

Individual and Small Group ACA Health Insurance Rate Changes

Effective Date January 1, 2026

10/8/2025

Filing Company	Type	Overall % Impact	Minimum % Change	Maximum % Change	ON/OFF Health Insurance Marketplace	SERFF Tracking #
Individual						
Antidote Health Plan of Arizona, Inc	HMO	18.03%	14.50%	23.96%	ON and OFF	AHPO-134676327
Blue Cross and Blue Shield of Arizona	HMO	48.69%	31.26%	58.68%	ON and OFF	BCAZ-134658103
Cigna HealthCare of Arizona, Inc.	HMO	33.78%	17.06%	42.87%	ON and OFF	CCGH-134672699
Health Net Community Solutions of Arizona, Inc.	HMO	New	New	New	OFF	CECO-134519420
Health Net of Arizona, Inc. dba Arizona Complete Health	HMO	48.90%	43.29%	55.34%	ON and OFF	CECO-134683487
Imperial Insurance Companies, Inc.	HMO	19.30%	1.29%	21.64%	ON and OFF	IHCA-134661651
Oscar Health Plan, Inc.	HMO	26.10%	15.50%	35.00%	ON and OFF	OHIN-134670301
UnitedHealthcare of Arizona, Inc.	HMO	44.28%	41.61%	53.60%	ON and OFF	UHLC-134668844
Small Group						
Aetna Health Inc.	HMO	11.77%	11.77%	11.77%	OFF only	AETN-134541340
Aetna Health Insurance Company	POS	11.77%	11.77%	11.77%	OFF only	AETN-134541372
Aetna Life Insurance Company	PPO	11.64%	9.67%	12.72%	OFF only	AETN-134541367
Aetna Life Insurance Company	INDEM	11.77%	11.77%	11.77%	OFF only	AETN-134541379
Antidote Health Plan of Arizona, Inc	HMO	0.29%	-1.76%	3.13%	OFF only	APHO-134671565
Banner Health and Aetna Health Insurance Company	PPO	11.73%	9.67%	12.72%	OFF only	AETN-134541371
Banner Health and Aetna Health Plan, Inc.	HMO	11.77%	11.77%	11.77%	OFF only	AETN-134541342
Blue Cross and Blue Shield of Arizona	HMO	19.10%	0.00%	19.20%	OFF only	BCAZ-134529174
Blue Cross and Blue Shield of Arizona	PPO	19.10%	0.00%	19.80%	OFF only	BCAZ-134529213
Cigna Health and Life Insurance Company	PPO	1.57%	1.57%	1.57%	OFF only	CCGH-134537072
Cigna HealthCare of Arizona, Inc.	HMO	13.24%	13.24%	13.24%	OFF only	CCGH-134537070
UnitedHealthcare Insurance Company	PPO	16.92%	14.72%	19.17%	OFF only	UHLC-134667955

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UnitedHealthcare of Arizona, Inc.	HMO	16.90%	13.24%	18.69%	OFF only	UHLC-134670365

Notes:

- Plans may be sold **ON** the Health Insurance Marketplace (www.healthcare.gov) or **OFF** the Marketplace, direct from the insurer.
- The Overall Percentage Impact is a weighted average of all rate changes contained in a single filing.

Please visit difi.az.gov/health-insurance-rates for:

- Instructions on viewing rates information via SERFF Filing Access
- Instructions on viewing rates information in the rate review portion of Healthcare.gov (<https://ratereview.healthcare.gov>)
- Sign up for email notices about rate increases by sending an email to ratereview@difi.az.gov with the subject line: SIGN UP.

Send questions to ratereview@difi.az.gov.