

Individual and Small Group ACA Health Insurance Rate Changes

Effective Date January 1, 2025

9/16/2024

Filing Company	Type	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
Individual						
Antidote Health Plan of Arizona, Inc	HMO	New	New	New	ON and OFF	AHPO-134114740
Banner Health and Aetna Health Plan, Inc.	HMO	10.35%	8.21%	23.46%	ON and OFF	AETN-134102812
Blue Cross and Blue Shield of Arizona	HMO	5.36%	3.45%	7.74%	ON and OFF	BCAZ-134082874
Blue Cross and Blue Shield of Arizona	PPO	7.05%	6.51%	7.26%	ON and OFF	BCAZ-134082489
Cigna HealthCare of Arizona, Inc.	HMO	3.92%	-1.06%	6.92%	ON and OFF	CCGH-134033516
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	-6.10%	-7.11%	-2.14%	ON and OFF	HNAZ-134042959
Imperial Insurance Companies, Inc.	HMO	-2.52%	-7.86%	2.94%	ON and OFF	EWLE-134082462
Oscar Health Plan, Inc.	HMO	0.3%	-4.7%	11.80%	ON and OFF	OHIN-134082914
UnitedHealthcare of Arizona, Inc.	HMO	3.19%	-5.44%	5.97%	ON and OFF	UHLC-134084351
Small Group						
Aetna Health Inc.	HMO	6.89%	6.89%	7.11%	OFF only	AETN-134105482
Aetna Health Insurance Company	POS	6.89%	6.89%	7.11%	OFF only	AETN-134105487
Aetna Life Insurance Company	PPO	7.10%	6.43%	7.7%	OFF only	AETN-134105442
Aetna Life Insurance Company	INDEM	7.12%	7.12%	7.12%	OFF only	AETN-134105466
Antidote Health Plan of Arizona, Inc	HMO	New	New	New	OFF only	APHO-134114712
Banner Health and Aetna Health Insurance Company	PPO	6.92%	4.77%	7.86%	OFF only	AETN-134105437
Banner Health and Aetna Health Plan, Inc.	HMO	6.97%	6.97%	6.97%	OFF only	AETN-134105479
Blue Cross and Blue Shield of Arizona	HMO	8.1%	4.5%	14.0%	OFF only	BCAZ-134082897
Blue Cross and Blue Shield of Arizona	PPO	7.0%	4.9%	14.0%	OFF only	BCAZ-134082909
Cigna Health and Life Insurance Company	PPO	13.8%	6.61%	18.5%	OFF only	CCGH-134230927
Cigna HealthCare of Arizona, Inc.	HMO	5.01%	5.01%	5.01%	OFF only	CCGH-134108999

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UnitedHealthcare Insurance Company	PPO	7.55%	3.37%	13.08%	OFF only	UHLC-134119031
UnitedHealthcare of Arizona, Inc.	HMO	8.31%	3.47%	13.27%	OFF only	UHLC-134119057

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/health-insurance-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 notices about rate increases by sending an email to ratereview@difi.az.gov with the subject line: SIGN UP.

Send questions to ratereview@difi.az.gov.