

Arizona Department of Insurance and Financial Institutions
Major Medical Health Insurance Rate Filings and Initial Rate Changes
 Effective Date January 1, 2022

10/14/2021

Filing Company	Type	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
Individual						
Banner Health and Aetna Health Plan, Inc.	HMO	NEW	NEW	NEW	ON and OFF	AETN-132811457
Blue Cross and Blue Shield of Arizona	HMO	-0.31%	-1.43%	2.71%	ON and OFF	BCAZ-132794499
Blue Cross and Blue Shield of Arizona	PPO	NEW	NEW	NEW	ON and OFF	BCAZ-132824226
Bright Health Company of Arizona	HMO	-17.6%	-20.71%	-14.09%	ON and OFF	BRHP-132842666
Cigna HealthCare of Arizona, Inc.	HMO	9.5%	3.6%	12.9%	ON and OFF	CCGH-132793656
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	3.5%	-14.07%	9.47%	ON and OFF	HNAZ-132820234
Medica Community Health Plan	HMO	NEW	NEW	NEW	ON and OFF	MEDI-132837277
Oscar Health Plan, Inc.	HMO	-1.4%	-5.5%	0.9%	ON and OFF	OHIN-132816894
UnitedHealthcare of Arizona, Inc.	HMO	-22.2%	-27.5%	-17.9%	ON and OFF	UHLC-132819720
Small Group						
Aetna Health Inc.	HMO	6.9%	2.1%	7%	OFF only	AETN-132840556
Aetna Health Insurance Company	POS	6.9%	2.1%	7%	OFF only	AETN-132840521
Aetna Life Insurance Company	PPO	5.7%	-5.7%	8.8%	OFF only	AETN-132840575
Aetna Life Insurance Company	INDEM	-3.3%	-3.3%	-3.3%	OFF only	AETN-132840528
Banner Health and Aetna Health Insurance Company	PPO	4.2%	-5.8%	11.3%	OFF only	AETN-132840519
Banner Health and Aetna Health Plan, Inc.	HMO	2.1%	2.1%	2.1%	OFF only	AETN-132840560
Blue Cross and Blue Shield of Arizona	HMO	2.9%	-1.7%	8.4%	OFF only	BCAZ-132824256
Blue Cross and Blue Shield of Arizona	PPO	2.3%	-1.2%	7.7%	OFF only	BCAZ-132794511
Bright Health Company of Arizona	HMO	NEW	NEW	NEW	OFF only	BRHP-132821667
Bright Health Insurance Company	PPO	NEW	NEW	NEW	OFF only	BRHP-132849474
Cigna Health and Life Insurance Company	PPO	0%	0%	0%	OFF only	CCGH-132805248
Cigna HealthCare of Arizona, Inc.	HMO	10.4%	10.4%	10.4%	OFF only	CCGH-132835312

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Humana Health Plan, Inc.	HMO	14.49%	12.32%	16.68%	OFF only	HUMA-132855809
Humana Insurance Company	PPO	14.65%	12.81%	16.33%	OFF only	HUMA-132855882
Humana Insurance Company	INDEM	13.67%	13.67%	13.67%	OFF only	HUMA-132855882
UnitedHealthcare Insurance Company	PPO	7.47%	6.65%	9.84%	OFF only	UHLC-132820311
UnitedHealthcare of Arizona, Inc.	HMO	9.1%	5.73%	12.61%	OFF only	UHLC-132799654
WMI Mutual Insurance Company	PPO	9.5%	9.5%	9.5%	OFF only	WMIC-132840214

Notes:

- Plans may be sold **ON** the Health Insurance Marketplace (www.healthcare.gov) or **OFF** the Marketplace, direct from the insurer.
- The **Overall Percentage Impact** is a weighted average of all rate changes contained in a single filing.

Please visit difi.az.gov/consumers/i/health/rates 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 ratereview@difi.az.gov.