



Agent Update

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Analyses Find Hospitals 'Driving up Health Costs' With 'Opaque' Billing Practices, Anti-Competitive Consolidation

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In case you missed it, three new analyses underscore the ways in which hospital systems are “driving up health costs” by overcharging patients and using “opaque” billing practices to skirt transparency rules.

[‘The quiet billing shift driving up health costs’](#): “Hospitals are increasingly billing health plans for more complex care than they actually provide, according to a new analysis of Blue Cross Blue Shield claims from 2022 to 2025 ... The so-called coding intensity balloons health care spending, and it corresponds with an increase in hospital use of AI to help document patient visits ... ‘If this dynamic extends more broadly, it will further accelerate hospital spending and erode affordability for employers, families and health plans,’ the analysis says.” (Axios, 3/3/2026)

[‘Wide disparities found in hospitals' drug prices’](#): “Prices of common drugs for cancer, multiple sclerosis and other conditions can vary widely depending on the hospital where they're administered, research firm 3 Axis Advisors said in a new report ... Hospital pricing remains opaque, and it's possible for the same drug at the same hospital to have a dozen different prices on the same day ... That's despite federal rules requiring hospitals to provide comprehensive files with all of their offered items and services, as well as consumer-friendly lists of services that would let patients compare prices ... The analysis found many hospitals are not providing usable data or complying with the spirit of transparency rules when they do post prices.” (Axios, 3/5/2026)

[‘The states where hospitals are most concentrated’](#): As rising health care costs put more financial strain on Americans, one major and underappreciated factor driving price increases is rising consolidation among U.S. hospitals,” an analysis by Yale University’s Health Care Affordability Lab finds. “It notes that over the past 20 years, there have been around 1,300 mergers among the nation's approximately 5,000 hospitals ... Hospitals accounted for 40% of the growth in national health spending between 2022 and 2024 — a much larger share than any other health spending category, per a recent KFF analysis.” (Axios, 3/9/2026)

New CMS data show that [spending nationwide on hospital care reached \\$1.6 trillion in 2024](#). American families and employers pay for these rising costs through their health insurance premiums, which directly reflect the cost of medical care. As one prominent lawmaker noted in POLITICO, “Insurance companies are dependent on what hospitals charge ... I used to run the largest hospital company so I can tell you, insurance can’t charge a whole bunch less if the hospitals charge more.”

AHIP’s Take: “Hospital costs account for more than 40 cents of every premium dollar – more than any other category – and many hospital systems continue to raise their prices at rates that dwarf inflation while also sticking patients with layers of opaque fees. Instead of looking around for someone else to blame, the hospital industry should stop the anticompetitive consolidation, opaque billing practices and unaffordable price hikes that continue to drive Americans’ premium costs higher,” said AHIP spokesman Chris Bond.



FROM THE GROUP DEPARTMENT

BANNER|AETNA: Delivering more value through an expanded Small Group model

Aetna has announced an update to its business model that reflects the company's continued growth and focus on service. Beginning in April, the insurer will expand its Small Group segment to include clients with up to 200* enrolled employees. According to the company, its core values and service approach remain unchanged; the adjustment is intended to help Aetna deliver on those commitments more effectively.

Small Group Model

Aetna's sales, product, and operational structure is designed to manage high volumes, provide quick turnaround times, and offer a consistent experience to brokers and clients. The model emphasizes efficiency and simplicity, aiming to create a responsive and productive process for partners.

Product Offerings

The Small Group portfolio includes roughly 190 national plans tailored to meet a wide range of client needs. Options span multiple budget levels, industries, and employee populations. In markets where both funding types are available, proposals will include level-funded and fully insured options.

Dedicated Service & Support

Brokers and clients continue to have access to dedicated sales, account management, and service teams. The Aetna Answer Team supports billing, enrollment, claims, and most other service needs and can be reached at (800) 297-7145.

Technology & Platforms

With the launch of Aetna Sales Gateway, brokers can obtain medically underwritten quotes more quickly. This platform will now be available for clients with up to 200 enrolled employees.

What to Expect Next

Aetna plans to share additional details, including key dates, in the coming weeks. The company notes that quoting for groups with 101–200 enrolled will not be available until April 1, 2026. Small Group Account Managers will begin delivering 7/1 renewals in April.

*Starting 7/1 effective dates, Aetna will no longer offer new business medical plan options to groups with 101-200 enrolled in Alabama, Arkansas, Hawaii, Indiana, Montana, North Dakota, New Hampshire, New Mexico, South Dakota, and Vermont headquarter states.





FROM THE GROUP DEPARTMENT

BCBSAZ: Introducing Coverage with Employer Rewards Built In

Groups already get a **guaranteed 5% discount on BlueSignatureSM ProsanoSM standard plans** compared to similar AZ Blue plans.

Now, your clients can earn up to a **7.5% discount** on top of that with our new Prosano Health[®] engagement rewards.

Qualifying new-to-Blue groups with a Prosano Health plan can earn cash back every six months when their employees visit a Prosano Health provider in person.

In Person Medical Visits	=	Employer Cash Back Reward
	=	
(% of members who visit Prosano Health)		(of Prosano Health plan premium)
30%	=	2.5%
40%	=	5.0%
50%	=	7.5%

To qualify groups must:*

- Have 51 or more eligible employees
- Be fully insured
- Be new to AZ Blue
- Have at least 25% of their members enrolled in a Prosano Health Plan
- Renew with AZ Blue and a Prosano Health Plan to receive their second cash reward

*Terms and conditions apply. Talk to an AZ Blue Representative for details.



FROM THE GROUP DEPARTMENT

DELTA DENTAL: Flex Choice Plan: More Options Made Simple

Delta Dental's Flex Choice Plan offers more options. Employees get four dental and three vision plans in one package. Employers enjoy easy administration.

Offering the Flex Choice Plan is a smart way to meet your clients' diverse needs and budgets while providing flexible benefits that are easy to understand and sell.

[Choice Made Easy Flyer](#)

DELTA DENTAL: A Value That's Easy to See

You've got dental covered. Now add DeltaVision[®] for even more value.

DeltaVision plans are easy to understand, manage and use. They are backed by EyeMed, the largest vision network in the U.S., providing employers a benefits package that helps attract and retain top talent.

Now that's value you and your clients can truly see.

Explore the most popular plans, but remember—there are over 32 vision plans to choose from. Don't see the right fit? Delta Dental will help you find the perfect plan for your client's needs and budget.

[Explore Vision Plans](#)



FROM THE MEDICARE DEPARTMENT

BCBSAZ: Medicare Advantage Provider Network Update

Thank you for your continued collaboration and for the important role you play in supporting Arizona's Medicare beneficiaries. We are reaching out to share information regarding upcoming changes to the Medicare Advantage (MA) provider network for AZ Blue. These changes may impact certain providers, members, and potentially individuals within your own organization, so we want to ensure you have the details.

There are no changes to the networks for AZ Blue Health Choice Pathway (HMO D-SNP), Medicaid, Medicare Supplement, Commercial, FEP, or Individual & Family plans.

Overview of AZ Blue's Network Adjustments

As the healthcare landscape continues to evolve, Medicare Advantage plans nationwide are adapting to rising costs, new high-cost technologies, and ongoing regulatory changes. Many plans, including AZ Blue, are refining their provider networks to maintain competitive and affordable coverage options.

Effective July 1, primary care providers employed by HonorHealth, Banner Health, and several independent practices that are not part of AZ Blue's contracted Value-Based Care (VBC) network will no longer participate in the MA network within Maricopa and Pinal counties. Additionally, primary care providers employed by Banner Health in Pima County will no longer participate in the MA network.

Specialists, hospitals, and facilities for both HonorHealth and Banner Health will remain in network. These adjustments reflect AZ Blue's continued effort to align its MA network with providers who actively participate in value-based care models to deliver high-quality, cost-effective care.

While the environment is changing, AZ Blue has emphasized that its commitment to supporting members through affordable coverage and strong customer service remains unchanged.

Contact your BGA Medicare Account Executive with any questions.



AZ Blue for Brokers



CARRIER BONUSES, COMMISSIONS & INCENTIVES

DELTA DENTAL: 2026 Broker Incentive Programs

Delta Dental of Arizona is introducing **two exciting incentive opportunities for 2026**: the **Dental New Business Incentive** (effective January 1 – July 31, 2026) and the **Broker Production Bonus Program** (effective January 1 – December 31, 2026).

These initiatives are designed to reward your hard work and dedication, recognizing your ongoing commitment to driving growth, strengthening client relationships, and helping employers access trusted dental and vision coverage. Now is the perfect time to plan ahead, set your goals, and make the most of these opportunities to maximize your rewards in 2026.

1. Broker Production Bonus Program

Effective January 1 through December 31, 2026, this program rewards consistent production, strong retention, and product diversification throughout the year.

Program Highlights:

- \$1,000 quarterly dental production bonus (> 10 new groups and > 100 new risk enrolled)
- \$1,000 quarterly dental persistence bonus (> 98% subscriber retention with > 25 renewing groups)
- \$500 per case Vision Cross-Sell Bonus (when Vision is added to an existing Dental client with > 50 enrolled)

Annual cap per broker: \$10,000

2. Dental New Business Incentive Program

Effective January 1 through July 31, 2026, this program rewards your growth and partnership while helping you expand your book of business and deliver added value to clients through employer credits and implementation support.

Qualifying New Group Sizes and Rewards:

- 2-99 enrolled: 2.5% incremental first-year commission + \$50 employer implementation credit per new risk subscriber
- 100-199 enrolled: 2.5% incremental first-year commission + available employer implementation credit, if any
- 200+ enrolled: available employer implementation credit, if any

[Click here to review the flyer for more information](#)



Springtime in Arizona: A Season of Color Across the Desert

Springtime in Arizona is a brief but breathtaking spectacle. As winter rain fades and the days warm, the state's desert landscapes erupt into vibrant color—poppies, lupines, primroses, brittlebush, and countless other wildflowers transforming rocky trails and open spaces into living tapestries. Thanks to above-average winter moisture in late 2025 and early 2026, this year's bloom is shaping up to be especially eye-catching.

What Makes Spring Bloom Season Special?

The Sonoran Desert responds dramatically to favorable weather. Cooler winter temperatures paired with steady rainfall between November and February create ideal conditions for dense spring blooms. These factors have aligned well this year, leading to earlier-than-usual sightings as early as February in some areas.

Lower-elevation regions—especially around Phoenix and Tucson—tend to bloom first, often beginning in early March and lasting through April. Higher elevations, with their cooler temperatures, follow later in the season, extending the wildflower window into May and even early summer.

Where to See the Best Blooms in 2026

With colorful displays popping up statewide, Arizonans have no shortage of scenic destinations to enjoy this spring.

Catalina State Park (Tucson Area)

California poppies and lupines are already brightening the Sutherland Trail, with early blooms encouraged by winter rains and warm temperatures. The park's accessible trails make it a favorite for casual hikers and photographers alike.

Picacho Peak State Park

One of the state's most iconic spring bloom destinations, Picacho Peak showcases golden poppies and purple lupines starting in early March. Even in drier years, resilient species like brittlebush and peach globemallow ensure a memorable visit.

Boyce Thompson Arboretum

Arizona's oldest and largest botanical garden offers nearly five miles of trails rich with desert plants and curated landscapes. Its Wildflower Scavenger Hunt, running through February–April, helps visitors learn about hundreds of species during peak bloom.

White Tank Mountain Regional Park

On the west side of the Valley, this park bursts with primroses, lupines, penstemons, and poppies each spring. Its variety of elevations creates an extended bloom period and spectacular photo opportunities.



BLACK, GOULD & ASSOCIATES, INC.

PHOENIX OFFICE:

3800 N. CENTRAL AVE. , 9TH FLR
PHOENIX, AZ 85012
(602) 277-2144 ~ (800) 407-0376

TUCSON OFFICE:

4516 E. CAMP LOWELL DR.
TUCSON, AZ 85712
(520) 290-8822

WWW.BLACKGOULD.COM