

Arizona Department of Insurance
Major Medical Health Insurance Rate Filings and Final Rate Changes
 Effective Date January 1, 2020

10/9/2019

Filing Company	Type	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
Individual						
Blue Cross and Blue Shield of Arizona	HMO	-0.10%	-6.49%	4.02%	ON and OFF	BCAZ-131925823
Bright Health Company of Arizona	HMO	0.08%	-4.40%	5.30%	ON and OFF	BRHP-131932289
CIGNA HealthCare of Arizona, Inc.	HMO	-3.10%	-17.10%	-1.40%	ON and OFF	CCGH-131926022
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	0.00%	-4.00%	10.00%	ON and OFF	HNAZ-131949184
Oscar Health Plan, Inc.	HMO	-5.71%	-14.47%	-1.79%	ON and OFF	OHIN-131879893
Small Group						
Aetna Health Inc.	HMO	-2.00%	-2.10%	5.40%	OFF only	AETN-131942512
Aetna Health Insurance Company	POS	-2.00%	-2.10%	5.40%	OFF only	AETN-131942532
Aetna Life Insurance Company	PPO	1.40%	-9.20%	8.40%	OFF only	AETN-131942528
Aetna Life Insurance Company	INDEM	NEW	NEW	NEW	OFF only	AETN-131942455
Banner Health and Aetna Health Insurance Company	PPO	-1.20%	-9.60%	4.50%	OFF only	AETN-131942533
Banner Health and Aetna Health Plan, Inc.	HMO	5.40%	5.40%	5.40%	OFF only	AETN-131942594
Blue Cross and Blue Shield of Arizona	HMO	5.90%	2.20%	9.50%	OFF only	BCAZ-131925875
Blue Cross and Blue Shield of Arizona	PPO	5.00%	1.30%	10.00%	OFF only	BCAZ-131925824
CIGNA HealthCare of Arizona, Inc.	HMO	13.54%	13.54%	13.54%	OFF only	CCGH-131926021
Cigna Health and Life Insurance Company	PPO	5.50%	5.50%	5.50%	OFF only	CCGH-131925986
Humana Health Plan, Inc.	HMO	3.67%	-0.84%	11.28%	OFF only	HUMA-131931334
Humana Insurance Company	PPO	7.00%	4.46%	11.00%	OFF only	HUMA-131943134
Humana Insurance Company	INDEM	-3.19%	-3.19%	-3.19%	OFF only	HUMA-131943134
National Health Insurance Company	PPO	10.70%	10.70%	10.71%	OFF only	NHIC-131932357
UnitedHealthcare Insurance Company	PPO	9.30%	2.40%	14.00%	OFF only	UHLC-131921691
UnitedHealthcare of Arizona, Inc.	HMO	8.10%	2.50%	12.60%	OFF only	UHLC-131921669
WMI Mutual Insurance Company	PPO	8.40%	6.20%	10.00%	OFF only	WMIC-131950466

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Notes:

- Plans may be sold **ON** the Health Insurance Marketplace (www.healthcare.gov) or **OFF** the Marketplace, direct from the insurer.

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

- Instructions on viewing rates information via SERFF Filing Access
- Instructions on viewing rates information in the rate review portion of Healthcare.gov (<https://ratereview.healthcare.gov>)
- Sign up for email (MailChimp) notices about rate increases

Send questions to Steven Noble at snoble@azinsurance.gov