



# 2019 Health Insurance Market

ARIZONA DEPARTMENT OF INSURANCE  
OCTOBER 2018

# Topics:

- ▶ Arizona's 2019 Individual Marketplace
- ▶ When & how to submit Complaints to ADOI
- ▶ Renewing Navigator/CAC license with ADOI
- ▶ Understanding Non-ACA products

# Who's in the Individual Market?

	Maricopa	Pima	All Other Counties
Number of Insurers, On & Off Exchange	4	3	1
Note	<i>Includes 2 insurers new to Arizona</i>	<i>Includes 1 insurer new to Arizona</i>	

<https://insurance.az.gov/consumers/help-health-insurance/information-about-health-insurance-rate-increases>

# A word about rates:

- ▶ Arizona Individual plans are experiencing very small rate increases – **even some rate decreases!** -- in 2019!
- ▶ Health Insurance Rates FAQ on ADOI website:

<https://insurance.az.gov/consumers/help-health-insurance/information-about-health-insurance-rate-increases>

# Plan info on ADOI Website:

- ADOI will post rate info for **individual** and **small group** plans on Tue 10/9:
  - <https://insurance.az.gov/consumers/help-health-insurance/information-about-health-insurance-rate-increases>
- Look up the **actual approved policy** or the **actual rate filings**, using the SERFF tracking number in the charts above. Find filings here:  
<https://insurance.az.gov/sfa>

# Who can submit a complaint to ADOI:

- ✓ Policyholders/Dependents
- ✓ Employees
- ✓ Claimants
- ✓ Authorized representatives

# Reasons to complain to ADOl:

- ▶ **Troubling terminations** of coverage by insurer
  - ▶ **Premium processing problems**
  - ▶ **Cost-share issues:** co-payments, deductibles
  - ▶ **Continuity of care** when doctor leaves network or plan discontinues
  - ▶ Concerns about **Provider network adequacy**
  - ▶ **Provider Directory** errors
- ▶ more...

# Complaints to ADOl continued...

- ▶ Insurer not providing **Essential Health Benefits**
- ▶ Problems changing plans after **Qualified life event** (e.g., *adding newborn, marriage*)
- ▶ **Claim problems**
- ▶ **Insurer refunds:** not in accordance with Marketplace instruction or consumer request
- ▶ Agent **misrepresentation or misappropriation**



# When to complain to the Marketplace:

- ▶ Marketplace eligibility
- ▶ Special Enrollment Period (SEP) eligibility
- ▶ Premium tax credit and CSR eligibility
- ▶ Requests for cancellation of Marketplace coverage
  - ▶ If plan sold through marketplace, requests to cancel or make changes must be made through marketplace
- ▶ Refund Requests
  - ▶ Must be initiated with marketplace if plan sold through marketplace
- ▶ Requests for effective date changes
- ▶ Minimum Loss Ratio (MLR) Rebates

# How to file a Complaint with ADOI:



<https://insurance.az.gov/consumers/help-problem>

- ▶ When filing a complaint **on behalf of** a consumer, submit a signed *3rd party authorization form*:

[https://insurance.az.gov/sites/default/files/documents/files/form\\_c-tpc.pdf](https://insurance.az.gov/sites/default/files/documents/files/form_c-tpc.pdf)

# Non-ACA insurance products:

You may run into clients that have or want info about:

- ▶ Pre-ACA plans (2013 and before)
- ▶ Limited benefit plans
- ▶ Short term limited duration plans

# Short Term Limited Duration Plans

[45 CFR § 144.103]

“This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any **exclusions or limitations regarding coverage of preexisting conditions or health benefits** (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). Your policy might also have lifetime and/or annual dollar limits on health benefits. If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage. Also, this coverage is not “minimum essential coverage.”

# Short Term Plan Rights

- ▶ Look for **10-day “free look”** or **“right to return”**
- ▶ **File complaint with ADOJ** about short term plans:
  - If agent misrepresented the policy, or
  - If insurer is not paying claims in accordance with policy terms.
- ▶ **Appeal denied claims**
- ▶ Read insurance policies carefully

# Renewing Navigator/CAC license

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

- ▶ Renew licenses at [www.nipr.com](http://www.nipr.com) (\$5 transaction fee)
- ▶ **New!** Upload a copy of current **Marketplace Training Certificate** under “Reporting of Actions” in NIPR.
- ▶ ADOI licensing webpage:  
<https://insurance.az.gov/producers/>
- ▶ Email licensing questions to: [licensing@azinsurance.gov](mailto:licensing@azinsurance.gov)



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