

**Rulemaking Docket<sup>1</sup>**  
**Threshold Rate Review – Individual Health Insurance**  
**August 8, 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:	TBD

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<sup>1</sup> 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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100 North 15<sup>th</sup> Ave., Suite 261, Phoenix, Arizona 85007-2630

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

Contact the person listed in Item 3.

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

August 2, 2024 through September 1, 2024 (See announcement on website regarding Comment Period.)

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

TBD

**7. The current status of the proposed rule.**

The Department has opened the Docket and published the Notice of Proposed Rulemaking (see Item 2). The Department is currently taking written comments or requests for an Oral Proceeding.

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

TBD

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

TBD

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

TBD

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

TBD

**12. When the rule will become effective.**

TBD