

Arizona Department of Insurance and Financial Institutions  
**Individual and Small Group ACA Health Insurance Rate Changes**  
 Effective Date January 1, 2023

10/11/2022

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	-5.5%	-22.7%	6.1%	ON and OFF	AETN-133255720
Blue Cross and Blue Shield of Arizona	HMO	8.15%	-0.65%	13.18%	ON and OFF	BCAZ-133245976
Blue Cross and Blue Shield of Arizona	PPO	0.9%	-1.26%	6.52%	ON and OFF	BCAZ-133274334
Cigna HealthCare of Arizona, Inc.	HMO	0.1%	-2.7%	9.5%	ON and OFF	CCGH-133224916
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	-3.2%	-8.78%	-0.42%	ON and OFF	HNAZ-133245985
Imperial Insurance Companies, Inc.	HMO	<b>NEW</b>	<b>NEW</b>	<b>NEW</b>	ON and OFF	EWLE-133265260
Medica Community Health Plan	HMO	7.14%	5.9%	14.75%	ON and OFF	MEDI-133264449
Oscar Health Plan, Inc.	HMO	4.5%	2.4%	6.8%	ON and OFF	OHIN-133230996
UnitedHealthcare of Arizona, Inc.	HMO	12.4%	0.2%	16.3%	ON and OFF	UHLC-133274054
Small Group						
Aetna Health Inc.	HMO	5.1%	1.5%	7.3%	OFF only	AETN-133258980
Aetna Health Insurance Company	POS	6.1%	6.1%	6.1%	OFF only	AETN-133277950
Aetna Life Insurance Company	PPO	7.1%	-4.3%	17.8%	OFF only	AETN-133275694
Aetna Life Insurance Company	INDEM	16.08%	16.08%	16.80%	OFF only	AETN-133258928
Banner Health and Aetna Health Insurance Company	PPO	8.3%	-6.3%	18.9%	OFF only	AETN-133275700
Banner Health and Aetna Health Plan, Inc.	HMO	5.0%	5.0%	5.0%	OFF only	AETN-133258976
Blue Cross and Blue Shield of Arizona	HMO	6.9%	-2.9%	14.2%	OFF only	BCAZ-133245992
Blue Cross and Blue Shield of Arizona	PPO	7.7%	-5.2%	13.5%	OFF only	BCAZ-133246007
Cigna Health and Life Insurance Company	PPO	7.88%	4.01%	12.91%	OFF only	CCGH-133237185
Cigna HealthCare of Arizona, Inc.	HMO	11.9%	11.9%	11.9%	OFF only	CCGH-133272684
Humana Health Plan, Inc.	HMO	3.89%	2.7%	6.89%	OFF only	HUMA-133264821
Humana Insurance Company	PPO	4.89	3.56%	7.82%	OFF only	HUMA-133264747

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UnitedHealthcare Insurance Company	PPO	8.99%	5.38%	11.72%	OFF only	UHLC-133247189
WMI Mutual Insurance Company	PPO	8.6%	8.6%	8.6%	OFF only	WMIC-133268760

**Notes:**

- Plans may be sold ON the Health Insurance Marketplace ([www.healthcare.gov](http://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](http://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](mailto:ratereview@difi.az.gov).