

Rulemaking Docket¹
Threshold Rate Review – Individual Health Insurance
December 17, 2024

1. The subject matter of the proposed rule.

The subject matter of these rules is the regulation of insurance companies offering individual health insurance in the state of Arizona by the Insurance Division of the Department of Insurance and Financial Institutions (“Department”). The rules augment the statutory sections regulating insurers found at Title 20, A.R.S. This rulemaking amends the following two rules in Article 23 (Threshold Rate Review – Individual Health Insurance) as follows:

- R20-6-2301 (Applicability; Definitions) will be revised to update the name of the Department which changed in 2020, to correct statutory references in the definition of “Health Insurance,” and to update definitions for “Product” and “Rate Increase” as suggested in the Department’s 2016 Five-Year Review Report and reiterated in its 2021 Five-Year Review Report.
- R20-6-2305 (Threshold Rate Increase Documentation Requirements) will be updated to add language to subsection (B) to include actuarial values, add three more submission requirements to reflect the impacts of geographic factors and variations, include the impact of changes within a single risk pool to all products or plans within the risk pool, and include the impact of reinsurance and risk adjustment payments and changes as suggested in the Department’s 2016 Five-Year Review Report and reiterated in its 2021 Five-Year Review Report.

2. A citation to all published notices relating to the proceeding.

Docket Opening:	30 A.A.R. 2506, August 2, 2024
Notice of Proposed Rulemaking:	30 A.A.R. 2494, August 2, 2024
Notice of Final Rulemaking:	30 A.A.R. 3767, December 13, 2024

¹ A.R.S. § 41-1021(B)

3. The name and address of agency personnel with whom persons may communicate regarding the rule.

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4. Where written submissions on the proposed rule may be inspected.

Not applicable. The Department did not receive any written submissions on the proposed rule.

5. The time during which written submissions may be made and the time and place where oral comments may be made.

Not applicable.

6. Where a copy of the economic, small business and consumer impact statement and the minutes of the pertinent council meeting may be inspected.

Contact the person listed in Item 3.

7. The current status of the proposed rule.

On December 3, 2024, the GRRC reviewed and approved the Notice of Final Rulemaking. The SOS published the Notice of Final Rulemaking in the Register on December 13, 2024 (30 A.A.R. 3767, December 13, 2024). The effective date for the rulemaking is February 3, 2025.

8. Any known timetable for agency decisions or other action in the proceeding.

Not applicable.

9. The date the rule was sent to the council.

October 2, 2024.

10. The date of the rule's filing and publication.

December 13, 2024 (30 A.A.R. 3767, December 13, 2024).

11. The date the rule was approved by the council.

December 3, 2024.

12. When the rule will become effective.

February 3, 2025.