

2023 Health Insurance Market

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DIVISION OF INSURANCE

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Topics:

- 2023 Individual Marketplace plans
- When & how to submit Complaints to the Division of Insurance (ADOI)
- Understanding *Non-ACA* products
- Renewing Navigator/CAC license

PY2023 Arizona Plan Highlights

- 1 *new* insurer: **Imperial Insurance Companies, Inc (HMO)**
- 1 insurer *leaving*: **Bright Health**
- Catastrophic plans available in **Maricopa and Pinal**
- BCBSAZ still offering a **PPO**

Something New in PY2023

Standardized Plans

- CMS established standardized maximum out-of-pocket, deductibles, and cost-sharing for each Metal Level. (*like standardized Medicare Supplement plans A - N*).
- See table of the Standardized Plans on [aspe.hhs.gov](https://www.aspe.hhs.gov) entitled “Facilitating Consumer Choice: Standardized Plans in Health Insurance Marketplaces”
- All issuers must offer a standardized plan of the same type (HMO/PPO) and metal level in each service area.
- HC.gov display of standardized options will aid plan comparison across insurers.

Arizona Marketplace Plans

Rural choices increasing! Down to 4 counties with only one insurer (BCBSAZ):

County	# of Insurers	County	# of Insurers
Apache	1	Mohave	1
Cochise	3	Navajo	1
Coconino	3	Pima	4
Gila	3	Pinal	6
Graham	2	Santa Cruz	2
Greenlee	2	Yavapai	2
La Paz	1	Yuma	2
Maricopa	8		

Filing Company	Type	Overall % Impact	Minimum % Change	Maximum % Change
Individual				
Banner Health and Aetna Health Plan, Inc.	HMO	-5.5%	-22.7%	6.1%
Blue Cross and Blue Shield of Arizona	HMO	8.15%	-0.65%	13.18%
Blue Cross and Blue Shield of Arizona	PPO	0.9%	-1.26%	6.52%
Cigna HealthCare of Arizona, Inc.	HMO	0.1%	-2.7%	9.5%
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	-3.2%	-8.78%	-0.42%
Imperial Insurance Companies, Inc.	HMO	NEW	NEW	NEW
Medica Community Health Plan	HMO	7.14%	5.9%	14.75%
Oscar Health Plan, Inc.	HMO	4.5%	2.4%	6.8%
UnitedHealthcare of Arizona, Inc.	HMO	12.4%	0.2%	16.3%

<https://difi.az.gov/consumer/i/health/rates>



When to Complain to the Arizona Division of Insurance

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

More...

Complaints to ADOJ Continued...

- Not providing Essential Health Benefits
 - **Non-ACA coverage = no EHB**
- Qualified life event, e.g., *adding newborn*
- Claim problems
 - Health care appeal rights and NSA

When to contact HC.gov

- Marketplace eligibility
- Special Enrollment Period eligibility
- APTC and CSR eligibility
 - and corresponding billing problems
- 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

→ **Consumer Information**

→ **Consumer Complaints**

→ **File a Complaint against insurance entity**

Non-HC.gov insurance products:

- **Pre-ACA plans (2013 and before)**
- **Non-ACA Compliant Plans**
 - Limited benefit/fixed indemnity
 - Heavily marketed
 - 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 prescriptions, maternity/newborn, mental health?
- Is there a waiting period before benefits start?
- Are there limitations on the number of covered visits or the maximum amount payable?
- Do I have to pay a monthly association fee?
- What are the annual or lifetime maximum?

Navigator/CAC Licenses

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

□ Renew Navigator/CAC license at www.nipr.com

□ **\$5.60** 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

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QUESTIONS?