

Health Insurance Resources

Verify insurer is licensed!

Arizona Department of Insurance
(800) 325-2548
www.id.state.az.us

Check insurer financial ratings

AM Best Company Inc
(908) 439-2200 ~ www.ambest.com

Fitch Investor Services
(212) 908-0500 ~ www.fitchratings.com

Moody's Investor Services
(212) 553-0377 ~ www.moodys.com

Standard & Poor
(212) 438-2000 ~ www.standardpoor.com

Weiss Research Inc
(800) 289-9222 ~ www.weissratings.com

*Get a "Check up" on your
health plan*

National Committee for Quality
Assurance (NCQA) - www.ncqa.org

Joint Commission on Accreditation of
Health Care Organization (JCAHO)
www.jcaho.org

Utilization Review Accreditations
Committee (URAC) - www.urac.org

*Federal agencies that regulate certain
health benefits*

Medicare: Centers for Medicare and
Medicaid Services - www.cms.hhs.gov

Self-insured health plans and COBRA:
U.S. Department of Labor - www.dol.gov

Your Rights Regarding Health Insurance:

Appeals: You have the right to appeal an insurer's denial of services or claim payments for 2 years after the denial. For more information read our [Consumer Guide to Health Care Appeals](#).

Provider Timely Pay: Healthcare providers have the right to timely claim payments and to contest denied claim payments. For more information, obtain our [Timely Pay Grievances](#) pamphlet.

Employee Eligibility: Employers determine employee eligibility for health insurance...not the insurer. [A.R.S. § 20-2307](#).

Small Group Policies: All group health insurers MUST write policies for small groups (2-50 employees) and cannot refuse to insure individual employees due to health condition. [A.R.S. §§ 20-2304 and 20-2307](#).

Portability: If you lose your group health insurance coverage (after having at least 18 months of continuous coverage) you are GUARANTEED the offer of an individual health insurance policy with ANY insurer (that sells "individual" policies) regardless of your health condition. [A.R.S. § 20-1379](#).

Pre-Existing Conditions: Health insurers may not impose a pre-existing condition waiting period of more than 12 months on any group member and must reduce or eliminate the waiting period in accordance with the employee's prior "creditable coverage". [A.R.S. § 20-2310](#).

Balance Billing: Healthcare providers cannot "balance bill" patients for covered, in-network services to HMO enrollees. [A.R.S. § 20-1072](#).

Emergency Care Access: You have the right to receive EMERGENCY screening and stabilizing treatment services without

prior authorization from your health insurer. [A.R.S. § 20-2801](#).

Newborns: When family health or dental coverage is in place, newborns and newly adopted children are automatically covered for 31 days; insurers MUST add the child to the policy if requested and paid for within 31 days. [A.R.S. §§ 20-1402\(A\)\(2\), 20-1342\(A\)\(3\), 20-1057\(B\), 20-826\(E\), 20-1007\(B\)](#).

Conversion: Under most health policies, dependents have the right to convert to their own policy following death or divorce of the named insured. [A.R.S. §§ 20-1057\(M\), 20-1377, 20-1408](#).

Breast Reconstruction: Insurers must pay for breast reconstructive surgery and at least 2 external postoperative prostheses following a covered mastectomy. [A.R.S. §§ 20-1402\(A\)\(5\), 20-1342\(A\)\(9\), 20-1057\(I\), 20-826\(H\)](#).

Non-Formulary Drugs: HMO's covering prescriptions must have a process for both medically necessary *non-formulary* drugs, and for drug availability during non-business hours. [A.R.S. §§ 20-1057.02\(B\) 20-841.05\(B\)](#).

**Read your health benefit documents
thoroughly to learn about your coverage!**

Other Health Insurance Publications

- [Consumer Guide to Group Health Insurance](#)
- [Consumer Guide to Individual Health Insurance](#)
- [Consumer Guide to Health Care Appeals](#)
- [Protecting your Health Insurance Benefits with HIPPA](#)
- [Timely Pay Grievance, Health Care Providers Rights](#)

State of Arizona Department of Insurance



Report on Arizona Health Insurers

*An aid to comparison shopping
for health insurance*

Janet Napolitano
Governor

Christina Urias
Director of Insurance

Department of Insurance
2910 N. 44th Street, Ste. 210
Phoenix, AZ 85018
(602) 912-8444 or (800) 325-2548
www.id.state.az.us

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Health Insurers with 2,500 or More Enrollees in 2004 (including HMO's)	Small Employer Group (2-50)	Other Group Health	Individual Insurance	Total Health Insurance*	Market Share	Complaints to Insurance Department		Annual Health Care Appeals		No. of Enforcement Action(s) by Insurance Department
	Enrollees	Enrollees	Enrollees	Enrollees	(based on written premium)	# of Complaints	Ratio of Complaints to Enrollees	Total Enrollee Appeals	Appeals Resolved in Enrollee's Favor	(within last 5 years)
AETNA HEALTH INC. (HMO)	13,699	98,876	167	112,742	5.8%	20	0.12	512	211	-
AETNA LIFE INS CO	1,219	10,379	-	11,598	1.3%	25	0.19	173	72	1 (\$75,000 Fine)
AMERICAN COMMUNITY MUTUAL INS CO	2,838	980	-	3,818	0.7%	4	0.27	35	22	2 (\$105,000 in Fines)
BLUE CROSS AND BLUE SHIELD OF ARIZONA, INC.	61,047	88,962	138,849	288,858	16.6%	34	0.11	3,803	1,834	1 (\$8,000 Fine)
CENTRAL RESERVE LIFE INS CO	2,176	1,441	-	3,617	0.3%	2	0.53	113	75	2 (\$95,000 in Fines)
CIGNA HEALTHCARE OF ARIZONA, INC. (HMO)	2,872	87,636	10,046	100,554	10.6%	36	0.27	1,459	991	3 (\$19,000 in Fines)
CONNECTICUT GENERAL LIFE INS CO	6,896	78,058	-	84,954	3.4%	27	0.18	1,217	823	2 (\$110,000 in Fines)
CORPORATE HEALTH INS CO	17,977	-	-	17,977	0.1%	0	0.00	51	24	-
FORTIS INS CO (now TIME INS CO)	612	9,696	1,874	12,182	0.9%	26	1.72	13	5	1 (\$28,000 Fine)
GOLDEN RULE INS CO	-	7,091	74	7,165	0.6%	8	0.52	77	41	1
GREAT-WEST HEALTHCARE OF ARIZONA, INC. (HMO)	71	5,166	-	5,237	0.3%	0	0.00	17	8	-
HEALTH NET LIFE INS CO	31,740	50,363	20,517	102,620	3.6%	22	0.21	311	162	1 (\$41,600 Fine)
HEALTH NET OF ARIZONA, INC. (HMO)	10,581	60,596	8,556	79,733	2.4%	30	0.26	455	308	1 (\$58,000 in Fine)
HUMANA HEALTH PLAN, INC. (HMO)	4,528	12,681	-	17,209	1.4%	6	0.18	173	140	2 (\$49,000 in Fines)
HUMANA INS CO	15,089	9,869	-	24,958	3.3%	19	0.35	679	387	2 (\$70,000 in Fines)
JOHN ALDEN LIFE INS CO	3,334	1,532	592	5,458	0.5%	10	1.19	11	5	1 (\$120,000 in Fine)
MEGA LIFE AND HEALTH INS CO, THE	69	4,463	-	4,532	0.6%	10	1.39	13	1	2 (\$27,500 Fines)
MID-WEST NATIONAL LIFE INS CO OF TENN.	-	3,079	17	3,096	0.2%	8	1.50	17	3	1 (\$20,000 Fine)
PACIFIC LIFE & ANNUITY CO	2,758	971	-	3,729	0.5%	3	0.26	37	11	1 (\$38,000 Fine)
PACIFICARE LIFE ASSURANCE CO	8,109	27,187	31	35,327	2.2%	20	0.55	115	86	1 (\$20,000 Fine)
PACIFICARE OF ARIZONA, INC. (HMO)	35,536	87,046	3,623	126,205	6.8%	48	0.21	523	321	1 (\$125,000 Fine)
PRINCIPAL LIFE INS CO	5,052	918	-	5,970	0.7%	4	0.02	6	4	1 (\$24,000 Fine)
RELIASTAR LIFE INS CO	-	16,971	-	16,971	0.2%	1	0.01	0	0	-
UNICARE LIFE & HEALTH INS CO	2	3,730	10	3,742	0.2%	1	0.11	18	8	-
UNITED HEALTHCARE INS CO	94,745	468,460	293	563,498	12.8%	66	0.10	367	187	1
UNITED HEALTHCARE OF ARIZONA, INC. (HMO)	-	25,297	259	25,556	1.4%	16	0.62	1,630	933	2 (\$9,000 Fine)
UNITED OF OMAHA LIFE INS CO	-	2,839	-	2,839	0.2%	2	0.03	57	38	1 (\$18,000 fine)

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act (ADA) and the Arizonans with Disabilities Act. Persons with disabilities may request materials in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow reasonable time to make necessary arrangements to obtain materials in an alternate format.

Contains 2004 - 2005 data as available.
Insurers report Enrollment and Appeals figures.

This list does not represent an endorsement of any particular insurer.

* Does not include Medicare enrollees.