

Arizona Department of Insurance and Financial Institutions

Individual and Small Group ACA Health Insurance Rate Changes

Effective Date January 1, 2024

9/26/2023

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	2.02%	-10.37%	5.48%	ON and OFF	AETN-133673905
Blue Cross and Blue Shield of Arizona	HMO	-5.5%	-9.6%	-4.66%	ON and OFF	BCAZ-133649352
Blue Cross and Blue Shield of Arizona	PPO	-0.2%	-0.9%	0.29%	ON and OFF	BCAZ-133649373
Cigna HealthCare of Arizona, Inc.	HMO	8.2%	-4.4%	18.4%	ON and OFF	CCGH-133750275
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	2.4%	-2.28%	5.35%	ON and OFF	HNAZ-133608417
Imperial Insurance Companies, Inc.	HMO	-8.0%	-10.3%	-5.2%	ON and OFF	EWLE-133652407
Medica Community Health Plan	HMO	7.17%	-1.68%	13.31%	ON and OFF	MEDI-133675793
Oscar Health Plan, Inc.	HMO	-1.0%	-4.8%	2.2%	ON and OFF	OHIN-133675066
UnitedHealthcare of Arizona, Inc.	HMO	-1.2%	-9.3%	3.5%	ON and OFF	UHLC-133632373
Small Group						
Aetna Health Inc.	HMO	-0.28%	-0.28%	2.59%	OFF only	AETN-133658645
Aetna Health Insurance Company	POS	-0.28%	-0.28%	2.59%	OFF only	AETN-133658593
Aetna Life Insurance Company	PPO	2.85%	0.42%	4.37%	OFF only	AETN-133658663
Aetna Life Insurance Company	INDEM	3.9%	3.9%	3.9%	OFF only	AETN-133658631
Banner Health and Aetna Health Insurance Company	PPO	3.25%	0.59%	4.57%	OFF only	AETN-133658675
Banner Health and Aetna Health Plan, Inc.	HMO	2.75%	2.75%	2.75%	OFF only	AETN-133658650
Blue Cross and Blue Shield of Arizona	HMO	3.3%	-2.0%	8.9%	OFF only	BCAZ-133649398
Blue Cross and Blue Shield of Arizona	PPO	2.6%	-3.6%	9.4%	OFF only	BCAZ-133649380
Cigna Health and Life Insurance Company	PPO	13.84%	6.88%	26.64%	OFF only	CCGH-133700010
Cigna HealthCare of Arizona, Inc.	HMO	9.62%	9.62%	9.62%	OFF only	CCGH-133688627
UnitedHealthcare Insurance Company	PPO	7.08%	3.83%	9.24%	OFF only	UHLC-133681323

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UnitedHealthcare of Arizona, Inc.	HMO	4.90%	2.19%	7.59%	OFF only	UHLC-133681322
WMI Mutual Insurance Company	PPO	7.10%	7.10%	7.10%	OFF only	WMIC-133268760

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.