via the link after 10/31/2015)</i>
<b>Aetna Health Inc.</b>	Small Group HMO	5/12/2015	15.6%	\$417.03	OFF only	AETN-130075059	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Aetna Health Insurance Company</b>	Small Group POS	5/12/2015	15.6%	\$417.03	OFF only	AETN-130075062	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Aetna Life Insurance Company</b>	Small Group INDEMNITY	5/13/2015	16.7%	\$273.70	OFF only	AETN-130075065	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Aetna Life Insurance Company</b>	Small Group PPO	5/12/2015	16.7%	\$273.70	OFF only	AETN-130075110	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>All Savers Insurance Company</b>	Small Group PPO	5/15/2015	-5.4%	\$342.24	ON and OFF	UHLC-130025331	
<b>Blue Cross and Blue Shield of Arizona</b>	Small Group PPO	5/12/2015	8.2% <sup>2</sup>	\$415.43	ON and OFF	BCAZ-130070780	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Blue Cross and Blue Shield of Arizona</b>	Small Group PPO	5/12/2015	8.2% <sup>2</sup>	\$273.07	OFF only	BCAZ-130072811	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Cigna Health and Life Insurance Company</b>	Small Group PPO	5/15/2015	-4.2%	Bronze HSA Only \$399.13	OFF only	CCGH-130041043	
<b>Cigna Healthcare of Arizona, Inc.</b>	Small Group HMO	5/15/2015	-0.8%	\$490.92	OFF only	CCGH-130056804	
<b>Compass Cooperative Health Plan, Inc. dba Meritus Health Partners</b>	Small Group HMO	5/14/2015 8/17/2015	14.6%	\$195.24	ON and OFF	COCO-130039372	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Compass Cooperative Health Plan, Inc. dba Meritus Mutual Health Partners</b>	Small Group PPO	5/14/2015 8/14/2015	13.8%	\$289.50	ON and OFF	COCO-130039373	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Health Net Life Insurance Company</b>	Small Group PPO	5/14/2015	13.1%	\$340.50	ON and OFF	HNAZ-130066695	<a href="https://ratereview.healthcare.gov/">https://ratereview.healthcare.gov/</a>
<b>Health Net of Arizona, Inc</b>	Small Group HMO	5/14/2015	7.7%	\$285.79	ON and OFF	HNAZ-130066509	
<b>Humana Health Plan, Inc.</b>	Small Group HMO	5/15/2015	4.27%	\$257.01 POS <sup>3</sup> \$295.06	OFF only	HUMA-130056497	

<sup>1</sup> SERFF is the System for Electronic Rate and Form Filing

<sup>2</sup> Overall rate impact was 8.2%, but two products in the filing exceeded the 10% threshold; therefore, the filing was subject to threshold rate review

<sup>3</sup> POS is a point-of-service plan

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<b>Humana Insurance Company</b>	Small Group PPO	5/11/2015	0.89%	\$302.60	OFF only	HUMA-130064097	
<b>National Health Insurance Company</b>	Small Group PPO	5/15/2015	0.0% (new)	Bronze only \$484.26	OFF only	ICCI-130037170	
<b>United Healthcare Insurance Company</b>	Small Group PPO	5/15/2015	2.1%	\$284.84	OFF only	UHLC-130068522	
<b>United Healthcare of Arizona</b>	Small Group HMO	5/15/2015	2.1%	\$274.41	OFF only	UHLC-130068555	
<b>WMI Mutual Insurance Company</b>	Small Group PPO	5/15/2015	5.2%	\$409.00	OFF only	WMIC-130082015	

**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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