

**Iowa Comprehensive Health Association (HIPIOWA)**  
**2024 Monthly Premium Rates with -6.3% Rate Change Over 2023**  
**Medicare Carveout Plan - Without Prescription Drug Benefits**  
**\$1000 Deductible**

Rate Class	Non Tobacco User		Tobacco User	
Age \ Gender	Male	Female	Male	Female
0 - 17	\$111.51	\$123.19	\$128.80	\$142.28
18	\$117.24	\$139.72	\$135.42	\$161.38
19	\$122.97	\$156.25	\$142.03	\$180.48
20	\$128.92	\$172.77	\$148.91	\$199.56
21	\$134.65	\$189.31	\$155.51	\$218.66
22	\$140.37	\$205.85	\$162.14	\$237.74
23	\$142.57	\$210.89	\$164.68	\$243.58
24	\$145.24	\$216.85	\$167.75	\$250.46
25	\$147.66	\$222.57	\$170.53	\$257.07
26	\$149.41	\$226.11	\$172.57	\$261.15
27	\$150.09	\$226.11	\$173.34	\$261.15
28	\$153.39	\$233.60	\$177.48	\$270.30
29	\$155.80	\$237.57	\$180.58	\$275.34
30	\$157.56	\$239.54	\$182.93	\$278.12
31	\$159.11	\$240.87	\$185.05	\$280.14
32	\$161.10	\$243.09	\$187.67	\$283.19
33	\$164.85	\$249.70	\$192.38	\$291.40
34	\$168.60	\$256.07	\$197.09	\$299.35
35	\$172.34	\$262.25	\$201.79	\$307.10
36	\$176.54	\$269.07	\$207.06	\$315.62
37	\$181.14	\$276.80	\$212.83	\$325.24
38	\$188.21	\$280.76	\$221.33	\$330.17
39	\$195.27	\$285.85	\$229.83	\$336.44
40	\$202.97	\$291.58	\$239.09	\$343.47
41	\$211.13	\$296.86	\$248.90	\$349.99
42	\$220.37	\$301.47	\$260.06	\$355.76
43	\$226.32	\$308.09	\$267.52	\$364.17
44	\$233.60	\$314.04	\$276.60	\$371.83
45	\$241.31	\$319.78	\$286.20	\$379.25
46	\$249.26	\$325.72	\$296.11	\$386.95
47	\$256.53	\$332.12	\$305.28	\$395.23
48	\$265.11	\$335.88	\$316.57	\$401.02
49	\$273.49	\$340.05	\$327.66	\$407.37
50	\$281.65	\$344.46	\$338.53	\$414.04
51	\$290.24	\$348.64	\$350.04	\$420.47
52	\$299.05	\$351.94	\$361.85	\$425.88
53	\$309.87	\$359.23	\$376.18	\$436.11
54	\$320.66	\$365.84	\$390.57	\$445.59
55	\$331.89	\$372.00	\$405.58	\$454.59
56	\$343.57	\$378.61	\$421.23	\$464.18
57	\$355.93	\$386.33	\$437.79	\$475.18
58	\$375.31	\$392.72	\$461.64	\$483.02
59	\$394.94	\$400.00	\$485.76	\$491.99
60	\$415.21	\$407.71	\$510.70	\$501.48
61	\$437.23	\$415.64	\$537.80	\$511.26
62	\$461.70	\$423.36	\$567.91	\$520.74
63	\$483.95	\$431.06	\$595.27	\$530.23
64	\$507.31	\$439.24	\$624.00	\$540.26
65	\$550.31	\$471.88	\$676.86	\$580.42
66	\$558.94	\$474.70	\$687.46	\$583.90
67	\$567.70	\$477.53	\$698.27	\$587.39
68	\$582.80	\$485.75	\$716.83	\$597.46
69	\$598.32	\$494.11	\$735.92	\$607.75
70+	\$663.97	\$543.29	\$816.69	\$668.24

**Footnotes:**

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