State of Arizona Individual On & Off-Exchange Health Plans

2021 Premium Rates (Minimum, Average, and Maximum) By Metal Level and Sample Family Structures

Individual Age 25 Non-Tobacco User

	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Mohave, Navajo	\$366	\$366	\$366	\$381	\$411	\$442	\$506	\$535	\$555	\$647	\$647	\$647
Rating Area 1: Coconino	\$355	\$355	\$355	\$369	\$407	\$429	\$406	\$460	\$539	\$618	\$660	\$706
Rating Area 2: Yavapai	\$351	\$351	\$351	\$365	\$394	\$424	\$485	\$513	\$532	\$620	\$620	\$620
Rating Area 3: La Paz, Yuma	\$371	\$371	\$371	\$386	\$416	\$448	\$512	\$542	\$562	\$655	\$655	\$655
Rating Area 4: Maricopa	\$212	\$236	\$256	\$254	\$284	\$325	\$274	\$321	\$367	\$398	\$454	\$492
Rating Area 5: Gila	\$287	\$287	\$287	\$298	\$343	\$366	\$350	\$394	\$458	\$506	\$564	\$609
Rating Area 5: Pinal	\$241	\$264	\$287	\$289	\$333	\$366	\$311	\$386	\$458	\$453	\$550	\$609
Rating Area 6: Pima	\$193	\$205	\$216	\$204	\$246	\$275	\$251	\$283	\$328	\$346	\$403	\$436
Rating Area 6: Santa Cruz	\$239	\$239	\$239	\$243	\$259	\$289	\$251	\$286	\$363	\$381	\$413	\$436
Rating Area 7: Cochise, Graham, Greenlee	\$289	\$289	\$289	\$300	\$350	\$375	\$358	\$403	\$469	\$509	\$576	\$623

Couple Age 30 Non-Tobacco Users

	Catastrophic			Bronze				Silver		Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Mohave, Navajo	\$828	\$828	\$828	\$861	\$929	\$999	\$1144	\$1210	\$1255	\$1463	\$1463	\$1463
Rating Area 1: Coconino	\$803	\$803	\$803	\$834	\$920	\$970	\$918	\$1040	\$1219	\$1397	\$1492	\$1596
Rating Area 2: Yavapai	\$794	\$794	\$794	\$825	\$891	\$959	\$1097	\$1160	\$1203	\$1402	\$1402	\$1402
Rating Area 3: La Paz, Yuma	\$839	\$839	\$839	\$873	\$941	\$1013	\$1158	\$1225	\$1271	\$1481	\$1481	\$1481
Rating Area 4: Maricopa	\$479	\$534	\$579	\$574	\$642	\$735	\$620	\$726	\$830	\$900	\$1026	\$1112
Rating Area 5: Gila	\$649	\$649	\$649	\$674	\$776	\$828	\$791	\$891	\$1036	\$1144	\$1275	\$1377
Rating Area 5: Pinal	\$545	\$597	\$649	\$653	\$753	\$828	\$703	\$873	\$1036	\$1024	\$1244	\$1377
Rating Area 6: Pima	\$436	\$463	\$488	\$461	\$556	\$622	\$568	\$640	\$742	\$782	\$911	\$986
Rating Area 6: Santa Cruz	\$540	\$540	\$540	\$549	\$586	\$653	\$568	\$647	\$821	\$861	\$934	\$986
Rating Area 7: Cochise, Graham, Greenlee	\$653	\$653	\$653	\$678	\$791	\$848	\$809	\$911	\$1060	\$1151	\$1302	\$1409

Couple Age 40 + 2 Children Non-Tobacco Users ¹

	Catastrophic			Bronze				Silver		Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Mohave, Navajo	\$1568	\$1568	\$1568	\$1633	\$1761	\$1894	\$2168	\$2292	\$2378	\$2772	\$2772	\$2772
Rating Area 1: Coconino	\$1521	\$1521	\$1521	\$1581	\$1744	\$1838	\$1740	\$1971	\$2310	\$2648	\$2828	\$3025
Rating Area 2: Yavapai	\$1504	\$1504	\$1504	\$1564	\$1688	\$1817	\$2078	\$2198	\$2280	\$2657	\$2657	\$2657
Rating Area 3: La Paz, Yuma	\$1590	\$1590	\$1590	\$1654	\$1783	\$1920	\$2194	\$2322	\$2408	\$2807	\$2807	\$2807
Rating Area 4: Maricopa	\$908	\$1011	\$1097	\$1088	\$1217	\$1393	\$1174	\$1375	\$1573	\$1705	\$1945	\$2108
Rating Area 5: Gila	\$1230	\$1230	\$1230	\$1277	\$1470	\$1568	\$1500	\$1688	\$1962	\$2168	\$2417	\$2609
Rating Area 5: Pinal	\$1033	\$1131	\$1230	\$1238	\$1427	\$1568	\$1333	\$1654	\$1962	\$1941	\$2357	\$2609
Rating Area 6: Pima	\$827	\$878	\$926	\$874	\$1054	\$1178	\$1076	\$1213	\$1405	\$1483	\$1727	\$1868
Rating Area 6: Santa Cruz	\$1024	\$1024	\$1024	\$1041	\$1110	\$1238	\$1076	\$1225	\$1555	\$1633	\$1770	\$1868
Rating Area 7: Cochise, Graham, Greenlee	\$1238	\$1238	\$1238	\$1285	\$1500	\$1607	\$1534	\$1727	\$2010	\$2181	\$2468	\$2669

Couple Age 55 Non-Tobacco Users

	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Apache, Mohave, Navajo	\$1,626	\$1,626	\$1,626	\$1,692	\$1,826	\$1,963	\$2,248	\$2,377	\$2,465	\$2,874	\$2,874	\$2,874
Rating Area 1: Coconino	\$1,577	\$1,577	\$1,577	\$1,639	\$1,808	\$1,906	\$1,804	\$2,043	\$2,394	\$2,745	\$2,932	\$3,136
Rating Area 2: Yavapai	\$1,559	\$1,559	\$1,559	\$1,621	\$1,750	\$1,884	\$2,154	\$2,279	\$2,363	\$2,754	\$2,754	\$2,754
Rating Area 3: La Paz, Yuma	\$1,648	\$1,648	\$1,648	\$1,715	\$1,848	\$1,990	\$2,274	\$2,408	\$2,497	\$2,910	\$2,910	\$2,910
Rating Area 4: Maricopa	\$942	\$1,048	\$1,137	\$1,128	\$1,262	\$1,444	\$1,217	\$1,426	\$1,630	\$1,768	\$2,017	\$2,186
Rating Area 5: Gila	\$1,275	\$1,275	\$1,275	\$1,324	\$1,524	\$1,626	\$1,555	\$1,750	\$2,035	\$2,248	\$2,505	\$2,705
Rating Area 5: Pinal	\$1,071	\$1,173	\$1,275	\$1,284	\$1,479	\$1,626	\$1,382	\$1,715	\$2,035	\$2,012	\$2,443	\$2,705
Rating Area 6: Pima	\$857	\$911	\$960	\$906	\$1,093	\$1,222	\$1,115	\$1,257	\$1,457	\$1,537	\$1,790	\$1,937
Rating Area 6: Santa Cruz	\$1,062	\$1,062	\$1,062	\$1,079	\$1,151	\$1,284	\$1,115	\$1,270	\$1,613	\$1,692	\$1,835	\$1,937
Rating Area 7: Cochise, Graham, Greenlee	\$1,284	\$1,284	\$1,284	\$1,333	\$1,555	\$1,666	\$1,590	\$1,790	\$2,083	\$2,261	\$2,559	\$2,768

Comments:

This exhibit provides a summary of the 2021 premium rates for plans available On and Off-Exchange by the following companies: Arizona Complete Health, Blue Cross and Blue Shield of Arizona, Bright Health Company of Arizona, Cigna HealthCare of Arizona, Inc., Oscar Health Plan, Inc., and UnitedHealthcare of Arizona, Inc.

Premiums may vary due to rounding. Refer to rates on file for more detail.

Companies who vary premiums by tobacco status will typically have lower non-tobacco rates than companies that have a blended premium, regardless of tobacco status.

The minimum premium is the lowest possible for all companies and plan IDs for the given metal level and rating area, the maximum premium is the highest possible premium.

The average premium is calculated by averaging all plan IDs in each area.

¹40 year old couple is shown with one child age 15 and one child age 18