2023 Health Insurance Market

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Arizona Department of Insurance and Financial Institutions
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).


● 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):

<table>
<thead>
<tr>
<th>County</th>
<th># of Insurers</th>
<th>County</th>
<th># of Insurers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apache</td>
<td>1</td>
<td>Mohave</td>
<td>1</td>
</tr>
<tr>
<td>Cochise</td>
<td>3</td>
<td>Navajo</td>
<td>1</td>
</tr>
<tr>
<td>Coconino</td>
<td>3</td>
<td>Pima</td>
<td>4</td>
</tr>
<tr>
<td>Gila</td>
<td>3</td>
<td>Pinal</td>
<td>6</td>
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<tr>
<td>Graham</td>
<td>2</td>
<td>Santa Cruz</td>
<td>2</td>
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<tr>
<td>Greenlee</td>
<td>2</td>
<td>Yavapai</td>
<td>2</td>
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<tr>
<td>La Paz</td>
<td>1</td>
<td>Yuma</td>
<td>2</td>
</tr>
<tr>
<td>Maricopa</td>
<td>8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Filing Company</td>
<td>Type</td>
<td>Overall % Impact</td>
<td>Minimum % Change</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>------</td>
<td>------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Banner Health and Aetna Health Plan, Inc.</td>
<td>HMO</td>
<td>-5.5%</td>
<td>-22.7%</td>
</tr>
<tr>
<td>Blue Cross and Blue Shield of Arizona</td>
<td>HMO</td>
<td>8.15%</td>
<td>-0.65%</td>
</tr>
<tr>
<td>Blue Cross and Blue Shield of Arizona</td>
<td>PPO</td>
<td>0.9%</td>
<td>-1.26%</td>
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<tr>
<td>Cigna HealthCare of Arizona, Inc.</td>
<td>HMO</td>
<td>0.1%</td>
<td>-2.7%</td>
</tr>
<tr>
<td>Health Net of Arizona, Inc. dba Arizona Complete Health</td>
<td>HMO</td>
<td>-3.2%</td>
<td>-8.78%</td>
</tr>
<tr>
<td>Imperial Insurance Companies, Inc.</td>
<td>HMO</td>
<td>NEW</td>
<td>NEW</td>
</tr>
<tr>
<td>Medica Community Health Plan</td>
<td>HMO</td>
<td>7.14%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Oscar Health Plan, Inc.</td>
<td>HMO</td>
<td>4.5%</td>
<td>2.4%</td>
</tr>
<tr>
<td>UnitedHealthcare of Arizona, Inc.</td>
<td>HMO</td>
<td>12.4%</td>
<td>0.2%</td>
</tr>
</tbody>
</table>

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 ADOI 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:

[www.difi.az.gov](http://www.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

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QUESTIONS?