

**Table 4**  
**Iowa Comprehensive Health Association (HIPIOWA)**  
**2023 Monthly Premium Rates with 0.0% Rate Change Over 2022**  
**Medicare Carveout Plan - Without Prescription Drug Benefits**  
**\$1000 Deductible**

Rate Class	Non Tobacco User		Tobacco User [1]	
Age \ Gender	Male	Female	Male	Female
0 - 17	\$119.01	\$131.47	\$137.46	\$151.85
18	125.12	149.11	144.52	172.23
19	131.24	166.76	151.58	192.61
20	137.59	184.39	158.92	212.98
21	143.70	202.04	165.97	233.36
22	149.81	219.69	173.04	253.72
23	152.16	225.07	175.75	259.96
24	155.00	231.43	179.03	267.30
25	157.59	237.54	182.00	274.35
26	159.46	241.31	184.17	278.71
27	160.18	241.31	184.99	278.71
28	163.70	249.31	189.41	288.47
29	166.28	253.54	192.72	293.85
30	168.15	255.65	195.23	296.82
31	169.81	257.07	197.49	298.98
32	171.93	259.43	200.29	302.23
33	175.93	266.49	205.32	310.99
34	179.94	273.29	210.34	319.48
35	183.93	279.88	215.36	327.75
36	188.41	287.16	220.98	336.84
37	193.32	295.41	227.14	347.11
38	200.86	299.64	236.21	352.37
39	208.40	305.07	245.28	359.06
40	216.62	311.18	255.17	366.56
41	225.33	316.82	265.64	373.52
42	235.19	321.74	277.55	379.68
43	241.54	328.81	285.51	388.66
44	249.31	335.15	295.20	396.83
45	257.54	341.28	305.44	404.75
46	266.02	347.62	316.02	412.97
47	273.78	354.45	325.81	421.80
48	282.94	358.46	337.86	427.98
49	291.88	362.91	349.69	434.76
50	300.59	367.62	361.29	441.88
51	309.75	372.08	373.58	448.74
52	319.16	375.60	386.18	454.51
53	330.70	383.38	401.47	465.43
54	342.22	390.44	416.83	475.55
55	354.21	397.01	432.85	485.15
56	366.67	404.07	449.55	495.39
57	379.86	412.31	467.22	507.13
58	400.54	419.12	492.68	515.50
59	421.49	426.89	518.42	525.07
60	443.13	435.12	545.04	535.20
61	466.63	443.59	573.96	545.64
62	492.74	451.82	606.09	555.75
63	516.49	460.04	635.29	565.88
64	541.42	468.77	665.95	576.58
65	587.31	503.61	722.37	619.45
66	596.52	506.62	733.68	623.16
67	605.87	509.64	745.22	626.88
68	621.99	518.41	765.03	637.63
69	638.55	527.33	785.40	648.61
70+	708.61	579.82	871.60	713.17

**Footnotes:**

[1] Tobacco User rates = Percentage of Non-Tobacco User, Varies by Attained Age from 115.5% to 123.0%