

Iowa Comprehensive Health Association (HIPIOWA)

2026 Monthly Individual Premium Rates

Effective 1/1/2026

Tobacco User Rates

Plan Name	Plan B		Plan C		Plan D		Plan E		Plan F	
	\$1,000 Deductible		\$1,500 Deductible		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
Age / Gender	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0 - 17	\$549.14	\$606.67	\$504.44	\$557.27	\$444.54	\$491.11	\$303.46	\$335.25	\$272.38	\$300.92
18	\$577.35	\$688.04	\$530.38	\$632.03	\$467.36	\$556.97	\$319.04	\$380.22	\$286.37	\$341.28
19	\$605.57	\$769.43	\$556.27	\$706.81	\$490.23	\$622.86	\$334.64	\$425.17	\$300.37	\$381.65
20	\$634.87	\$850.84	\$583.20	\$781.57	\$513.94	\$688.75	\$350.85	\$470.16	\$314.90	\$422.04
21	\$663.10	\$932.21	\$609.10	\$856.33	\$536.78	\$754.63	\$366.41	\$515.15	\$328.90	\$462.37
22	\$691.31	\$1,013.63	\$635.03	\$931.13	\$559.60	\$820.55	\$382.01	\$560.13	\$342.88	\$502.77
23	\$702.15	\$1,038.59	\$645.01	\$954.04	\$568.41	\$840.73	\$388.03	\$573.93	\$348.27	\$515.15
24	\$715.18	\$1,067.88	\$656.99	\$980.97	\$578.92	\$864.45	\$395.22	\$590.11	\$354.75	\$529.67
25	\$727.10	\$1,096.11	\$667.92	\$1,006.87	\$588.62	\$887.30	\$401.81	\$605.72	\$360.65	\$543.66
26	\$735.80	\$1,113.46	\$675.90	\$1,022.80	\$595.65	\$901.34	\$406.59	\$615.30	\$364.96	\$552.29
27	\$739.05	\$1,113.46	\$678.89	\$1,022.80	\$598.28	\$901.34	\$408.40	\$615.30	\$366.58	\$552.29
28	\$756.64	\$1,152.35	\$695.07	\$1,058.54	\$612.49	\$932.84	\$418.10	\$636.79	\$375.29	\$571.57
29	\$769.92	\$1,173.93	\$707.27	\$1,078.39	\$623.26	\$950.31	\$425.45	\$648.71	\$381.90	\$582.29
30	\$779.98	\$1,185.79	\$716.49	\$1,089.29	\$631.39	\$959.90	\$431.01	\$655.26	\$386.86	\$588.18
31	\$788.98	\$1,194.38	\$724.76	\$1,097.20	\$638.66	\$966.87	\$436.00	\$660.03	\$391.34	\$592.43
32	\$800.17	\$1,207.39	\$735.03	\$1,109.11	\$647.75	\$977.38	\$442.17	\$667.19	\$396.91	\$598.87
33	\$820.22	\$1,242.37	\$753.42	\$1,141.22	\$663.96	\$1,005.70	\$453.24	\$686.54	\$406.82	\$616.24
34	\$840.27	\$1,276.35	\$771.87	\$1,172.45	\$680.22	\$1,033.22	\$464.32	\$705.31	\$416.80	\$633.07
35	\$860.42	\$1,309.33	\$790.39	\$1,202.74	\$696.52	\$1,059.91	\$475.46	\$723.54	\$426.78	\$649.42
36	\$882.84	\$1,345.73	\$810.95	\$1,236.19	\$714.68	\$1,089.37	\$487.84	\$743.67	\$437.89	\$667.50
37	\$907.52	\$1,386.68	\$833.65	\$1,273.79	\$734.67	\$1,122.54	\$501.49	\$766.29	\$450.14	\$687.81
38	\$943.66	\$1,407.75	\$866.84	\$1,293.15	\$763.88	\$1,139.58	\$521.47	\$777.91	\$468.06	\$698.25
39	\$979.86	\$1,434.39	\$900.09	\$1,317.61	\$793.20	\$1,161.15	\$541.45	\$792.63	\$486.00	\$711.46
40	\$1,019.43	\$1,464.38	\$936.45	\$1,345.17	\$825.22	\$1,185.42	\$563.31	\$809.20	\$505.66	\$726.34
41	\$1,061.29	\$1,492.19	\$974.86	\$1,370.72	\$859.10	\$1,207.95	\$586.44	\$824.59	\$526.39	\$740.14
42	\$1,108.75	\$1,516.76	\$1,018.48	\$1,393.30	\$897.53	\$1,227.83	\$612.69	\$838.17	\$549.96	\$752.32
43	\$1,140.62	\$1,552.64	\$1,047.75	\$1,426.25	\$923.32	\$1,256.87	\$630.29	\$858.00	\$565.75	\$770.13
44	\$1,179.26	\$1,585.30	\$1,083.25	\$1,456.26	\$954.59	\$1,283.32	\$651.65	\$876.02	\$584.91	\$786.31
45	\$1,220.24	\$1,616.95	\$1,120.92	\$1,485.33	\$987.82	\$1,308.95	\$674.30	\$893.52	\$605.25	\$802.01
46	\$1,262.49	\$1,649.84	\$1,159.71	\$1,515.54	\$1,021.98	\$1,335.53	\$697.64	\$911.68	\$626.20	\$818.32
47	\$1,301.51	\$1,685.04	\$1,195.55	\$1,547.85	\$1,053.59	\$1,364.01	\$719.20	\$931.14	\$645.54	\$835.79
48	\$1,349.62	\$1,709.76	\$1,239.77	\$1,570.56	\$1,092.53	\$1,384.06	\$745.81	\$944.81	\$669.43	\$848.03
49	\$1,396.92	\$1,736.88	\$1,283.21	\$1,595.50	\$1,130.82	\$1,405.99	\$771.96	\$959.82	\$692.89	\$861.49
50	\$1,443.39	\$1,765.28	\$1,325.91	\$1,621.57	\$1,168.42	\$1,428.99	\$797.62	\$975.50	\$715.94	\$875.57
51	\$1,492.38	\$1,792.67	\$1,370.91	\$1,646.73	\$1,208.09	\$1,451.19	\$824.70	\$990.65	\$740.22	\$889.20
52	\$1,542.81	\$1,815.66	\$1,417.22	\$1,667.85	\$1,248.89	\$1,469.78	\$852.57	\$1,003.32	\$765.26	\$900.57
53	\$1,603.81	\$1,859.30	\$1,473.24	\$1,707.95	\$1,298.29	\$1,505.13	\$886.26	\$1,027.44	\$795.48	\$922.23
54	\$1,665.17	\$1,899.77	\$1,529.59	\$1,745.12	\$1,347.97	\$1,537.88	\$920.18	\$1,049.81	\$825.95	\$942.30
55	\$1,729.20	\$1,938.17	\$1,588.41	\$1,780.39	\$1,399.81	\$1,568.95	\$955.55	\$1,071.03	\$857.68	\$961.32
56	\$1,795.93	\$1,979.05	\$1,649.70	\$1,817.95	\$1,453.78	\$1,602.07	\$992.42	\$1,093.62	\$890.78	\$981.64
57	\$1,866.48	\$2,025.96	\$1,714.54	\$1,861.06	\$1,510.92	\$1,640.01	\$1,031.43	\$1,119.54	\$925.82	\$1,004.93
58	\$1,968.18	\$2,059.48	\$1,807.97	\$1,891.84	\$1,593.25	\$1,667.16	\$1,087.63	\$1,138.07	\$976.25	\$1,021.53
59	\$2,071.04	\$2,097.63	\$1,902.46	\$1,926.87	\$1,676.52	\$1,698.06	\$1,144.45	\$1,159.16	\$1,027.26	\$1,040.44
60	\$2,177.37	\$2,138.08	\$2,000.14	\$1,964.02	\$1,762.57	\$1,730.77	\$1,203.22	\$1,181.51	\$1,079.99	\$1,060.52
61	\$2,292.93	\$2,179.69	\$2,106.30	\$2,002.25	\$1,856.15	\$1,764.47	\$1,267.08	\$1,204.49	\$1,137.31	\$1,081.14
62	\$2,421.22	\$2,220.13	\$2,224.13	\$2,039.42	\$1,960.01	\$1,797.19	\$1,337.97	\$1,226.83	\$1,200.95	\$1,101.21
63	\$2,537.95	\$2,260.58	\$2,331.37	\$2,076.57	\$2,054.46	\$1,829.96	\$1,402.48	\$1,249.19	\$1,258.83	\$1,121.27
64	\$2,660.47	\$2,303.32	\$2,443.88	\$2,115.84	\$2,153.66	\$1,864.57	\$1,470.16	\$1,272.81	\$1,319.59	\$1,142.48
65+	\$2,787.59	\$2,344.95	\$2,560.65	\$2,154.08	\$2,256.57	\$1,898.25	\$1,540.41	\$1,295.82	\$1,382.67	\$1,163.12

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