

**Iowa Comprehensive Health Association (HIPIOWA)
2015 Monthly Individual Premium Rates**

Non-Tobacco User Rates										
Plan Age/Gender	\$1,000 Deductible		\$1,500 Deductible		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 17	\$286.56	\$316.58	\$263.07	\$290.63	\$227.54	\$251.37	\$171.08	\$189.00	\$137.55	\$151.97
18	\$301.29	\$359.06	\$276.59	\$329.61	\$239.22	\$285.09	\$179.87	\$214.35	\$144.62	\$172.35
19	\$316.01	\$401.52	\$290.10	\$368.61	\$250.92	\$318.81	\$188.66	\$239.72	\$151.70	\$192.74
20	\$331.31	\$444.00	\$304.14	\$407.60	\$263.06	\$352.55	\$197.79	\$265.07	\$159.03	\$213.12
21	\$346.02	\$486.48	\$317.66	\$446.60	\$274.76	\$386.27	\$206.58	\$290.43	\$166.10	\$233.52
22	\$360.75	\$528.95	\$331.17	\$485.58	\$286.44	\$419.99	\$215.37	\$315.78	\$173.16	\$253.91
23	\$366.41	\$541.98	\$336.38	\$497.55	\$290.94	\$430.34	\$218.75	\$323.57	\$175.89	\$260.16
24	\$373.22	\$557.27	\$342.62	\$511.58	\$296.34	\$442.47	\$222.81	\$332.69	\$179.15	\$267.50
25	\$379.44	\$572.00	\$348.33	\$525.11	\$301.28	\$454.17	\$226.53	\$341.48	\$182.13	\$274.56
26	\$383.97	\$581.06	\$352.49	\$533.42	\$304.88	\$461.36	\$229.23	\$346.89	\$184.31	\$278.91
27	\$385.67	\$581.06	\$354.05	\$533.42	\$306.23	\$461.36	\$230.25	\$346.89	\$185.13	\$278.91
28	\$394.16	\$600.30	\$361.85	\$551.10	\$312.98	\$476.66	\$235.32	\$358.38	\$189.21	\$288.15
29	\$400.40	\$610.50	\$367.58	\$560.45	\$317.91	\$484.74	\$239.04	\$364.47	\$192.20	\$293.06
30	\$404.93	\$615.60	\$371.73	\$565.13	\$321.51	\$488.79	\$241.74	\$367.52	\$194.37	\$295.50
31	\$408.89	\$618.99	\$375.38	\$568.25	\$324.66	\$491.49	\$244.11	\$369.54	\$196.28	\$297.12
32	\$413.99	\$624.66	\$380.04	\$573.45	\$328.71	\$495.99	\$247.16	\$372.93	\$198.72	\$299.85
33	\$423.62	\$641.64	\$388.89	\$589.05	\$336.36	\$509.48	\$252.90	\$383.07	\$203.34	\$308.00
34	\$433.25	\$658.07	\$397.73	\$604.13	\$344.00	\$522.51	\$258.65	\$392.87	\$207.96	\$315.89
35	\$442.86	\$673.92	\$406.56	\$618.68	\$351.65	\$535.11	\$264.39	\$402.35	\$212.58	\$323.49
36	\$453.63	\$691.49	\$416.45	\$634.80	\$360.18	\$549.05	\$270.83	\$412.82	\$217.76	\$331.92
37	\$465.53	\$711.30	\$427.37	\$653.00	\$369.63	\$564.78	\$277.92	\$424.65	\$223.46	\$341.43
38	\$483.65	\$721.50	\$444.00	\$662.36	\$384.02	\$572.88	\$288.74	\$430.74	\$232.16	\$346.34
39	\$501.77	\$734.52	\$460.64	\$674.31	\$398.42	\$583.22	\$299.55	\$438.51	\$240.86	\$352.59
40	\$521.58	\$749.25	\$478.83	\$687.83	\$414.15	\$594.92	\$311.39	\$447.30	\$250.37	\$359.66
41	\$542.54	\$762.84	\$498.06	\$700.31	\$430.79	\$605.70	\$323.90	\$455.42	\$260.43	\$366.18
42	\$566.33	\$774.74	\$519.90	\$711.23	\$449.67	\$615.15	\$338.10	\$462.53	\$271.85	\$371.88
43	\$581.61	\$791.72	\$533.94	\$726.83	\$461.81	\$628.64	\$347.24	\$472.67	\$279.18	\$380.04
44	\$600.30	\$807.02	\$551.10	\$740.87	\$476.66	\$640.79	\$358.38	\$481.80	\$288.15	\$387.38
45	\$620.13	\$821.75	\$569.30	\$754.38	\$492.39	\$652.47	\$370.22	\$490.59	\$297.68	\$394.44
46	\$640.52	\$837.03	\$588.00	\$768.41	\$508.58	\$664.61	\$382.40	\$499.71	\$307.46	\$401.79
47	\$659.21	\$853.46	\$605.16	\$783.50	\$523.41	\$677.66	\$393.56	\$509.52	\$316.43	\$409.67
48	\$681.29	\$863.09	\$625.44	\$792.33	\$540.96	\$685.29	\$406.74	\$515.27	\$327.03	\$414.29
49	\$702.81	\$873.84	\$645.20	\$802.20	\$558.05	\$693.84	\$419.58	\$521.69	\$337.37	\$419.46
50	\$723.77	\$885.17	\$664.43	\$812.61	\$574.68	\$702.84	\$432.09	\$528.45	\$347.42	\$424.89
51	\$745.85	\$895.92	\$684.71	\$822.48	\$592.22	\$711.38	\$445.28	\$534.87	\$358.02	\$430.07
52	\$768.51	\$904.43	\$705.51	\$830.28	\$610.20	\$718.13	\$458.81	\$539.94	\$368.90	\$434.13
53	\$796.26	\$923.12	\$730.98	\$847.44	\$632.24	\$732.96	\$475.37	\$551.10	\$382.22	\$443.10
54	\$824.01	\$940.10	\$756.45	\$863.04	\$654.27	\$746.45	\$491.94	\$561.24	\$395.54	\$451.26
55	\$852.89	\$955.95	\$782.97	\$877.59	\$677.21	\$759.05	\$509.18	\$570.72	\$409.40	\$458.88
56	\$882.90	\$972.95	\$810.53	\$893.19	\$701.04	\$772.53	\$527.10	\$580.86	\$423.81	\$467.03
57	\$914.61	\$992.78	\$839.64	\$911.39	\$726.21	\$788.27	\$546.03	\$592.70	\$439.04	\$476.55
58	\$964.46	\$1,009.19	\$885.39	\$926.46	\$765.80	\$801.32	\$575.79	\$602.49	\$462.95	\$484.43
59	\$1,014.86	\$1,027.88	\$931.67	\$943.62	\$805.82	\$816.15	\$605.88	\$613.65	\$487.14	\$493.40
60	\$1,066.95	\$1,047.71	\$979.49	\$961.82	\$847.19	\$831.89	\$636.98	\$625.49	\$512.16	\$502.92
61	\$1,123.59	\$1,068.09	\$1,031.48	\$980.54	\$892.14	\$848.09	\$670.79	\$637.65	\$539.34	\$512.70
62	\$1,186.46	\$1,087.91	\$1,089.20	\$998.73	\$942.06	\$863.82	\$708.32	\$649.49	\$569.52	\$522.21
63	\$1,243.65	\$1,107.74	\$1,141.70	\$1,016.93	\$987.48	\$879.56	\$742.47	\$661.32	\$596.97	\$531.74
64	\$1,303.68	\$1,128.69	\$1,196.81	\$1,036.16	\$1,035.14	\$896.19	\$778.31	\$673.83	\$625.79	\$541.79
65+	\$1,365.98	\$1,149.08	\$1,254.00	\$1,054.88	\$1,084.61	\$912.38	\$815.49	\$686.01	\$655.70	\$551.58

Optional Maternity Rider-Must Elect Maternity Rider Upon Initial Enrollment

All Ages, Add: \$377.13

Age/Rate is calculated as of age upon enrollment, then attained age every January 1st thereafter.

**Iowa Comprehensive Health Association (HIPIOWA)
2015 Monthly Individual Premium Rates**

Tobacco User Rates										
Plan Age/Gender	\$1,000 Deductible		\$1,500 Deductible		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 17	\$330.98	\$365.64	\$303.84	\$335.67	\$262.80	\$290.33	\$197.60	\$218.30	\$158.87	\$175.52
18	\$347.99	\$414.71	\$319.46	\$380.70	\$276.30	\$329.28	\$207.75	\$247.58	\$167.03	\$199.07
19	\$364.98	\$463.76	\$335.07	\$425.75	\$289.82	\$368.22	\$217.89	\$276.87	\$175.22	\$222.62
20	\$382.65	\$512.82	\$351.29	\$470.78	\$303.83	\$407.19	\$228.45	\$306.15	\$183.68	\$246.15
21	\$399.66	\$561.89	\$366.89	\$515.82	\$317.34	\$446.13	\$238.61	\$335.45	\$191.84	\$269.72
22	\$416.67	\$610.94	\$382.50	\$560.85	\$330.84	\$485.09	\$248.75	\$364.73	\$200.00	\$293.27
23	\$423.20	\$625.98	\$388.52	\$574.67	\$336.03	\$497.04	\$252.65	\$373.73	\$203.16	\$300.48
24	\$431.07	\$643.64	\$395.72	\$590.87	\$342.27	\$511.05	\$257.34	\$384.26	\$206.91	\$308.96
25	\$438.26	\$660.66	\$402.32	\$606.50	\$347.97	\$524.57	\$261.65	\$394.41	\$210.36	\$317.12
26	\$443.49	\$671.12	\$407.12	\$616.10	\$352.13	\$532.86	\$264.77	\$400.67	\$212.87	\$322.14
27	\$445.44	\$671.12	\$408.92	\$616.10	\$353.69	\$532.86	\$265.94	\$400.67	\$213.83	\$322.14
28	\$456.03	\$694.55	\$418.65	\$637.62	\$362.12	\$551.49	\$272.27	\$414.65	\$218.91	\$333.39
29	\$464.06	\$707.57	\$426.02	\$649.56	\$368.46	\$561.81	\$277.05	\$422.42	\$222.75	\$339.65
30	\$470.12	\$714.71	\$431.58	\$656.12	\$373.28	\$567.48	\$280.67	\$426.69	\$225.66	\$343.08
31	\$475.53	\$719.88	\$436.56	\$660.87	\$377.58	\$571.61	\$283.91	\$429.78	\$228.27	\$345.56
32	\$482.30	\$727.73	\$442.74	\$668.07	\$382.95	\$577.83	\$287.94	\$434.46	\$231.51	\$349.32
33	\$494.36	\$748.80	\$453.84	\$687.42	\$392.54	\$594.56	\$295.14	\$447.05	\$237.30	\$359.43
34	\$506.46	\$769.28	\$464.94	\$706.22	\$402.14	\$610.82	\$302.36	\$459.26	\$243.11	\$369.27
35	\$518.60	\$789.17	\$476.09	\$724.47	\$411.78	\$626.61	\$309.60	\$471.15	\$248.93	\$378.81
36	\$532.11	\$811.11	\$488.49	\$744.62	\$422.49	\$644.03	\$317.69	\$484.23	\$255.42	\$389.34
37	\$546.99	\$835.79	\$502.16	\$767.27	\$434.31	\$663.62	\$326.55	\$498.96	\$262.56	\$401.18
38	\$568.77	\$848.49	\$522.15	\$778.94	\$451.61	\$673.71	\$339.56	\$506.55	\$273.02	\$407.30
39	\$590.58	\$864.53	\$542.16	\$793.67	\$468.93	\$686.45	\$352.58	\$516.12	\$283.49	\$415.01
40	\$614.42	\$882.62	\$564.06	\$810.26	\$487.88	\$700.82	\$366.81	\$526.92	\$294.93	\$423.68
41	\$639.65	\$899.39	\$587.22	\$825.66	\$507.90	\$714.12	\$381.87	\$536.94	\$307.05	\$431.73
42	\$668.27	\$914.19	\$613.49	\$839.25	\$530.61	\$725.88	\$398.96	\$545.78	\$320.78	\$438.83
43	\$687.47	\$935.81	\$631.11	\$859.11	\$545.85	\$743.04	\$410.43	\$558.69	\$329.99	\$449.21
44	\$710.76	\$955.50	\$652.50	\$877.19	\$564.36	\$758.69	\$424.32	\$570.45	\$341.18	\$458.66
45	\$735.48	\$974.60	\$675.18	\$894.69	\$583.98	\$773.84	\$439.08	\$581.84	\$353.04	\$467.81
46	\$760.94	\$994.40	\$698.55	\$912.87	\$604.19	\$789.56	\$454.29	\$593.66	\$365.25	\$477.33
47	\$784.46	\$1,015.61	\$720.14	\$932.36	\$622.86	\$806.42	\$468.33	\$606.33	\$376.55	\$487.50
48	\$813.45	\$1,030.53	\$746.78	\$946.04	\$645.90	\$818.24	\$485.66	\$615.23	\$390.48	\$494.66
49	\$841.97	\$1,046.87	\$772.95	\$961.04	\$668.54	\$831.23	\$502.65	\$624.98	\$404.16	\$502.52
50	\$869.97	\$1,063.97	\$798.65	\$976.76	\$690.77	\$844.82	\$519.38	\$635.19	\$417.60	\$510.72
51	\$899.49	\$1,080.48	\$825.75	\$991.91	\$714.21	\$857.93	\$537.00	\$645.06	\$431.78	\$518.66
52	\$929.90	\$1,094.36	\$853.67	\$1,004.64	\$738.35	\$868.94	\$555.15	\$653.33	\$446.37	\$525.30
53	\$966.66	\$1,120.67	\$887.42	\$1,028.79	\$767.54	\$889.82	\$577.10	\$669.03	\$464.01	\$537.93
54	\$1,003.65	\$1,145.04	\$921.36	\$1,051.19	\$796.91	\$909.17	\$599.19	\$683.60	\$481.76	\$549.63
55	\$1,042.23	\$1,168.17	\$956.79	\$1,072.41	\$827.55	\$927.56	\$622.22	\$697.43	\$500.28	\$560.75
56	\$1,082.43	\$1,192.83	\$993.71	\$1,095.05	\$859.47	\$947.12	\$646.23	\$712.14	\$519.59	\$572.58
57	\$1,124.97	\$1,221.12	\$1,032.75	\$1,121.01	\$893.24	\$969.57	\$671.61	\$729.02	\$540.02	\$586.16
58	\$1,186.28	\$1,241.30	\$1,089.03	\$1,139.55	\$941.93	\$985.62	\$708.23	\$741.06	\$569.42	\$595.85
59	\$1,248.27	\$1,264.29	\$1,145.96	\$1,160.66	\$991.16	\$1,003.86	\$745.23	\$754.79	\$599.18	\$606.87
60	\$1,312.35	\$1,288.68	\$1,204.77	\$1,183.04	\$1,042.04	\$1,023.23	\$783.48	\$769.35	\$629.96	\$618.59
61	\$1,382.01	\$1,313.75	\$1,268.72	\$1,206.06	\$1,097.33	\$1,043.15	\$825.06	\$784.31	\$663.39	\$630.62
62	\$1,459.34	\$1,338.12	\$1,339.71	\$1,228.44	\$1,158.74	\$1,062.50	\$871.23	\$798.87	\$700.52	\$642.32
63	\$1,529.69	\$1,362.51	\$1,404.29	\$1,250.82	\$1,214.60	\$1,081.86	\$913.25	\$813.42	\$734.28	\$654.03
64	\$1,603.53	\$1,388.30	\$1,472.07	\$1,274.48	\$1,273.22	\$1,102.32	\$957.32	\$828.81	\$769.71	\$666.39
65+	\$1,680.15	\$1,413.36	\$1,542.42	\$1,297.50	\$1,334.07	\$1,122.23	\$1,003.05	\$843.80	\$806.51	\$678.45

Optional Maternity Rider-Must Elect Maternity Rider Upon Initial Enrollment

All Ages, Add: \$435.59

Age/Rate is calculated as of age upon enrollment, then attained age every January 1st thereafter.