Topics:

- 2022 Individual Marketplace plans
- When & how to submit Complaints to the Division of Insurance (ADOI)
- Understanding Non-ACA products
- Renewing Navigator/CAC license
Marketplace Plans Rates:

Competition increasing again!

- 2 new insurers in individual market: Banner/Aetna and Medica
- County coverage increasing
  - Maricopa - 8 insurers
  - Pinal - 6 insurers
  - Pima - 5 insurers
  - Gila - 3 insurers
  - Cochise, Coconino, Graham, Greenlee, Santa Cruz, Yavapai - 2 insurers
- PPO plans coming back (one Gold, one Silver) statewide.
- Catastrophic plans only available in Maricopa, Pima, Pinal
Marketplace Plans and Rates:

- Overall average rate changes vary from -22.2% to +9.5%
- See list of plans and rate charts on [https://difi.az.gov/consumer/i/health/rates](https://difi.az.gov/consumer/i/health/rates)
Complain to the Arizona Division of Insurance

- Termination of coverage by the insurer
- Premium payment problems
- Cost-share issues: co-payments, deductibles
- Provider network adequacy
- Provider Directory errors
- Agent misrepresentation or premium theft

More...
Complaints to ADOI Continued…

- Not providing Essential Health Benefits
  - Non-ACA coverage is prevalent!
- Qualified life event, e.g., adding newborn
- Claim problems
  - Not covering COVID testing claims as expected
When to contact HC.gov

- Marketplace eligibility
- Special Enrollment Period eligibility
- APTC and CSR eligibility
- Requests to cancel HC.gov coverage and refunds
- Requests to change “effective date”
How to file a Complaint with the Division of Insurance:

File a Complaint online in Spanish or English:

difi.az.gov

‘File a Complaint Against Insurance Entity’
Non-HC.gov insurance products:

- Pre-ACA plans (2013 and before)
- Limited benefit/fixed indemnity
  - Heavily marketed and growing
- Short term limited duration plans
- Health care sharing ministry plans
Questions to ask if considering a Non-ACA plan

- Will this policy cover conditions I already have?
- Will the policy cover medical care such as prescriptions, maternity/newborn, mental health?
- Is there a waiting period?
- Are there limitations on the number of covered visits or the maximum amount payable?
- Do I have to pay a monthly association fee?
Navigator/CAC Licenses

Your license number is now your National Producer Number (NPN).

- Renew Navigator/CAC license at www.nipr.com
- $5 transaction fee
- After you submit application to NIPR:
  - Email your current Marketplace Training Certificate to insurancelicensing@difi.az.gov. Reference the NIPR transaction number in the email.

difi.az.gov/producers/certified-application-counselor

602.364.4457
ARIZONA DIVISION OF INSURANCE

602.364.2499
602.364.2977 (Spanish)

difi.az.gov

insurance.consumers@difi.az.gov