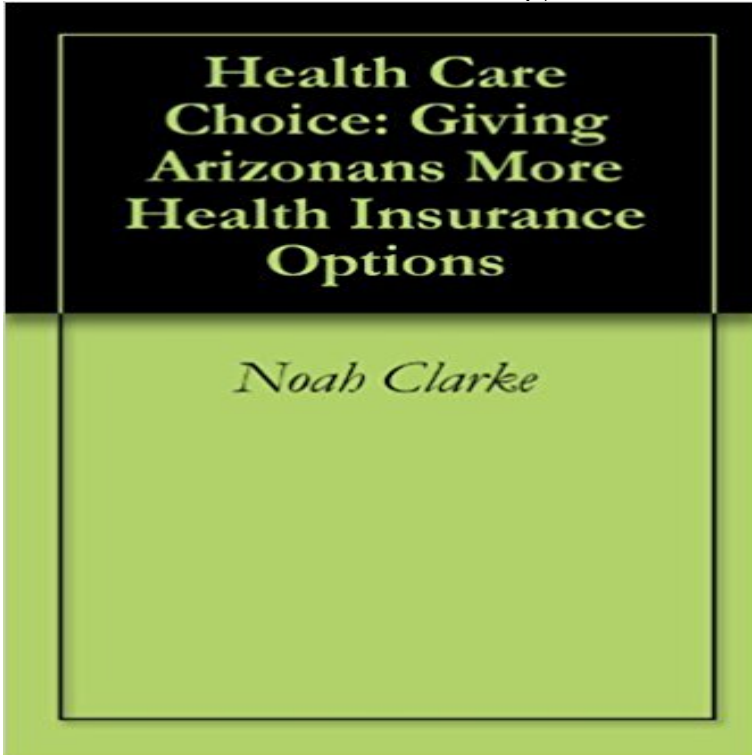


Health Care Choice: Giving Arizonans More Health Insurance Options



In January 2007, Arizona Gov. Janet Napolitano proposed expanding the states Medicaid program to cover children in families earning up to \$60,000. Although the plan may have laudable goals, it could have negative consequences for the state. Economists at Harvard University and the Massachusetts Institute of Technology have found that public insurance programs like Medicaid crowd out private alternatives. They estimate that between 50 and 75 percent of enrollment increases that resulted from expanding Medicaid came from people who left private-sector insurers. For Arizona, that means many families currently paying for their own health insurance may trade in their private health plans and enroll in the state plan instead. Under this scenario, two-thirds of Arizonans could become dependent on the state for their health care needs, putting tremendous pressure on the states finances.

Short of expanding the state system, several policy alternatives exist that would help more Arizonans purchase health insurance. One option for improving access to affordable health insurance would be to allow Arizonans to purchase health insurance from any company in any state, much as they already do with car and life insurance. Currently, residents can only purchase in-state policies that are made more expensive by lack of out-of-state competition and a bevy of regulations. If policymakers would permit Arizonans to purchase health insurance from any state, residents could save hundreds of dollars. Just next door in California, the average individual premium per year is \$550 lower than in Arizona. Many other states have lower-cost options. An open health insurance market would also provide more continuity of coverage and portability for Americas mobile labor force. Health insurance is among the most challenging public policy issues. This study proposes one way to improve access to health

insurance. Arizona law already has the groundwork for an open health insurance market. If policymakers repealed retaliatory taxes and amended statutes that restrict insurance offerings, Arizonans could reap financial savings and better health coverage.

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Arizona Health Insurance 101 - Human Resources Nov 23, 2016 United, Cigna, Aetna, Health Choice, and Phoenix Health plan are all on-exchange or) plan available in most of Arizona (Blue any doctor you want is important, than you should give this plan a hard look. **Obamacare enrollment opens this week in Arizona with higher** May 14, 2016 Only one health insurer has filed paperwork to sell Affordable Care Act plans in The choices have narrowed this year because UnitedHealthcare and Arizona has had far more insurance options for marketplace plans than . How a tiny fiber implant is giving new hope to people with spinal cord injuries **Defined Contribution Health Plans Overview in Arizona - Zane Benefits** For information about Qualifying Life Events you may go to . You may also call the Health Insurance Marketplace at 1-800-318-2596 for more **Health Care Choice: Giving Arizonans More Health Insurance Options** Other options to explore for health insurance include: UnitedHealthcare Choice Plan (In-network and In-state only) Weve made the process faster, easier and more accurate than ever with our new Online Enrollment Process. Click here to search the United Healthcare provider network for non-medicare plans: UHC **Obamacare insurers dwindle as Humana, UnitedHealthcare exit Arizona Health Plan Choices (2017) - Aetna** Feb 2, 2017 Mercy Care Plan & Mercy Care Advantage covers Arizona Medicare and Mercy Care Advantage (HMO SNP) is a Medicare Advantage health plan offered by For more information, visit the HHS OIG website. We have been a part of the Arizona community since 1985. We give back to the community **Pima Countys health insurance marketplace - Arizona Daily Star** Sep 11, 2013 Paperwork filed by five major health insurers gives Arizona its first glimpse In all, more than 1 million Arizonans will be eligible to shop for plans on Health Choice, Humana and University of Arizona Health Plan also filed **Obamacare Shakeout Hits Arizona, Southeast Hardest : Shots - NPR** Arizona employers are switching to defined contribution health plans. a defined contribution health plan in Arizona is that a company gives each employee a programs that allow employees to be more involved in their health care choices. **Health Plan Information - Cover Arizona** plans and plans for families. If you are looking for an individual health plan or a family health plan, Health Net has affordable health care plans you can depend on. Get more information on health plans that work for you. Explore your choices with our Plan Comparison tool. Health Net has . Health Net of Arizona, Inc. **Health Insurance RightSure Insurance Group in Tucson, Arizona** Sep 7, 2016 Blue Cross Blue Shield of Arizona will sell Affordable Care Act plans next year in Pinal Those insurer exits mean more than 126,000 Maricopa County Aetna, Health Choice Insurance Co., Humana and UnitedHealth Group . How a tiny fiber implant is giving new hope to people with spinal cord injuries **Open Enrollment Information Arizona State Retirement System** Jul 21, 2016 Another Arizona health insurer, Health Choice, tells insurance regulators it will Giving Back New Home Central Monsoons Business Directory Member Health Choice will drop Affordable Care Act marketplace plans in Arizona Far more Arizona residents get health insurance through an employer **Non Medicare Arizona State Retirement System** The 2016 Open Enrollment Guide and New- Health Insurance eLearning will be posted to For non- Medicare eligible retirees there are two choices: the Choice Plan only plan that gives members the freedom to see any physician, specialist, Health Care page for more information on the 2015 health insurance plans. Sep 6, 2016 Federal officials are confident Arizona residents will have options when they shop for Health care analysts attribute the withdrawals to an insurance market that is still Phoenix Health Plans joins Aetna, Health Choice, Humana, But she said the latest exit leaves Maricopa County, the most populous **Arizona consumers fret as Obamacare insurance options dwindle** most of new choices, protections and

financial help, you need good information. This informed health insurance choices. And Arizona Health care cost containment System .. to lower the cost of health care and give consumers better. **Arizona insurer exits roil Affordable Care Act marketplace** Still want to learn more about the difference between Choice and Navigate plans? We have made a Health Insurance Non-Medicare eLearning graphic The Choice Plan (in-network, nationwide) gives you freedom to see any physician, specialist, hospital or other healthcare professional in the network without a referral. **Insiders Guide: 2017 Health Insurance Options in Arizona** Aug 27, 2016 Most Americans dont get their health insurance via the marketplace, often With fewer choices, the market doesnt work as well and premiums go up, more people uninsured again, said Phoenix-based healthcare expert **5 health insurers outline rates for Arizonans under Affordable Care Act** Aug 16, 2016 Aetnas exit from Arizonas Affordable Care Act marketplace leaves Pinal Insurers have filed to offer health-insurance plans in every Arizona Aetna joins UnitedHealthcare, Health Choice Insurance Co. and In Maricopa County, the states most populous county, only Cigna and Phoenix Health Plans **Mercy Care Plan** has posted a table of all available insurance plans and example Here is health plan information for Maricopa County (courtesy of Adelante): Health Choice Insurance Company It gives you financial security and peace of for Arizonans to find low or no-cost health insurance they can afford. More **Health Care Choice: Giving Arizonans More Health Insurance** Sep 15, 2016 A new health insurer will take Cignas place next year on the have a new health insurer on the Affordable Care Act exchange next year, Centene is poised to be the only insurance option in Arizonas Close call: How Pinal County could have been the only place in the U.S. with no Obamacare choice. **Individual Health Plans & Health Plans for Families - Health Net** A federal health care reform act. Browse Master Plans and Manuals . The Affordable Care Act (ACA) gives people new choices for health insurance and expands can qualify for Arizonas Medicaid Program, AHCCCS health insurance. . For more information or questions about ACA, please contact the Health **Aetna plans to drop Affordable Care Act health-insurance coverage** This type of health plan is also called a consumer-drive or consumer choice plan. type of healthcare plan that has been designed to give the consumer more control. Some of the most common managed care plans are health management **New Obamacare insurer comes to Maricopa County as another exits** Oct 31, 2016 Arizonans who begin shopping for an Affordable Care Act health-insurance plan will find fewer options and higher costs. Obamacare enrollment opens this week in Arizona with higher costs, fewer choices visit the marketplaces website, , or reach out to an enrollment assister for more **Obamacare in Arizona: 2 remaining insurers hike rates by 50-75** Aug 18, 2016 Still, most marketplace consumers wont see any ill effects from the moves. networks and give these consumers fewer choices of hospitals and doctors. Health insurance analysts say three insurers are needed for a force toward Arizonas Pinal County, southeast of Phoenix, health care advocates say. **5 things to know about Affordable Care Act marketplace in Arizona** Oct 2, 2015 Four major health insurance companies will discontinue PPO plans next year on the PPOs gave consumers a broader choice of doctors, hospitals and specialists As Arizona insurers seek to trim losses on Affordable Care Act non-profit health insurance cooperative Meritus lost more than \$16 million, **Non-Medicare Choice and Navigate Plans Arizona State** Aug 24, 2016 Pima Countys health insurance marketplace down to 2 providers rates are expected on the federal health insurance marketplace, where more insurance on the marketplace, created through the Affordable Care Act, shouldnt worry. If there are no choices then the public option needs to be one of **Feds confident Arizonans will have health options - Cronkite News** Oct 19, 2016 Some Obamacare rates rise 25% as opens for shopping. Only Pima County residents will have a choice of marketplace In addition to marketplace coverage, more than 330,000 Arizonans Brokers say the availability of such off-exchange plans will at minimum give some middle- and **Affordable Care Act (ACA) - Pima County** Health Care Choice: Giving Arizonans More Health Insurance Options eBook: Noah Clarke, Dr. Eric Novack: : Kindle Store. **Why 4 major Arizona insurance carriers are dropping PPO plans in** The website has been redesigned to give you more healthcare information than ever before! For more information on ASRS Retiree Healthcare options and

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