**Arizona ACA Marketing Zones**

Source: <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/az-gra.html>

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| **Rating Area ID (for federal systems)** | **County Name, one Zip** |
| Rating Area 1 | Mohave, |
| Rating Area 1 | Coconino 86001 |
| Rating Area 1 | Apache |
| Rating Area 1 | Navajo |
| Rating Area 2 | Yavapai |
| Rating Area 3 | La Paz |
| Rating Area 3 | Yuma 85364 |
| Rating Area 4 | Maricopa 85034 |
| Rating Area 5 | Pinal 85122 |
| Rating Area 5 | Gila |
| Rating Area 6 | Pima 85701 |
| Rating Area 6 | Santa Cruz |
| Rating Area 7 | Graham 85635 |
| Rating Area 7 | Greenlee |
| Rating Area 7 | Cochise |

***Pro-Tips***

* Aetna has a POS plan that is listed in all zone but has providers in Maricopa County only.
* Each insurance company uses only 2 or 3 provider networks. Their marketing names identify the network used with the plan. Once you understand the small number of networks, you can quickly understand if the plan has a network in your area. Webinars will be scheduled to help decode the names and networks.
* Some areas outside of Maricopa and Pima now have HMO plans. Make sure you understand which providers are members of the HMS network.
* Some companies have added names like hospital or county names to help you understand the network is restricted to a specific area.
* DON’T ask a provider if they “take” a plan; do ask if they are “contracted”.

**Second lowest priced Silver plans by Arizona Rating Area**

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| --- | --- | --- | --- | --- | --- | --- |
| **State** | **County** | **Metal Level** | **Issuer Name** | **Plan Type** | **Rating Area** | **Premium Adult Individual Age 30** |
| AZ | Apache | Silver | Health Net | PPO | Rating Area 1 | $266.13 |
| AZ | Coconino | Silver | Health Net | PPO | Rating Area 1 | $266.13 |
| AZ | Mohave | Silver | Health Net | PPO | Rating Area 1 | $261.83 |
| AZ | Navajo | Silver | Health Net | PPO | Rating Area 1 | $266.13 |
| AZ | Yavapai | Silver | Health Net | PPO | Rating Area 2 | $261.83 |
| AZ | La Paz | Silver | Aetna\* | POS | Rating Area 3 | $233.16 |
| AZ | Yuma | Silver | Aetna\* | POS | Rating Area 3 | $233.16 |
| AZ | Maricopa | Silver | Meritus | HMO | Rating Area 4 | $156.76 |
| AZ | Gila | Silver | Health Net | PPO | Rating Area 5 | $228.96 |
| AZ | Pinal | Silver | Health Net | HMO | Rating Area 5 | $198.67 |
| AZ | Pima | Silver | Meritus | HMO | Rating Area 6 | $159.09 |
| AZ | Santa Cruz | Silver | Meritus | HMO | Rating Area 6 | $159.09 |
| AZ | Cochise | Silver | Health Net | PPO | Rating Area 7 | $225.35 |
| AZ | Graham | Silver | Health Net | PPO | Rating Area 7 | $225.35 |
| AZ | Greenlee | Silver | Health Net | PPO | Rating Area 7 | $225.35 |

\*Aetna does not have a provider network in this Rating Area

Source: QHP Landscape Individual Plan from CMS