

**Iowa Comprehensive Health Association (HIPIOWA)**  
**2016 Monthly Individual Premium Rates - effective 2/1/2016**

<b>Non-Tobacco User Rates</b>										
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	\$309.39	\$341.81	\$291.14	\$321.63	\$262.77	\$290.30	\$200.18	\$221.15	\$165.99	\$183.38
18	\$325.29	\$387.66	\$306.09	\$364.79	\$276.27	\$329.24	\$210.47	\$250.82	\$174.53	\$207.99
19	\$341.19	\$433.52	\$321.06	\$407.94	\$289.77	\$368.19	\$220.76	\$280.49	\$183.05	\$232.59
20	\$357.69	\$479.37	\$336.59	\$451.10	\$303.80	\$407.13	\$231.44	\$310.16	\$191.91	\$257.19
21	\$373.59	\$525.23	\$351.56	\$494.25	\$317.30	\$446.09	\$241.73	\$339.83	\$200.45	\$281.79
22	\$389.49	\$571.10	\$366.51	\$537.39	\$330.80	\$485.03	\$252.00	\$369.50	\$208.97	\$306.41
23	\$395.61	\$585.15	\$372.27	\$550.64	\$335.99	\$496.97	\$255.96	\$378.60	\$212.25	\$313.95
24	\$402.95	\$601.67	\$379.17	\$566.16	\$342.23	\$510.99	\$260.70	\$389.28	\$216.18	\$322.80
25	\$409.67	\$617.57	\$385.50	\$581.13	\$347.93	\$524.49	\$265.07	\$399.57	\$219.80	\$331.34
26	\$414.56	\$627.35	\$390.11	\$590.33	\$352.08	\$532.80	\$268.23	\$405.90	\$222.42	\$336.59
27	\$416.40	\$627.35	\$391.83	\$590.33	\$353.64	\$532.80	\$269.42	\$405.90	\$223.40	\$336.59
28	\$425.57	\$648.14	\$400.46	\$609.89	\$361.44	\$550.46	\$275.34	\$419.34	\$228.33	\$347.73
29	\$432.29	\$659.15	\$406.79	\$620.25	\$367.14	\$559.80	\$279.69	\$426.47	\$231.93	\$353.64
30	\$437.19	\$664.64	\$411.39	\$625.43	\$371.30	\$564.48	\$282.86	\$430.04	\$234.56	\$356.60
31	\$441.47	\$668.31	\$415.41	\$628.88	\$374.94	\$567.60	\$285.63	\$432.41	\$236.85	\$358.56
32	\$446.97	\$674.43	\$420.60	\$634.64	\$379.61	\$572.79	\$289.19	\$436.37	\$239.81	\$361.85
33	\$457.37	\$692.76	\$430.38	\$651.90	\$388.44	\$588.36	\$295.92	\$448.23	\$245.39	\$371.69
34	\$467.76	\$710.51	\$440.16	\$668.58	\$397.26	\$603.42	\$302.64	\$459.71	\$250.97	\$381.20
35	\$478.16	\$727.62	\$449.94	\$684.69	\$406.10	\$617.97	\$309.36	\$470.78	\$256.53	\$390.38
36	\$489.77	\$746.58	\$460.88	\$702.53	\$415.97	\$634.07	\$316.89	\$483.05	\$262.77	\$400.55
37	\$502.61	\$767.97	\$472.95	\$722.67	\$426.87	\$652.25	\$325.19	\$496.89	\$269.66	\$412.04
38	\$522.18	\$778.98	\$491.37	\$733.02	\$443.48	\$661.59	\$337.85	\$504.00	\$280.16	\$417.93
39	\$541.74	\$793.05	\$509.78	\$746.25	\$460.10	\$673.53	\$350.51	\$513.11	\$290.66	\$425.48
40	\$563.15	\$808.94	\$529.92	\$761.22	\$478.28	\$687.03	\$364.35	\$523.40	\$302.13	\$434.01
41	\$585.77	\$823.62	\$551.21	\$775.02	\$497.49	\$699.50	\$378.99	\$532.89	\$314.27	\$441.89
42	\$611.45	\$836.46	\$575.37	\$787.11	\$519.30	\$710.40	\$395.61	\$541.20	\$328.05	\$448.77
43	\$627.96	\$854.81	\$590.91	\$804.36	\$533.33	\$725.99	\$406.29	\$553.07	\$336.90	\$458.61
44	\$648.14	\$871.31	\$609.89	\$819.90	\$550.46	\$740.01	\$419.34	\$563.75	\$347.73	\$467.48
45	\$669.53	\$887.21	\$630.03	\$834.86	\$568.64	\$753.51	\$433.20	\$574.04	\$359.22	\$476.00
46	\$691.55	\$903.72	\$650.75	\$850.40	\$587.33	\$767.52	\$447.44	\$584.72	\$371.03	\$484.86
47	\$711.72	\$921.45	\$669.74	\$867.09	\$604.47	\$782.58	\$460.49	\$596.19	\$381.86	\$494.37
48	\$735.57	\$931.85	\$692.18	\$876.87	\$624.72	\$791.42	\$475.92	\$602.91	\$394.65	\$499.95
49	\$758.81	\$943.46	\$714.03	\$887.79	\$644.45	\$801.29	\$490.95	\$610.43	\$407.12	\$506.18
50	\$781.43	\$955.70	\$735.33	\$899.31	\$663.66	\$811.67	\$505.59	\$618.35	\$419.25	\$512.75
51	\$805.28	\$967.31	\$757.76	\$910.23	\$683.93	\$821.54	\$521.03	\$625.86	\$432.05	\$518.97
52	\$829.73	\$976.49	\$780.78	\$918.87	\$704.69	\$829.32	\$536.85	\$631.79	\$445.17	\$523.89
53	\$859.70	\$996.66	\$808.97	\$937.86	\$730.14	\$846.47	\$556.23	\$644.85	\$461.24	\$534.72
54	\$889.65	\$1,015.01	\$837.17	\$955.11	\$755.58	\$862.04	\$575.61	\$656.72	\$477.32	\$544.56
55	\$920.84	\$1,032.12	\$866.51	\$971.22	\$782.07	\$876.59	\$595.79	\$667.79	\$494.04	\$553.76
56	\$953.25	\$1,050.47	\$897.00	\$988.49	\$809.60	\$892.16	\$616.76	\$679.67	\$511.43	\$563.60
57	\$987.48	\$1,071.87	\$929.22	\$1,008.63	\$838.67	\$910.34	\$638.91	\$693.51	\$529.80	\$575.07
58	\$1,041.29	\$1,089.60	\$979.86	\$1,025.31	\$884.37	\$925.40	\$673.73	\$704.97	\$558.68	\$584.58
59	\$1,095.71	\$1,109.78	\$1,031.07	\$1,044.30	\$930.59	\$942.53	\$708.93	\$718.04	\$587.87	\$595.41
60	\$1,151.96	\$1,131.18	\$1,083.99	\$1,064.43	\$978.36	\$960.71	\$745.34	\$731.88	\$618.05	\$606.90
61	\$1,213.11	\$1,153.19	\$1,141.53	\$1,085.15	\$1,030.29	\$979.40	\$784.89	\$746.12	\$650.85	\$618.71
62	\$1,280.97	\$1,174.59	\$1,205.40	\$1,105.29	\$1,087.94	\$997.58	\$828.81	\$759.96	\$687.27	\$630.18
63	\$1,342.74	\$1,195.98	\$1,263.51	\$1,125.42	\$1,140.39	\$1,015.76	\$868.76	\$773.82	\$720.41	\$641.67
64	\$1,407.54	\$1,218.62	\$1,324.50	\$1,146.71	\$1,195.43	\$1,034.97	\$910.70	\$788.45	\$755.18	\$653.81
65+	\$1,474.80	\$1,240.62	\$1,387.79	\$1,167.42	\$1,252.55	\$1,053.66	\$954.21	\$802.70	\$791.25	\$665.61

**Optional Maternity Rider-Must Elect Maternity Rider Upon Initial Enrollment**

**All Ages, Add: \$407.18**

**Age/Rate is calculated as of age upon enrollment, then attained age on February 1st.**

**Iowa Comprehensive Health Association (HIPIOWA)  
2016 Monthly Individual Premium Rates - effective 2/1/2016**

<b>Tobacco User Rates</b>										
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	\$357.35	\$394.79	\$336.26	\$371.49	\$303.50	\$335.30	\$231.20	\$255.42	\$191.72	\$211.80
18	\$375.71	\$447.75	\$353.54	\$421.32	\$319.10	\$380.27	\$243.09	\$289.70	\$201.57	\$240.23
19	\$394.08	\$500.72	\$370.83	\$471.17	\$334.68	\$425.27	\$254.97	\$323.96	\$211.41	\$268.64
20	\$413.13	\$553.67	\$388.76	\$521.01	\$350.88	\$470.24	\$267.30	\$358.23	\$221.66	\$297.06
21	\$431.49	\$606.63	\$406.05	\$570.86	\$366.48	\$515.24	\$279.20	\$392.51	\$231.51	\$325.47
22	\$449.87	\$659.61	\$423.32	\$620.69	\$382.07	\$560.21	\$291.06	\$426.77	\$241.35	\$353.90
23	\$456.93	\$675.86	\$429.98	\$635.99	\$388.07	\$573.99	\$295.64	\$437.28	\$245.15	\$362.61
24	\$465.41	\$694.92	\$437.94	\$653.91	\$395.27	\$590.19	\$301.11	\$449.63	\$249.69	\$372.84
25	\$473.16	\$713.30	\$445.26	\$671.21	\$401.85	\$605.79	\$306.15	\$461.51	\$253.86	\$382.70
26	\$478.82	\$724.59	\$450.57	\$681.83	\$406.65	\$615.39	\$309.81	\$468.81	\$256.89	\$388.76
27	\$480.95	\$724.59	\$452.57	\$681.83	\$408.45	\$615.39	\$311.18	\$468.81	\$258.02	\$388.76
28	\$492.38	\$749.90	\$463.32	\$705.63	\$418.19	\$636.87	\$318.57	\$485.18	\$264.18	\$402.33
29	\$501.02	\$763.95	\$471.47	\$718.88	\$425.52	\$648.81	\$324.17	\$494.28	\$268.80	\$409.88
30	\$507.59	\$771.65	\$477.63	\$726.12	\$431.07	\$655.37	\$328.40	\$499.28	\$272.33	\$414.00
31	\$513.42	\$777.24	\$483.12	\$731.39	\$436.05	\$660.12	\$332.19	\$502.89	\$275.46	\$417.00
32	\$520.73	\$785.72	\$490.01	\$739.35	\$442.25	\$667.31	\$336.90	\$508.37	\$279.38	\$421.55
33	\$533.75	\$808.46	\$502.26	\$760.77	\$453.32	\$686.61	\$345.35	\$523.08	\$286.37	\$433.76
34	\$546.81	\$830.58	\$514.55	\$781.58	\$464.40	\$705.41	\$353.79	\$537.39	\$293.39	\$445.62
35	\$559.92	\$852.05	\$526.88	\$801.77	\$475.53	\$723.65	\$362.27	\$551.28	\$300.39	\$457.13
36	\$574.50	\$875.75	\$540.60	\$824.06	\$487.92	\$743.76	\$371.72	\$566.61	\$308.24	\$469.85
37	\$590.57	\$902.37	\$555.72	\$849.14	\$501.57	\$766.40	\$382.10	\$583.85	\$316.85	\$484.14
38	\$614.09	\$916.08	\$577.85	\$862.04	\$521.52	\$778.04	\$397.31	\$592.71	\$329.46	\$491.49
39	\$637.64	\$933.42	\$600.00	\$878.34	\$541.53	\$792.75	\$412.55	\$603.93	\$342.11	\$500.79
40	\$663.39	\$952.92	\$624.24	\$896.72	\$563.42	\$809.33	\$429.21	\$616.56	\$355.91	\$511.26
41	\$690.62	\$971.06	\$649.88	\$913.76	\$586.55	\$824.70	\$446.84	\$628.28	\$370.52	\$520.98
42	\$721.50	\$987.03	\$678.93	\$928.79	\$612.78	\$838.28	\$466.82	\$638.61	\$387.11	\$529.55
43	\$742.25	\$1,010.39	\$698.46	\$950.76	\$630.39	\$858.12	\$480.24	\$653.73	\$398.22	\$542.07
44	\$767.39	\$1,031.63	\$722.10	\$970.76	\$651.74	\$876.17	\$496.50	\$667.47	\$411.71	\$553.49
45	\$794.06	\$1,052.22	\$747.21	\$990.14	\$674.40	\$893.67	\$513.78	\$680.81	\$426.03	\$564.53
46	\$821.55	\$1,073.63	\$773.09	\$1,010.27	\$697.74	\$911.82	\$531.56	\$694.64	\$440.78	\$576.02
47	\$846.95	\$1,096.53	\$796.98	\$1,031.84	\$719.33	\$931.28	\$547.98	\$709.47	\$454.41	\$588.30
48	\$878.27	\$1,112.63	\$826.46	\$1,046.99	\$745.92	\$944.96	\$568.25	\$719.88	\$471.21	\$596.94
49	\$909.05	\$1,130.27	\$855.41	\$1,063.58	\$772.05	\$959.94	\$588.17	\$731.30	\$487.73	\$606.41
50	\$939.27	\$1,148.75	\$883.86	\$1,080.98	\$797.72	\$975.62	\$607.73	\$743.25	\$503.94	\$616.32
51	\$971.16	\$1,166.57	\$913.86	\$1,097.73	\$824.82	\$990.77	\$628.35	\$754.79	\$521.04	\$625.88
52	\$1,003.97	\$1,181.55	\$944.75	\$1,111.83	\$852.68	\$1,003.47	\$649.59	\$764.46	\$538.65	\$633.90
53	\$1,043.67	\$1,209.95	\$982.08	\$1,138.56	\$886.40	\$1,027.61	\$675.27	\$782.85	\$559.94	\$649.16
54	\$1,083.60	\$1,236.27	\$1,019.67	\$1,163.33	\$920.30	\$1,049.96	\$701.10	\$799.88	\$581.37	\$663.27
55	\$1,125.26	\$1,261.25	\$1,058.87	\$1,186.83	\$955.70	\$1,071.18	\$728.06	\$816.03	\$603.72	\$676.70
56	\$1,168.68	\$1,287.87	\$1,099.73	\$1,211.88	\$992.57	\$1,093.79	\$756.14	\$833.27	\$627.00	\$690.96
57	\$1,214.60	\$1,318.40	\$1,142.94	\$1,240.62	\$1,031.57	\$1,119.71	\$785.87	\$853.02	\$651.66	\$707.34
58	\$1,280.78	\$1,340.21	\$1,205.24	\$1,261.13	\$1,087.77	\$1,138.23	\$828.68	\$867.12	\$687.17	\$719.04
59	\$1,347.72	\$1,365.03	\$1,268.22	\$1,284.50	\$1,144.62	\$1,159.31	\$871.98	\$883.19	\$723.08	\$732.36
60	\$1,416.90	\$1,391.36	\$1,333.31	\$1,309.25	\$1,203.39	\$1,181.67	\$916.76	\$900.21	\$760.20	\$746.49
61	\$1,492.13	\$1,418.42	\$1,404.08	\$1,334.73	\$1,267.26	\$1,204.65	\$965.42	\$917.72	\$800.55	\$761.01
62	\$1,575.60	\$1,444.74	\$1,482.65	\$1,359.51	\$1,338.17	\$1,227.02	\$1,019.43	\$934.76	\$845.34	\$775.13
63	\$1,651.58	\$1,471.05	\$1,554.12	\$1,384.26	\$1,402.68	\$1,249.38	\$1,068.57	\$951.80	\$886.10	\$789.26
64	\$1,731.27	\$1,498.89	\$1,629.14	\$1,410.45	\$1,470.38	\$1,273.02	\$1,120.16	\$969.78	\$928.86	\$804.18
65+	\$1,814.01	\$1,525.97	\$1,706.97	\$1,435.92	\$1,540.64	\$1,296.00	\$1,173.68	\$987.32	\$973.25	\$818.70
<b>Optional Maternity Rider-Must Elect Maternity Rider Upon Initial Enrollment</b>										
<b>All Ages, Add: \$470.29</b>										

**Age/Rate is calculated as of age upon enrollment, then attained on February 1st.**