



# 2022 Health Insurance Market

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**Insurance and Financial Institutions**  
**DIVISION OF INSURANCE**

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## 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>



# 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 ADOl 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](http://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](http://www.nipr.com)

□ \$5 transaction fee

□ *After you submit application to NIPR:*

Email your current **Marketplace Training Certificate** to [insurancelicensing@difi.az.gov](mailto:insurancelicensing@difi.az.gov). **Reference the NIPR transaction number in the email.**

[difi.az.gov/producers/certified-application-counselor](http://difi.az.gov/producers/certified-application-counselor)

**602.364.4457**



# ARIZONA DIVISION OF INSURANCE

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**602.364.2977 (Spanish)**

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