Arizona Department of Insurance

SurveyMonkey

Tell us about yourself:

	Response Percent	Response Count
I shop for and/or buy health insurance for myself, my family or my small business employees (fewer than 50)	**74.8%**	**231**
I represent a public interest or consumer advocacy group	1.9%	6
I work in the health insurance industry (insurance agent, insurance company, TPA, product design, etc.)	4.5%	14
I am involved in providing health care services	4.5%	14
Other (please specify)	14.2%	44
	answered question	**309**
	skipped question	**2**

Page 2, Q1. Tell us about yourself:		
1	I am currently on Cobra and starting to see what my options will be when it expires	Feb 16, 2011 11:51 AM
2	I AM CONSUMER	Feb 17, 2011 12:17 PM
3	I buy insurance through an agent	Feb 17, 2011 12:58 PM
4	self employed looking for affordable insurance.	Feb 17, 2011 3:34 PM
5	my health insurance at work is 'LIMITED"	Feb 21, 2011 8:12 PM
6	I cannot get health insurance due to pre existing conditions (very minor)	Mar 3, 2011 11:30 AM
7	Consumer only	Mar 3, 2011 11:31 AM
8	I get health insurance from my job	Mar 3, 2011 11:31 AM
9	I market whole food nutrition to bridge the gap between what we actual eat and what we are supposed to eat.	Mar 3, 2011 11:33 AM
10	I have Medicare and Tricare for Life--the "gold standard" (all govt by the way)	Mar 3, 2011 11:36 AM
11	public employee, receiving insurance through work	Mar 3, 2011 12:14 PM
12	I am covered by Medicare and a pension provided secondary health insurance	Mar 3, 2011 12:19 PM
13	I am required to buy health insurance through a specified provider at my work.	Mar 3, 2011 12:26 PM
14	I use the VA	Mar 3, 2011 12:28 PM
15	I am a single parent. receives government assistance	Mar 3, 2011 1:09 PM
16	I am retired and isnsured with Medicare and employer benifits	Mar 3, 2011 1:16 PM
17	My employer chooses my health insurance carrier.	Mar 3, 2011 3:17 PM
18	I am a one man construction company with no insurance.	Mar 3, 2011 3:22 PM
19	I have insurance through my employer	Mar 3, 2011 4:04 PM
20	I am a currently unemployed citizen allowed back on my parent's health insurance (have been on AHCCSS before also) but while employed had employer provided insurance. I support the health reform legislation President Obama signed into law to help expand access to health insurance for millions of uninsured Americans, improve quality for the under-insured those with insurance but not enough coverage, hold insurers accountable with regulations mandating they stop denying coverage for things like pre-existing conditions etc.	Mar 3, 2011 5:47 PM
21	get thru employer	Mar 3, 2011 6:49 PM
22	I receive health insurance through my employer	Mar 3, 2011 7:33 PM
23	I don't have any health insurance for myself or my family.	Mar 3, 2011 9:14 PM
24	I am a Federal Retiree and get my health insurance from the Federal goverment plus Medicare.	Mar 4, 2011 3:37 PM

Page 2, Q1. Tell us about yourself:		
25	I am covered under the Federal Health Insurance program.	Mar 4, 2011 3:57 PM
26	I am a consumer	Mar 5, 2011 10:57 AM
27	medicare & UHC	Mar 5, 2011 2:49 PM
28	I don't have insurance and cannot afford the rates for a woman in my age bracket...	Mar 5, 2011 4:56 PM
29	Retired	Mar 5, 2011 9:49 PM
30	I get health care through work	Mar 6, 2011 9:13 AM
31	medical access.	Mar 6, 2011 12:49 PM
32	I am covered by my employer; my spouse buys insurance b/c he owns his own one-man business.	Mar 6, 2011 4:26 PM
33	my employer provides my insurance	Mar 6, 2011 7:33 PM
34	I receive health insurance benefits from my employer's carrier	Mar 7, 2011 10:47 AM
35	i need heath insurance and have two chronic conditions and foot & leg pain issues.	Mar 8, 2011 11:16 PM
36	I am unable to purchase insurance due to ongoing workers comp claim	Mar 9, 2011 12:50 PM
37	individual	Mar 9, 2011 4:31 PM
38	I don't have health ins. due to ltd $, being on UI, thus don't qualify for ACCHHS	Mar 10, 2011 9:37 AM
39	I am uninsured, cannot afford health insurance	Mar 16, 2011 12:28 PM
40	I both shop for my family's health insurance AND I am involved in providing health care services	Mar 18, 2011 8:05 AM
41	Benefits administrator for large and small group plans	Mar 18, 2011 5:12 PM
42	uninsured, low income	Mar 23, 2011 9:55 AM
43	I have no health insurance at this time	Mar 30, 2011 6:39 PM
44	need health insurance	Apr 5, 2011 8:39 PM

Arizona Department of Insurance

Please indicate your age group:

	Response Percent	Response Count
Under 26	2.3%	7
26 to 40	17.4%	54
41 to 65	**71.3%**	**221**
Over 65	9.0%	28
	answered question	**310**
	skipped question	**1**

Arizona Department of Insurance

SurveyMonkey

In what Arizona county do you live?

	Response Percent	Response Count
Apache	0.3%	1
Cochise	1.0%	3
Coconino	3.3%	10
Gila	0.3%	1
Graham	0.0%	0
Greenlee	0.0%	0
La Paz	0.0%	0
Maricopa	**71.6%**	**219**
Mohave	1.3%	4
Navajo	0.0%	0
Pima	12.1%	37
Pinal	2.3%	7
Santa Cruz	0.7%	2
Yavapai	6.5%	20
Yuma	0.7%	2
	answered question	**306**
	skipped question	**5**

Arizona Department of Insurance

SurveyMonkey

If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

	Very Helpful	Somewhat Helpful	Not Much Help	Not Helpful	Rating Average	Response Count
How insurance companies set health insurance rates.	**65.5% (167)**	23.9% (61)	7.8% (20)	2.7% (7)	1.48	255
How insurance companies determine what premiums to charge individuals.	**74.8% (190)**	17.3% (44)	4.7% (12)	3.1% (8)	1.36	254
How frequently insurance companies raise their rates.	**68.4% (175)**	21.1% (54)	6.3% (16)	4.3% (11)	1.46	256
How to obtain health insurance company rate information from ADOI.	**75.5% (197)**	15.3% (40)	5.7% (15)	3.4% (9)	1.37	261
Other	**65.6% (40)**	4.9% (3)	11.5% (7)	18.0% (11)	1.82	61
For "Other ", please describe additional information about INDIVIDUAL health insurance rates that would be helpful.						64

answered question	**264**
skipped question	**47**

Page 2, Q4. If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

1	The grievance process for unfair and arbitrary rate increases - is there any oversight?	Feb 15, 2011 8:33 AM
2	An ability to compare key policy features & or prices say between 3-5 insurance offerings in a chart form; Access to or creation of a rating system on each company (like 5 Star quality rating system of nursing homes) regarding their past & current performance with their customers; a link where customers can register their thoughts about experiences they have had with the companies; a search feature if I am looking for a particular kind of health insurance coverage.	Feb 16, 2011 11:27 AM
3	What makes a person ineligible for individual health insurance coverage.	Feb 16, 2011 11:51 AM
4	HOw and why they raise and set rate is not as important as having insurance available at a price we can afford. Eliminate pre-existing conditions and not penalize those with conditions.	Feb 16, 2011 12:26 PM
5	Information on current changes in coverage, especially as relates to riders, preexisting conditions, small group insurance vs individual policies.	Feb 17, 2011 6:40 AM
6	ALSO WHY ON THE ABOVE	Feb 17, 2011 9:37 AM
7	Health Insurance companies raise the rates on individual policies every year and TOO much! Why are they allowed to do this!!!! ?	Feb 17, 2011 10:15 AM
8	How preexisting conditions affect rates and which conditions make it impossible to obtain coverage.	Feb 17, 2011 10:17 AM
9	WHY DOES MY INSURANCE NEVER PAY FOR ANYTHING	Feb 17, 2011 12:17 PM
10	I have 2500.00 deductible insurance. Have NEVER made a claim with my insurance co. and I (me, myself) pay over $700.00 a month. It is out of sight and Insurance companies need to have some kind of competition. There rates are killing me.	Feb 18, 2011 8:15 AM
11	Are individual rates different for each county--and if so, why?	Feb 18, 2011 1:00 PM
12	exact coverage	Feb 19, 2011 9:30 AM
13	Nothing matters. They get what they want. Otherwise you have no insurance	Feb 22, 2011 8:33 AM
14	Should be heavily regulated. Insurance is a giant rip off	Feb 23, 2011 3:41 PM
15	Why they have the right to continue to not provide insurance or require extremely high premiums for minor pre-existing conditions.	Feb 24, 2011 8:52 AM
16	More info is needed about HSA's, how they work and why or why not they are beneficial.	Feb 25, 2011 3:04 PM

Page 2, Q4. If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

17	It would be very helpful if ADOI had a way of showing caparative rates for individual policies, including HIPPA policies. It would also be very helpful if ADOI could define which insurance compay accepts what "pre existing conditions" without a large increase in rates. For example: One insurance company might decline to cover (or charge a high rate) for someone with high blood pressure while another would accept someone at the basic rate. It is not clear to the individual that there is a standard of what is acceptable at the basic rate and what is not. If this was fed through ADOI to compile a general guide it would be a giant step!	Feb 26, 2011 1:16 PM
18	Comparison of companies and rates available in AZ.	Mar 1, 2011 11:43 AM
19	Do the insurance companies reward life style changes like exercise and healthy nutrition.	Mar 3, 2011 11:33 AM
20	N/A	Mar 3, 2011 11:36 AM
21	What percentage of premiums actually get paid out for health care claims for each provider	Mar 3, 2011 11:44 AM
22	policies for denying coverage or reimbursement	Mar 3, 2011 11:47 AM
23	Ways to keep insurance rates affordable and insurance coverage beneficial for the insured. The rates are now unaffordable and the coverage is not suitable.	Mar 3, 2011 12:05 PM
24	why not make public health insurance available	Mar 3, 2011 12:14 PM
25	Cost	Mar 3, 2011 12:28 PM
26	Why they can raise rates and not be competitive	Mar 3, 2011 12:44 PM
27	Solvency of insurance company. Amount of reserves. Ratio of reserves/premium	Mar 3, 2011 1:07 PM
28	some way of providing information on the stability of plans, ie, how many lawsuits, structure of companies, best would be a rating system of some kind	Mar 3, 2011 1:09 PM
29	Expected projections for insurance costs in the future in clear graphs. Also online tools that let you "build" a plan much like Dell lets you customize a computer (while you simultaneously see the cost incurred).	Mar 3, 2011 1:45 PM
30	As a retiree, I have Medicare supplemental insurance through my former employer, where they pay about 2/3 of the premium. However, the rate does keep increasing, & there is no guarantee they will continue to offer this benefit, so I may have to shop for my own supplemental insurance.	Mar 3, 2011 3:16 PM
31	What the negotiated rates are with the doctors that the insurance companies do business with.	Mar 3, 2011 4:17 PM

Page 2, Q4. If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

32	I helped my 25 yr old son shop for individual ins. My other son's COBRA will soon run out and we are very worried about his ability to get insurance. I know from experience that getting information from insurance companies is very difficult. The dept could help by providing much more info than it does (which seems to me to be very little). Issues about which I would especially like info: (1) What are the companies' criteria for accepting or rejecting applicants or for insisting on "waivers" for certain conditions? (2) What is the size of the member pool for each plan? (Obviously its riskier for the applicant the smaller the group is. I couldn't get any info about that from the companies although I asked repeatedly.) (3) How do they set rates for HIPPA eligible plans & again, what is the size of the group? (4) What proportion of claims does the company reject? (5) What proportion of people in each plan leave every year, voluntarily or involuntarily? (6) Who proportion of insureds file complaints against the company? (7) Is someone receiving a commission when an applicant joins a plan and what are the terms? Another big set of question concerns the contracts and payments between the ins companies and providers, which are well hidden, but very much affect the patient. E.g. (8) Does the insurance company receive any payments from pharmaceutical companies that depend on the drugs prescribed? If the patient pays a % coinsurance on drugs, is it based on a true net price the ins company pays, or on some fictitious, inflated amount? (9) I have the same question with regard to hospitals, labs, etc. Are the prices on the EOBs true or fictitious. (10) Does the insurer pay doctors on a per capita basis (which in my experience makes doctors very willing to take new patients and very unwilling to spend more than a few minutes with each one) or on a "per service" basis (which obviously give doctors an incentive to do procedures.) (11) What is the turnover rate for providers -- especially doctors -- in each plan. One of the most important reasons to choose one insurer over another is their doctor list. A stable list is important for the patient, and it probably indicates that the insurer is not putting excessive pressure on providers to not do tests, exams, etc. or paying them so little that they can't spend more than a few minutes on each patient. ---- I have lots more questions, but I'm sure you understand the problem. In short, the person signing up for individual health insurance is forced to pay a lot of money for a pig in a poke. Insurance departments should provide MUCH more information to help reduce this problem.	Mar 3, 2011 4:19 PM
33	How private purchase of insurance relates to Medicare/Medicaid coverage, both coverage-wise and premium-wise.	Mar 3, 2011 4:39 PM
34	Health Coverage should be Single Payer like Vermont is trying to implement.	Mar 3, 2011 6:46 PM
35	How I can get a Public Option	Mar 3, 2011 6:49 PM
36	what is the coverage in the area that I live in(in network providers vs out of network providers/hospitals) ?what is the average time it takes to get authorization for tests/surgery/referrals to other specialists? what is the rate of denials?	Mar 3, 2011 8:13 PM
37	why they are raising rates several times per year. why rates are raised for people who barely use their insurance.	Mar 3, 2011 8:35 PM
38	Information about who to talk to when rates go up unexpectedly, who to appeal to if treated unfairly by an insurance company, what rights individuals have in such situations.	Mar 4, 2011 11:28 AM

Page 2, Q4. If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

39	Rationale for decisions such as funding erectile dysfunction medicine and not funding birth control. Better resolution of denial of service, especially in cases of life threatening diseases.	Mar 4, 2011 12:10 PM
40	How much of the premiums go to actual payments for health care.	Mar 4, 2011 3:57 PM
41	what are specific underwriting procedures by carriers for individual insurance. what conditions cause uprating. how bad do these conditions have to be to cause uprating and how much (percentage) is the uprating for these conditions. List of conditions that cause denial of insurance to avoid wasting time and money by individuals. what conditions cause waivers. how bad do these conditions have to be to cause waivers. I have had carriers tell me the above requests were for proprietary info.	Mar 4, 2011 5:20 PM
42	What the administrative costs compared to payouts are, and how much do the executive management of the companies earn in relationship to those percentages. There should be a limit as to profits, and executive pay packages, and their pay should NOT be based upon "increasing the bottom line."	Mar 5, 2011 10:57 AM
43	age VS rates VS how long has the company supplied health insurance to AZ people	Mar 5, 2011 8:40 PM
44	Where does one go once COBRA runs out? We have been cut to part-time/no benefits because of the healthcare reform. Now we have none.	Mar 6, 2011 3:30 PM
45	I don't need to know "why". I just need the rates to be lower so my family can afford it, along with many other people I know. More people are going without it now, thanks to Obamacare. It's a travesty!	Mar 7, 2011 11:47 AM
46	How to lower rates	Mar 7, 2011 12:38 PM
47	What criteria insurers use to deny coverage, so that I don't waste time applying for insurance I will never get.	Mar 8, 2011 4:45 AM
48	The line of questions and statements to educate me may be well & good but I don't care why they increased, I care about how am I going to pay for my health care with out being a burden to the state, or rejected by agencies, and not bankrupt myself so I can provide housing and food and transportation for myself, all while still unemployed...	Mar 8, 2011 11:16 PM
49	How to purchase insurance	Mar 9, 2011 12:50 PM
50	How to have coverage when on Unemployment Insurance.	Mar 10, 2011 9:37 AM
51	how to find health insurance for low income individuals with children. a link to the State medicaid site would be most helpful since the National Association of Insurance Commissioners website provided a link to here as a resource for info on the State medicaid program	Mar 10, 2011 11:08 PM
52	Simple comparison rates to find best or cheapest rate for health insurance with a check box of what current coverage is then compare rates.	Mar 11, 2011 1:26 PM

Page 2, Q4. If you are an INDIVIDUAL shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

53	Health insurance company profitability - how / in what area do they make their profits?	Mar 20, 2011 8:36 AM
54	Not knowing if I am considered pre-existing prior to applying for insurance. Re...COBRA CONVERSION, PRIVATE INSURANCE OR pcip HIGH RISK POOL INSURANCE	Mar 21, 2011 9:55 AM
55	how much profit the insurance company made versus how much money they spent paying for care.	Mar 21, 2011 11:28 PM
56	where can i obtain low cost coverage?	Mar 22, 2011 10:38 AM
57	Raise rate increase 35% in 2009 40% in 2010	Mar 23, 2011 10:13 AM
58	are insurance co. allowed by law to increase rates by 25% when going from 59 to 60 years old? That is a huge increase.	Mar 24, 2011 11:33 PM
59	Why insurance companies can deny coverage to individual applicants - how is this legal?	Mar 28, 2011 1:27 PM
60	what i am eligible for, individual coverage	Mar 28, 2011 2:49 PM
61	specific criteria insurance company can use to deny you coverage	Mar 29, 2011 5:25 PM
62	Notifying individuals well ahead of time so they can shop around. It is difficult trying to understand the different companies and their coverages/rates. Nothing in the insurance industry is cohesive. They all seem to have their own formats of providing certain information and it is confusing and frustrating to attempt to decipher it all.	Mar 31, 2011 3:23 PM
63	How rates for the same coverage compare company to company	Apr 5, 2011 11:24 AM
64	limits for percent of increases allowed per year	Apr 9, 2011 3:47 PM

Arizona Department of Insurance

SurveyMonkey

If you are a SMALL EMPLOYER shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

	Very Helpful	Somewhat Helpful	Not Very Helpful	Not Helpful	Rating Average	Response Count
How insurance companies set health insurance rates.	**68.1% (77)**	22.1% (25)	7.1% (8)	2.7% (3)	1.44	113
How insurance companies determine what premiums to charge.	**72.8% (83)**	19.3% (22)	5.3% (6)	2.6% (3)	1.38	114
How frequently insurance companies raise their rates.	**71.7% (81)**	18.6% (21)	7.1% (8)	2.7% (3)	1.41	113
How to obtain health insurance company rate information from ADOI.	**73.9% (82)**	19.8% (22)	4.5% (5)	1.8% (2)	1.34	111
Other	**65.5% (19)**	6.9% (2)	17.2% (5)	10.3% (3)	1.72	29
For "Other," please describe additional information about SMALL EMPLOYER health insurance rates that would be helpful.						21

answered question	**118**
skipped question	**193**

Page 2, Q5. If you are a SMALL EMPLOYER shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

1	Ability to comparision shop; to create a list of coverages for my employees I am searching for and have the computer sort and list possible companies that offer what I am looking for with contact information; Historical performance rating so I know if I am dealing with a credible company.	Feb 16, 2011 11:27 AM
2	Changes in current laws esp re small employers, and obtaining small group insurance.	Feb 17, 2011 6:40 AM
3	Would like to see what percentage of profit the insurance carriers are posting each year.	Feb 18, 2011 7:24 AM
4	Rate and coverage comparison tables, so that I can compare "apples with apples."	Feb 21, 2011 7:01 PM
5	How can you even get insurance when you are self mployed or a small business	Feb 22, 2011 12:52 PM
6	Why they have the right to continue to not provide insurance or require extremely high premiums for minor pre-existing conditions.	Feb 24, 2011 8:52 AM
7	Not an employer	Mar 3, 2011 11:31 AM
8	N/A	Mar 3, 2011 11:36 AM
9	I'd want to know why we don't have public health insurance.	Mar 3, 2011 12:14 PM
10	Not applicable	Mar 3, 2011 12:28 PM
11	Compare rates with those offered bigger companies	Mar 3, 2011 12:44 PM
12	I'm not a Small Employer, but I imagine that my previous idea would be similarly beneficial: "online tools that let you "build" a plan much like Dell lets you customize a computer (while you simultaneously see the cost incurred)."	Mar 3, 2011 1:45 PM
13	n/a	Mar 4, 2011 3:57 PM
14	how to lower rates; what important services are not provided for plans lower rates (e.g. we wouldn't want to purchase something cheaper if it means our employees have a cap on the number of vaccines they can give in a year!!)	Mar 7, 2011 12:38 PM
15	Not applicable	Mar 10, 2011 9:37 AM
16	small employer....	Mar 16, 2011 9:49 AM
17	WE HAVE 4 EMPLOYEES. EVERY YEAR WE HAVE TO GIVE SOMETHING SUCH AS, HIGHER DEDUCTIBLE IN ORDER TO BE ABLE TO KEEP THE INS. AND THEN IT GOES UP IN PRICE APPROXIMATELY $300.00.	Mar 16, 2011 10:38 AM
18	How & where a small business can shop in one place for current rates?	Mar 16, 2011 12:36 PM
19	Specifically how to manage to /maintain / control costs.	Mar 20, 2011 8:36 AM

Page 2, Q5. If you are a SMALL EMPLOYER shopping for health insurance or trying to understand why your health insurance premiums increased, which of the following information would be helpful?

20	Knowing that insurance is based on historical use, what can a small employer do when an employee has a major health issue to keep coverage at a good level and keep costs low?	Mar 30, 2011 4:05 PM
21	How rates for the same coverage compare company to company	Apr 5, 2011 11:24 AM

Arizona Department of Insurance

Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?

	Response Count
	83
answered question	**83**
skipped question	**228**

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
1	I am a small employer and am very excited about the possibility of getting better, more affordable insurance for myself and my employees through the state exchange. I would like more information on this process: how I can get involved and how our rates will be affected. Thank you.	Feb 15, 2011 8:33 AM
2	I have heard that Arizona will be setting up a health exchange which in turn will make available information on both individual and small group health insurance policy offerings through private insurance company offerings. I would hope the DOI would use this as an opportunity to set up a user friendly, supportive and informative site that would easily permit a person to shop features, prices and get necessary eligibility and contact information.	Feb 16, 2011 11:27 AM
3	I believe I am aware of current setting of rate, how often, and how they pool, etc. We need change so Indiv. can have the same coverage at competative price as group plans!!	Feb 16, 2011 12:26 PM
4	My small business insurance rates have skyrocketed, and an employee incurred very high out of pocket expenses due to insurance denials. Appeals time frames should be extended from two months to a year to allow the patient time enough to recover or locate help in filing meaningful appeals.	Feb 17, 2011 6:40 AM
5	I believe that the consumer needs to understand that someone has to pay for those claims he has that are way over and above the cost of his insurance. I think many of them believe it is virtually magic. A carrier can only pay for claims from the premiums it collects - and it still has to pay for overhead. In a really bad year, claims-wise, everyone's rates go up more than usual - just like homeowner's insurance in an area where there were serious fires or a hurricane. The money has to come from somewhere.	Feb 17, 2011 8:19 AM
6	If the ADOI will release rate information, it would be helpful to put it together in some sort of layman's terms. Its hard enough for people to understand benefit summaries, much less get them to look at rate charts. Thanks	Feb 17, 2011 9:02 AM
7	Provide a pool for the uninsurable	Feb 17, 2011 9:10 AM
8	Health Insurance companies raise the rates on individual policies every year and TOO much! Why are they allowed to do this!!!! ?	Feb 17, 2011 10:15 AM
9	I have not had a claim on my health insurance in over 10 yrs. and yet my rates continue to increase...I'd like to know why. Why am I paying for everyone else????? Why aren't my rates based on the lack of claims I've had. I think I should be rewarded for that, instead I feel punished.	Feb 17, 2011 12:34 PM
10	I am satisfied with my insurance rate. What concerns me is if I want to have better coverage that would include doctor's visits, lab work, and tests , I would be paying a rate at least double what I am paying now for a short term major medical plan. I feel I am under insured and therefore not getting the healthcare I need because of the high cost of insurance.	Feb 17, 2011 12:58 PM
11	I find it very bothersome that insurance companies discriminate against self employed persons looking for insurance and it is hard to fit their "criteria" and be able to be insured sometimes.	Feb 17, 2011 3:34 PM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
12	The majority of my employees decline insurance because they can't afford $1500 a month to insure their family. The insurance carriers NEED to make health insurance more affordable so that everyone can have insurance. To help reduce the premium I had to double the deductible ($2K) and choose a plan with less benefits. I also offer major medical so that they can have some coverage. I would be interested to see what percentage of profits the insurance carriers are posting these days.	Feb 18, 2011 7:24 AM
13	I could get better coverage if I were an Illegal, instead I pay my bills and have nothing left.	Feb 18, 2011 8:15 AM
14	As a self employed individual in AZ, my premiums have consistently increased every year by 15-30% despite inflation and the CPI hovering around 1% during that time. This is criminal and should be banned from happening. Perhaps rate increases should be limited by the gov't to 100% of the CPI (consumer price index) inflation rate. I really can't afford my coverage anymore and have gone delinquent on other bills to maintain my coverage.	Feb 18, 2011 10:29 AM
15	I am an individual who's premiums are increasing to the point I can't afford them.	Feb 19, 2011 12:01 PM
16	My husband and I are self-employed. We were able to get affordable insurance through NASE, but have a few excluded conditions. I would prefer to work with someone local, but don't find any options among carriers in Arizona for an individual plan.	Feb 19, 2011 3:15 PM
17	It is becoming prohibitive to insure employees, so I am not hiring any more. I am just using contractors.	Feb 21, 2011 7:01 PM
18	I can't afford insurance. So I have none.	Feb 22, 2011 8:33 AM
19	Give more incentive for being healthy.	Feb 23, 2011 3:26 PM
20	Why can't small businesses and self employed individuals band together to get more affordable health insurance premiums?	Feb 24, 2011 4:04 PM
21	Information on the criteria insurance companies use to deny coverage for individuals. The criteria is confusing and arbitrary and does not seem to be regulated in any manner. Before you apply with a company you should be aware of this information.	Feb 25, 2011 8:56 AM
22	Dental costs are a big expense for families. What is the reasoning behind insurance companies not covering dental and vision?	Feb 25, 2011 3:04 PM
23	Best options for seniors not yet 65.	Mar 1, 2011 11:43 AM
24	We need to have a pool or something so that people who have pre-existing conditions and no employer coverage can purchase coverage, and at an affordable rate. It's scary having no insurance coverage at all. My co. ended our group plan last year because it could no longer afford the outrageous premiums (co. is in CA so it was an insurance co. in CA). It was a shock to me that I was denied coverage.	Mar 3, 2011 11:30 AM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
25	No matter how insurance is funded all health care systems are financially unsustainable unless we switch from a Sickness Health Care Model to a Wellness Health Care model. Insurance needs to incentivize this approach.	Mar 3, 2011 11:33 AM
26	My wife and I are in perfect health yet it costs us $10,800 per year for individual insurance with a $5200 deductible. I find this inexcusable. Not only that, our plan (BSCS of AZ) offers NO coverage, even deductible, for vision, hearing, mental health, prenatal, dental and probably several other things in the fine print. WHY?!	Mar 3, 2011 11:34 AM
27	N/A	Mar 3, 2011 11:36 AM
28	Total remuneration paid out by each provider to their top executives and to their board of directors, retained earnings including reserves, adinistration and sales costs and dividends to stockholders as a percent of premiums.	Mar 3, 2011 11:44 AM
29	We're helping out a neighbor with health insurance issues, and it's a nightmare. The process is so complicated that health professionals are confused and provide conflicting information. The universal agreement is that health care is underfunded. People with real needs are being left out. It seems to be set up to help insurance companies be very profitable. It is not set up to help people meet their health care needs. We need every elected official to be required to have the same health care as the poorest people in our state. Then, things might change.	Mar 3, 2011 12:05 PM
30	We desperately need public health insurance. this agency needs to advocate for this as if nothing else matters, which it doesn't. any other effort to inform merely enable and justifies continued exploitation of AZ residents by insurance companies.	Mar 3, 2011 12:14 PM
31	How much do state mandates add to cost of insurance? Currently, do all insurance companies that do business in AZ have to comply with all mandates? Do group plans from other states ie. Kaiser, where the employee is living in AZ, have to follow all AZ rules as well as mandates?	Mar 3, 2011 1:07 PM
32	no comments.	Mar 3, 2011 1:09 PM
33	Technology within the health care system is wonderful, but it is expensive. Is there anyone out there that is practicing basic, low-tech medicine anymore that even people with limited income can afford? I wonder if there is a resurgence of simple low-tech clinics that I am unaware of, or if there is any organizations trying to facilitate this effort.	Mar 3, 2011 1:45 PM
34	I've answered these limited questions, but what would really be "very helpful" is single payer health reform. It's not very helpful to not be able to afford health care at all.	Mar 3, 2011 1:53 PM
35	Insurance companies need to charge much less than they do right now. We have a small business and it costs at least double today than it did a few years ago and we have had no major claims for any of our employees or ouselves.	Mar 3, 2011 2:39 PM
36	Why are our health care costs more expensive than any body else in the world?	Mar 3, 2011 3:17 PM
37	Why can't there be a fair program for all residents to participate in?	Mar 3, 2011 4:17 PM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?

38	See my questions above.	Mar 3, 2011 4:19 PM
39	Supplemental and individual coverage (not provided through employers) is extremely expensive. I have friends who have not bought supplemental coverage in addition to medicare because they cannot afford it. Unfortunately, because medicare does not adequately cover all medical problems, they do not always get health evaluations or treatment they should be receiving. We need lower cost supplemental coverage for retirees.	Mar 3, 2011 4:39 PM
40	Do insurance companies ever give "good health" discounts for people who have none/few health issues?	Mar 3, 2011 5:19 PM
41	I'd just like to make a note that I support the health reform legislation President Obama signed into law to help cut costs (has cost containment measures) that will help reduce federal budget deficits and national debt through reforms of health care entitlement spending, increase access to health insurance for the uninsured, improve it for the underinsured and hold insurers accountable for denying coverage to individuals with so called pre-existing conditions, raising premiums to force some people off their insurance and drop coverage unfairly. The reason Republican Party and Tea Partiers oppose it is not because its job killing or adds to the deficit as they claim but they hate the idea of government money being used to help the less fortunate. Now the federal budget nor any state budget should not be balanced off the backs of workers and the most vulnerable alone. We all should and will have to make some sacrifices but what's wrong with asking the rich to pay their fair share so government can have money to fund services like Social Security, Medicare, Medicaid etc for the poor and middle class. I urge the Arizona Department of Insurance to work with the U.S. Department of Health & Human Services and crack down on insurance company discrimination and unnecessary and unjustified rate hikes on individuals or small employers providing it to employees and their families.	Mar 3, 2011 5:47 PM
42	Why do we not have public option health Insurance ? Canadians do & they do not understand why we do not. I do not care for this total disregard for public health insurance options and will vote for representative who will work to change this abysmal situation. I would like to have the Govt work for the people in this regard and quit being unduly influenced by insurance corporations who only have profit in mind not citizen health.	Mar 3, 2011 6:49 PM
43	we need a single payor source for all	Mar 3, 2011 6:52 PM
44	I am unemployed and looking for health insurance and don't know how to shop for insurance.	Mar 4, 2011 10:24 AM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
45	I believe that individuals and employers should pay the cost of insurance, but it is the job of government to oversee/regulate/balance the business of insurance to make sure people are treated fairly and insurance companies make a reasonable profit. As a physician, I can see that there is enormous waste and unnecessary spending in health care, not to mention the abuse and fraud in Medicare. A tiny example: a Podiatrist gave my mother a fancy $2000 ankle support for foot pain, which she never wore because it was so uncomfortable, and her foot pain went away with a $10 support she got in the drug store. How many of these $2000 ankle supports have Podiatrists prescribed for people (and insurance paid for) who don't really need them? I would love to see more effort to make health care systems more efficient, for example using older drugs which work just as well as newer ones but are less expensive.	Mar 4, 2011 11:28 AM
46	Families cannot afford the skyrocketing health care costs and neither can the state. Isn't it time the state of Arizona realize that adequate health care is a RIGHT of all citizens and not just the rich? We need health insurance for all citizens so the ill are not the only ones picking up the tab. Rejecting federally mandated health care changes is suicide for a failing health care system in this state.	Mar 4, 2011 12:10 PM
47	no comment	Mar 4, 2011 3:37 PM
48	I would like to see Arizona comply with Federal Law. I just do not understand people who want to avoid health insurance. There is something wrong with them.	Mar 4, 2011 3:57 PM
49	I am an individual with a lot of recent experience trying to get health insurance for my family after going on COBRA. I would be glad to participate in any way to help make the process easier. AZ used to publish a booklet of the cost of hospital procedures at various locations. This type of consumer info is very valuable and health insurance is in the same category. Tim Lank Phoenix 480.706.9607	Mar 4, 2011 5:20 PM
50	I have never been sure how to discover what the rates actually cover. It is almost impossible to have sufficient information to make comparisons between plans. A free market is supposed to involve "perfect information". My search for health insurance has involved anything but.	Mar 4, 2011 10:57 PM
51	I had insurance I was paying $300/month and they did not cover A SINGLE THING while I was on it so cancelled and now I am uninsured. What a scam for individuals to get health insurance. I owe $3000 for a colonoscopy because they did not cover a single thing. I get my meds from Canada and India because meds are not covered either. It is a disgrace that this is the situation in the USA.	Mar 5, 2011 1:50 PM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
52	We had a very large Aetna health insurance Health insurance coverage at MSU in Michigan covering thousands of University Professionals and Staff that, after the State DOI regulators investigated rate adjustments, left the State and MSU completely naked (see Aetna Insurance, Michigan State University, Circa Apprx. 1985 .). We should have a rate adjustment history of each health insurance Company in the State of AZ. We had multiple policy cancelations from Farm Bureau (Auto, Home, Umbrella, ranch equipment) based one one toilet overflowing onto tile floor ! What are these companies afraid of ?? Fungus??? We we were with them for over 27 years. A little water and they disappeared for us! Last year AIG skunked us on travel insurance coverage saying that volcanoes were NOT natural disasters. Why do I not trust insurance companies. YOU MAY QUOTE ME! Dr. Thomas Graham Bell, DVM, PhD	Mar 5, 2011 8:40 PM
53	I feel that mental health treatment and medications should be covered. I also feel that birth control and anything with family planning, reproductive health, and pregnancy should be covered. Lastly, I believe that preexisting conditions should not be used as a reason to deny a person coverage or to make them pay more money.	Mar 5, 2011 9:47 PM
54	As a retiree I ould love to see a Health CARE plan rather than and in place of Health Insurance.	Mar 5, 2011 9:49 PM
55	health care is very poor, we need to charge large premiums for people who smoke , don't stay at a health weight and do other poor health habits. Many people eat poor foods and way too much. Those of us that stay fit should get lower rates.	Mar 6, 2011 9:13 AM
56	How pre-existing conditions affect rates, which conditions cause rejection and responsibilities of insurance companies to cover individuals with pre-existing conditions.	Mar 6, 2011 4:26 PM
57	Not clear why premiums keep going up and up and up while at the same time CEOs of insurers in our state make more and more and more. Primary care providers can barely afford to provide health insurance anymore to their employees! We are small businesses and being taken advantage of - where is the DOI in advocating for us?!? Is the DOI working with professional associations trying to advocate for their memebers? Will the DOI be a leader in setting up the health insurance exchange, which sems like the best way for me to provide coverage in the future?	Mar 7, 2011 12:38 PM
58	The Pre-Existing Condition Insurance Plan is freaking expensive! I can't afford to spend almost half my (pre-tax) salary on health insurance.	Mar 8, 2011 4:45 AM
59	For years I operated a small business. If health insurance is group rated-why is there not a flat rate for all subscribers? Isn't it about spreading the risk? I had about 10 employees and their families. My rates were approx. double for less coverage and higher deduct's. This went on for about 20 years!!! Now even larger employers are getting hit.	Mar 8, 2011 8:54 AM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
60	New process received at our clinic. Billed ins. for services rendered. Third party "processing" company hired by ins. company sends paperwork "blackmailing" us to sign an "Expedited Fee Amount", which is less than our service fee. Sent back paperwork marked on front in black marker by us "We do not negotiate fees". Ins. company issues check for 50% (much less than proposed "expedited fee") of our service fee. Is this legal in any state or situation? We are not part of any network with the exception of medicare.	Mar 8, 2011 9:06 AM
61	I think with the large variety of companies that offer health insurance it is very difficult to figure out what company would have the best coverage and rates for individual coverage without doing a tremendous amount of research and applying multiple times (a process that takes a lot of time and shifting through one's medical history) and then still not being able to figure it out, or worse not qualifying for insurance. I really think looking for one's own health insurance is a nightmare and if being part of a group (such as working for a corporation) is the way insurance companies want to cover people, then individuals that don't work for companies that have health insurance or self -employed people should be able to form their own "group" and get insurance. Is this something ADOI could facilitate?	Mar 8, 2011 12:56 PM
62	After my COBRA runs out I am looking for affordable health insurance. I have type 2 diabetes and a liver disorder. I am no longer employed and am a full time care giver for my mother. What can I do to get help.	Mar 8, 2011 4:10 PM
63	How can an individual maintain any savings, put money aside, for big problems like car repairs, housing repairs (like heater or ac or plumbing problems) or having to move to alternate housing and pay deposits for said rental, and utilities set up etcetera, and then pay private company, cobra, or PCIP premiums that exceed 25% of gross monthly income? This situation is sickening in of itself. I have Hep-c, take thyroid, and have chronic plantar faciatus-spurs that limit my time on the feet I need regular lab work about 4 times each year even if I don't get sick. Why can't there just be "public health service" clinics and doctors/practioners, and we pay a fair wage based amount, like $100.00 monthly for low income, to keep us ticking. Millionaires can pay based on their income too. I am at my wits end and hope to get some real guidance soon. thank you, Phillip Himel kyotphil@yahoo.com	Mar 8, 2011 11:16 PM
64	how to obtain insurance while under workers comp. claim	Mar 9, 2011 12:50 PM
65	Bring back the Public Option.	Mar 10, 2011 9:37 AM
66	Is there anything that can be done to reduce rates?	Mar 11, 2011 5:35 PM
67	What is the cost for HIPAA insurance coverage for a person leaving a job based health insurance plan and cobra benefits have been exausted?	Mar 14, 2011 8:14 AM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
68	As a small business owner it has become so daunting trying to keep up with all the new laws, rules and regulations. In trying to complete my form for the "SMALL EMPLOYER HEALTH INSURANCE TAX CREDIT" I could not figure it out and had to have the accountant do it. And, the amount my business pays for just health coverage alone (and we also provide dental) is more than what the state average is so are we getting overcharged? Knowing how they set the rates would be helpful. I think that there should be a flat rate per person but our carrier age and gender rates and our group has older people so our premiums are higher.	Mar 16, 2011 9:15 AM
69	EVERY YEAR WE HAVE TO GIVE UP SOMETHING ON OUR PLAN IN ORDER TO KEEP OUR INSURANCE. SUCH AS, WE HAVE TO GO TO HIGHER DEDUCTIBLES AND THEN OUR INSURANCE STILL GOES UP IN MONTHLY COST ABOUT $300.00. OUR INSURANCE COST SHOULD BE HOW WE USE OUR INSURANCE AND NOT HOW EVERYONE ELSE IN THE STATE USES IT. I AM NOT INTERESTED IN PAYING FOR ANYONE ELSE'S INSURANCE.	Mar 16, 2011 10:38 AM
70	We as an employer would like to hire more employees except the rates for are insurance is so high we can not hire. The cost for a family insurance plan is around $2,000.00 a month with $10,000.00 deductible. We are looking for some relief in insurance rates so we can grow are company.	Mar 16, 2011 12:02 PM
71	AZ state to help small businesses with discounted prices for insurance for employees. This would help everyone, employer & employee & state to keep people employed with health insurance.	Mar 16, 2011 12:36 PM
72	We pay a large monthly premium for our health insurance, but can not afford the high deductible. We chose the high deductible as the premium would have been unaffordable for us at a lower deductible. In reality, our "Health" insurance is really catastrophic accident insurance which is rarely used. We don't get annual check-ups for preventative care, nor can we afford the high co-pays for same, as we struggle to pay the monthly premium. Hence we can not use what we pay for, and the insurance company laughs all the way to the bank. 25% of our annual income goes to pay for our health insurance. Anything you can do to decrease these astoundingly high rates will allow us to attempt to save for the future when we are too old to work... Thank you for your time,	Mar 18, 2011 8:05 AM
73	I am on COBRA due to end in December. I know I have 2 choices.....Conversion under hippa or go without insurance for 6 months and get in PCIP high risk pool. Conversion costs for insurance are 400% higher than what I pay now and I don't know if I am considered pre-existing to qualify for the PCIP. What if I go 6 months without insurance and apply for coverage with private insurance company (qualification request for PCIP) and DONT get turned down. Then I dont qualify for PCIP and dont qualify for conversion because I had no insurance for 6 months. I don't know what to do. I have COPD and battled micobacterium avium in the lung and had the left lung removed. Does insurance consider this pre-existing?	Mar 21, 2011 9:55 AM
74	I would like to know exactly how much WE the taxpayers spend on insurance for elected officials and their dependents, and how that amount compares to what the average family pays for coverage in this bankrupt state.	Mar 21, 2011 11:28 PM

Page 2, Q6. Please provide us with any other questions, comments or feedback you have about individual or small employer health insurance rates in Arizona?		
75	I have lost my job and therefore lost my insurance. Cobra and Hippa are rediculously high and unaffordable (more than my rent) - especially since I am unemployed. I would like to purchase my own policy, but Aetna, BCBS, and United Health all have declined me. What should I do?	Mar 22, 2011 10:38 AM
76	being that you have to make under $1200 a month to get State help for a couple (ahcccs) plus the State is cutting out adults without children and being 54 my insurance is $361 a month for a 20/80 plan with 3500 deductible and I am waiting for a disability hearing which I have been told will be 15-18 months - how are you suppose to survive???? My husband just got a job at $10 an hour, that is our total income, my insurance & prescriptions are $500, he has no benefits & no insurance and is 57 yrs old - we were raised middle class & were ourselves middle class until the economy problems & we both lost jobs, I got sick & we lost my house..... I guess my question is Why is healthcare only for the well-off or the lucky enough to have a job that provides it - why is the majority of americans (US Census 70% of working americans make less than $50k a year and half of those less than $25) considered not worthy to be healthy?	Mar 27, 2011 9:52 PM
77	MY INSURANCE RATES ARE GOING UP AGAIN IN MAY FOR THE SECOND TIME THIS YEAR. DO I HAVE TO BE LOCKED INTO THIS COMPANY UNTIL DEC. OR CAN I CHANGE INSURANCE COMPANIES NOW?	Mar 28, 2011 10:33 AM
78	As an individual who has tried to purchase health insurance, I am appalled at how hard it has been to find a health plan that will cover my husband and me. We are healthy people in our 30s and 40s, yet we have been told by the health insurance carriers that they will not even sell a "major medical" policy to us. This is wrong. We have COBRA, which is very expensive, and it will run out soon. Obamacare will force people to buy insurance. Will it also force insurance carriers to sell it to people at a reasonable price? To me, the problem is that health insurance carriers are refusing to sell coverage to people - at any price. I do not understand how this can be legal.	Mar 28, 2011 1:27 PM
79	individual health plan for a 62 female.	Mar 28, 2011 2:49 PM
80	Why the 6 month wait for insurance for people who can't get insurance because of poor health. What do they do while they have to wait the 6 months?	Mar 28, 2011 4:33 PM
81	I would like to see how companies rate regarding coverage and prices in a standard format that the public can easily view.	Mar 31, 2011 3:23 PM
82	Please go to a single payer health insurnace plan similiar to Hawaii	Apr 5, 2011 11:24 AM
83	Are there limits for how much or how often a poolicy rate can be increased?	Apr 9, 2011 3:47 PM