

**Iowa Comprehensive Health Association (HIPIOWA)**  
**2024 Monthly Premium Rates with -6.3% Rate Change Over 2023**  
**Medicare Carveout Plan - With Prescription Drug Benefits**  
**\$1000 Deductible**

Rate Class	Non Tobacco User		Tobacco User	
Age \ Gender	Male	Female	Male	Female
0 - 17	\$278.79	\$307.96	\$321.99	\$355.72
18	\$293.11	\$349.30	\$338.52	\$403.43
19	\$307.42	\$390.61	\$355.08	\$451.17
20	\$322.30	\$431.94	\$372.26	\$498.92
21	\$336.64	\$473.27	\$388.82	\$546.63
22	\$350.96	\$514.57	\$405.35	\$594.34
23	\$356.47	\$527.26	\$411.71	\$608.99
24	\$363.08	\$542.13	\$419.37	\$626.15
25	\$369.14	\$556.46	\$426.36	\$642.70
26	\$373.55	\$565.28	\$431.45	\$652.88
27	\$375.19	\$565.28	\$433.34	\$652.88
28	\$383.44	\$584.00	\$443.67	\$675.70
29	\$389.53	\$593.92	\$451.45	\$688.35
30	\$393.93	\$598.87	\$457.36	\$695.31
31	\$397.78	\$602.18	\$462.63	\$700.35
32	\$402.73	\$607.69	\$469.18	\$707.97
33	\$412.10	\$624.21	\$480.91	\$728.46
34	\$421.49	\$640.21	\$492.72	\$748.40
35	\$430.83	\$655.62	\$504.52	\$767.74
36	\$441.31	\$672.72	\$517.67	\$789.09
37	\$452.87	\$692.00	\$532.12	\$813.10
38	\$470.51	\$701.90	\$553.31	\$825.45
39	\$488.13	\$714.59	\$574.53	\$841.06
40	\$507.41	\$728.91	\$597.74	\$858.66
41	\$527.81	\$742.12	\$622.30	\$874.97
42	\$550.95	\$753.69	\$650.12	\$889.38
43	\$565.82	\$770.22	\$668.78	\$910.40
44	\$584.00	\$785.11	\$691.46	\$929.57
45	\$603.29	\$799.43	\$715.50	\$948.14
46	\$623.13	\$814.30	\$740.26	\$967.37
47	\$641.29	\$830.29	\$763.14	\$988.04
48	\$662.78	\$839.64	\$791.36	\$1,002.54
49	\$683.73	\$850.10	\$819.12	\$1,018.43
50	\$704.11	\$861.14	\$846.35	\$1,035.09
51	\$725.60	\$871.63	\$875.06	\$1,051.17
52	\$747.64	\$879.86	\$904.64	\$1,064.62
53	\$774.65	\$898.04	\$940.40	\$1,090.25
54	\$801.64	\$914.58	\$976.38	\$1,113.96
55	\$829.73	\$930.01	\$1,013.94	\$1,136.48
56	\$858.92	\$946.53	\$1,053.05	\$1,160.46
57	\$889.79	\$965.81	\$1,094.43	\$1,187.97
58	\$938.26	\$981.79	\$1,154.06	\$1,207.61
59	\$987.29	\$999.97	\$1,214.38	\$1,229.97
60	\$1,037.99	\$1,019.24	\$1,276.72	\$1,253.70
61	\$1,093.09	\$1,039.10	\$1,344.51	\$1,278.07
62	\$1,154.24	\$1,058.37	\$1,419.72	\$1,301.77
63	\$1,209.88	\$1,077.65	\$1,488.16	\$1,325.51
64	\$1,268.29	\$1,098.05	\$1,559.99	\$1,350.60
65	\$1,296.05	\$1,111.37	\$1,594.14	\$1,366.97
66	\$1,316.34	\$1,118.04	\$1,619.09	\$1,375.16
67	\$1,336.97	\$1,124.69	\$1,644.45	\$1,383.40
68	\$1,372.57	\$1,143.99	\$1,688.27	\$1,407.11
69	\$1,409.09	\$1,163.67	\$1,733.18	\$1,431.30
70+	\$1,563.76	\$1,279.51	\$1,923.44	\$1,573.81

**Footnotes:**

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