

Table 3
Iowa Comprehensive Health Association (HIPIOWA)
2023 Monthly Premium Rates with 0.0% Rate Change Over 2022
Medicare Carveout Plan - With Prescription Drug Benefits
\$1000 Deductible

Rate Class	Non Tobacco User		Tobacco User [1]	
Age \ Gender	Male	Female	Male	Female
0 - 17	\$297.53	\$328.67	\$343.64	\$379.64
18	312.82	372.79	361.28	430.56
19	328.09	416.87	378.95	481.50
20	343.97	460.98	397.29	532.47
21	359.27	505.09	414.96	583.38
22	374.56	549.17	432.60	634.30
23	380.44	562.71	439.39	649.94
24	387.49	578.58	447.57	668.25
25	393.96	593.87	455.03	685.91
26	398.67	603.29	460.46	696.78
27	400.42	603.29	462.48	696.78
28	409.22	623.27	473.50	721.13
29	415.72	633.85	481.80	734.63
30	420.42	639.14	488.11	742.06
31	424.52	642.67	493.73	747.44
32	429.81	648.55	500.73	755.57
33	439.81	666.18	513.24	777.44
34	449.83	683.25	525.85	798.72
35	459.80	699.70	538.44	819.36
36	470.98	717.95	552.48	842.14
37	483.32	738.53	567.90	867.77
38	502.15	749.09	590.51	880.95
39	520.95	762.64	613.16	897.61
40	541.53	777.92	637.93	916.39
41	563.30	792.02	664.14	933.80
42	587.99	804.37	693.83	949.18
43	603.86	822.01	713.75	971.61
44	623.27	837.90	737.95	992.07
45	643.85	853.18	763.61	1,011.89
46	665.03	869.05	790.03	1,032.41
47	684.41	886.11	814.45	1,054.47
48	707.34	896.09	844.57	1,069.95
49	729.70	907.26	874.19	1,086.91
50	751.45	919.04	903.26	1,104.69
51	774.39	930.23	933.90	1,121.85
52	797.91	939.02	965.46	1,136.20
53	826.73	958.42	1,003.63	1,163.55
54	855.54	976.07	1,042.03	1,188.86
55	885.52	992.54	1,082.11	1,212.89
56	916.67	1,010.17	1,123.85	1,238.48
57	949.62	1,030.75	1,168.01	1,267.84
58	1,001.35	1,047.80	1,231.65	1,288.80
59	1,053.67	1,067.20	1,296.03	1,312.67
60	1,107.78	1,087.77	1,362.56	1,337.99
61	1,166.58	1,108.96	1,434.91	1,364.00
62	1,231.85	1,129.53	1,515.18	1,389.30
63	1,291.23	1,150.11	1,588.22	1,414.63
64	1,353.56	1,171.88	1,664.88	1,441.41
65	1,383.19	1,186.09	1,701.32	1,458.88
66	1,404.85	1,193.21	1,727.95	1,467.62
67	1,426.86	1,200.31	1,755.02	1,476.41
68	1,464.86	1,220.91	1,801.78	1,501.72
69	1,503.83	1,241.91	1,849.71	1,527.53
70+	1,668.90	1,365.54	2,052.76	1,679.63

Footnotes:

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