# State of Arizona Individual HMO On & Off-Exchange Health Plans <sup>1</sup>

2018 Premium Rates (Minimum, Average, and Maximum) By Metal Level and Sample Family Structures

#### Individual Age 25 Non-Smoker

	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Mohave, Coconino, Apache, Navajo	\$246	\$246	\$246	\$343	\$372	\$402	\$486	\$486	\$486	\$594	\$594	\$594
Rating Area 2: Yavapai	\$288	\$288	\$288	\$401	\$435	\$470	\$568	\$568	\$568	\$694	\$694	\$694
Rating Area 3: La Paz	\$291	\$291	\$291	\$398	\$426	\$476	\$575	\$575	\$575	\$703	\$703	\$703
Rating Area 3: Yuma	\$291	\$291	\$291	\$406	\$441	\$476	\$575	\$575	\$575	\$703	\$703	\$703
Rating Area 4: Maricopa	N/A	N/A	N/A	\$318	\$319	\$319	\$370	\$401	\$430	\$488	\$488	\$488
Rating Area 5: Pinal, Gila	\$223	\$223	\$223	\$310	\$337	\$364	\$439	\$439	\$439	\$537	\$537	\$537
Rating Area 6: Pima	N/A	N/A	N/A	\$225	\$225	\$225	\$261	\$278	\$284	\$344	\$344	\$344
Rating Area 6: Santa Cruz	\$194	\$194	\$194	\$270	\$293	\$316	\$382	\$382	\$382	\$467	\$467	\$467
Rating Area 7: Graham, Greenlee, Cochise	\$239	\$239	\$239	\$332	\$361	\$389	\$471	\$471	\$471	\$575	\$575	\$575

## Couple Age 30 Non-Smokers

	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Mohave, Coconino, Apache, Navajo	\$557	\$557	\$557	\$775	\$841	\$908	\$1,098	\$1,098	\$1,098	\$1,342	\$1,342	\$1,342
Rating Area 2: Yavapai	\$651	\$651	\$651	\$906	\$984	\$1,062	\$1,284	\$1,284	\$1,284	\$1,570	\$1,570	\$1,570
Rating Area 3: La Paz	\$659	\$659	\$659	\$899	\$964	\$1,075	\$1,300	\$1,300	\$1,300	\$1,589	\$1,589	\$1,589
Rating Area 3: Yuma	\$659	\$659	\$659	\$917	\$996	\$1,075	\$1,300	\$1,300	\$1,300	\$1,589	\$1,589	\$1,589
Rating Area 4: Maricopa	N/A	N/A	N/A	\$720	\$721	\$722	\$836	\$906	\$971	\$1,103	\$1,103	\$1,103
Rating Area 5: Pinal, Gila	\$504	\$504	\$504	\$701	\$762	\$822	\$994	\$994	\$994	\$1,215	\$1,215	\$1,215
Rating Area 6: Pima	N/A	N/A	N/A	\$509	\$509	\$509	\$590	\$627	\$643	\$778	\$778	\$778
Rating Area 6: Santa Cruz	\$438	\$438	\$438	\$610	\$663	\$715	\$865	\$865	\$865	\$1,057	\$1,057	\$1,057
Rating Area 7: Graham, Greenlee, Cochise	\$540	\$540	\$540	\$751	\$816	\$880	\$1,064	\$1,064	\$1,064	\$1,301	\$1,301	\$1,301

## Family Age 40 + 2 Children Non-Smokers<sup>2</sup>

Family Age 40 + 2 Children Non-Smokers												
	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Mohave, Coconino, Apache, Navajo	\$1,055	\$1,055	\$1,055	\$1,468	\$1,595	\$1,721	\$2,081	\$2,081	\$2,081	\$2,544	\$2,544	\$2,544
Rating Area 2: Yavapai	\$1,234	\$1,234	\$1,234	\$1,717	\$1,865	\$2,013	\$2,434	\$2,434	\$2,434	\$2,975	\$2,975	\$2,975
Rating Area 3: La Paz	\$1,249	\$1,249	\$1,249	\$1,704	\$1,826	\$2,037	\$2,463	\$2,463	\$2,463	\$3,011	\$3,011	\$3,011
Rating Area 3: Yuma	\$1,249	\$1,249	\$1,249	\$1,738	\$1,888	\$2,037	\$2,463	\$2,463	\$2,463	\$3,011	\$3,011	\$3,011
Rating Area 4: Maricopa	N/A	N/A	N/A	\$1,364	\$1,366	\$1,367	\$1,585	\$1,717	\$1,841	\$2,090	\$2,090	\$2,090
Rating Area 5: Pinal, Gila	\$955	\$955	\$955	\$1,329	\$1,443	\$1,558	\$1,883	\$1,883	\$1,883	\$2,302	\$2,302	\$2,302
Rating Area 6: Pima	N/A	N/A	N/A	\$965	\$965	\$965	\$1,118	\$1,189	\$1,218	\$1,474	\$1,474	\$1,474
Rating Area 6: Santa Cruz	\$831	\$831	\$831	\$1,156	\$1,256	\$1,356	\$1,639	\$1,639	\$1,639	\$2,003	\$2,003	\$2,003
Rating Area 7: Graham, Greenlee, Cochise	\$1,023	\$1,023	\$1,023	\$1,423	\$1,546	\$1,668	\$2,017	\$2,017	\$2,017	\$2,465	\$2,465	\$2,465

#### Couple Age 55 Non-Smokers

	Catastrophic			Bronze			Silver			Gold		
Area	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max	Min	Avg	Max
Rating Area 1: Mohave, Coconino, Apache, Navajo	\$1,094	\$1,094	\$1,094	\$1,522	\$1,653	\$1,785	\$2,157	\$2,157	\$2,157	\$2,637	\$2,637	\$2,637
Rating Area 2: Yavapai	\$1,279	\$1,279	\$1,279	\$1,780	\$1,934	\$2,087	\$2,523	\$2,523	\$2,523	\$3,084	\$3,084	\$3,084
Rating Area 3: La Paz	\$1,295	\$1,295	\$1,295	\$1,767	\$1,893	\$2,112	\$2,553	\$2,553	\$2,553	\$3,121	\$3,121	\$3,121
Rating Area 3: Yuma	\$1,295	\$1,295	\$1,295	\$1,801	\$1,957	\$2,112	\$2,553	\$2,553	\$2,553	\$3,121	\$3,121	\$3,121
Rating Area 4: Maricopa	N/A	N/A	N/A	\$1,414	\$1,416	\$1,418	\$1,643	\$1,780	\$1,908	\$2,167	\$2,167	\$2,167
Rating Area 5: Pinal, Gila	\$990	\$990	\$990	\$1,377	\$1,496	\$1,615	\$1,952	\$1,952	\$1,952	\$2,386	\$2,386	\$2,386
Rating Area 6: Pima	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000	\$1,159	\$1,233	\$1,263	\$1,529	\$1,529	\$1,529
Rating Area 6: Santa Cruz	\$861	\$861	\$861	\$1,199	\$1,302	\$1,405	\$1,699	\$1,699	\$1,699	\$2,077	\$2,077	\$2,077
Rating Area 7: Graham, Greenlee, Cochise	\$1,060	\$1,060	\$1,060	\$1,475	\$1,602	\$1,730	\$2,091	\$2,091	\$2,091	\$2,556	\$2,556	\$2,556

## Comments:

Blue Cross and Blue Shield of Arizona

Health Net of Arizona, Inc. CIGNA HealthCare of Arizona, Inc.

Premiums may vary from Federal Exchange 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.

<sup>&</sup>lt;sup>1</sup> This exhibit provides a summary of the 2018 premium rates for plans marketed On and Off the Federal Exchange by the following companies:

 $<sup>^{2}</sup>$  40 year old family is shown with one child age 15 and one child age 18.