

Medicare Supplement Insurance Policies in Colorado

September 2023

A Guide to “Medigap” Policies in Colorado

What is a Medigap policy?	2
When should you buy a Medigap policy?.....	2
Guarantee Issue Rights.....	3
Things to know about Medigap policies	4
Can you switch Medigap policies?.....	4
Who doesn’t need a Medigap?	5
How to choose a Medigap policy.....	5
Resources	6
Colorado Medigap Policies & Prices.....	8-17

Sponsored by the State Health Insurance Assistance Program (SHIP) and the Colorado Division of Insurance (DOI)



What is a Medigap policy?

Medigaps (also known as Medicare Supplements) are health insurance policies sold by private insurance companies to fill “gaps” in Original Medicare coverage.

Policies are standardized and must follow federal and state laws that protect the beneficiary. The front of the policy must clearly identify it as “Medicare Supplement Insurance.”

In Colorado, every company selling Medigap policies must adhere to the standardized benefit packages. There are 10 standardized policies: Plan A, Plan B, Plan C, Plan D, Plan F, Plan G, Plan K, Plan L, Plan M, and Plan N. (High-Deductible Plans F & G are also available). In Colorado, companies are also *required* to sell to under-65 disabled beneficiaries.

Cost is usually the only difference between Medigap policies with the same letter. Examples of monthly premium costs by company can be found in the charts on pages 8-17 of this document. *These examples are for zip code 80202 only.*

While Medigap premiums may be more expensive than Medicare Advantage Plan premiums, purchasing a Medigap plan permits you to have free choice of Medicare doctors or hospitals without referrals or prior authorization.

Medigap premiums can change throughout the year – consumers should verify current rates with the company marketing the plan. Your policy is Guaranteed Renewable from year to year as long as you pay your premium.

When is the best time to buy a Medigap policy?

Medicare beneficiaries are provided Guaranteed Issue Rights for a Medigap policy ***the first six months after enrolling in Medicare Part B***. You have six months to enroll in a Medigap plan, during which time insurers cannot deny you coverage, regardless of health status. This is the best time to buy a Medigap policy.

The insurance company cannot make you wait for your coverage to start, but it may be able to make you wait for coverage of a pre-existing condition. The insurance company may refuse to cover your out-of-pocket costs for up to six months for conditions treated or diagnosed within six months of the coverage start date.

If you recently had certain kinds of health insurance called “creditable coverage”, (for example, group health insurance through an employer), it is possible to shorten the pre-existing waiting period. Many types of coverage may be counted as creditable, but it will only count if you did not have a break in coverage for more than 63 days.

If you delayed enrolling in Part B because you had group health insurance from an employer, you should buy a Medigap policy when your group coverage ends, and you enroll in Part B. During this period, you can buy any Medigap plan, (even if you have health problems), for the same price as people with good health. The Medigap policy might not cover your pre-existing health conditions during the first six months (though it will cover your other health costs), but after six months, it will also cover any pre-existing conditions.

However, if you apply for a Medigap policy after your Initial Enrollment period, there is no guarantee that an insurance company will sell you a Medigap policy if you do not meet their underwriting requirements.

Important reminder for Colorado beneficiaries who are thinking of buying (or changing) a Medicare Supplement (Medigap) policy.

- 1) Only beneficiaries who were eligible for Medicare prior to January 1, 2020 can still purchase Medigap Plan C or F. Do not worry if that's not you because Plan D is very similar to Plan C and Plan G is very similar to Plan F. The only difference is coverage of the Medicare Part B annual deductible which is \$226 in 2023.

Guaranteed Issue Rights Opportunities

If you are not in your Medigap Initial Enrollment Period, (the first six months after you are enrolled in Part B), there are several situations in which you may still have a guaranteed issue right to buy a Medigap policy. You have a Guaranteed Issue Right if:

- You are in a Medicare Advantage Plan and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.
- You have Original Medicare and an employer group health plan (including retiree or COBRA coverage or union coverage that pays after Medicare pays) and that plan is ending. (If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends).

- You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.
- (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.
- (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back. (If your former Medigap policy is not available, you can buy a Medigap Plan A, B, C, F, K or L that is sold in your state by any insurance company.
- Your Medicare insurance company goes bankrupt, and you lose coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- You leave Medicare Advantage plan or drop a Medigap policy because the company has not followed the rules or has misled you.
- In Colorado you have a Guarantee Issue Right if you had Medicaid coverage when you were first eligible for Medicare (so did not need a Medigap policy) and later lose eligibility.

Things to know about Medigap policies...

- ✓ To purchase a Medigap, you must have both Medicare Parts A and B. (If you need more information about Parts A and B and the other parts of Medicare, see the 'Resources' listed on page 6).
- ✓ Medigap policies help pay for your costs of Medicare-covered care, but they do not pay for services that Medicare does not cover. For example, they do not cover long-term care, vision, dental, hearing aids, or eyeglasses. However, some policies may cover travel outside the U.S.
- ✓ Medigap policies also do not cover medications. You will need to enroll in a separate "Stand-Alone" Medicare prescription drug ("Part D") plan for your prescription drugs.
- ✓ Medigap policies charge a monthly premium, and this is in addition to the monthly premium you must pay to Medicare ("Part B") and the monthly premium for a prescription drug plan ("Part D").
- ✓ Premiums may vary according to your age, where you live, and whether you use tobacco. The charts in this guide show premium rates for non-smokers ages 65, 70, 75, 80, and disabled under age 65, **for sample zip code 80202 only**. Be sure to ask the company about the rates where you live.

Can you switch if you do not like your Medigap policy?

Sometimes people decide that they no longer like their Medigap policy, or they see that their premiums increased, and they want to switch to a cheaper one. Be careful. In most cases there is no guarantee that you will be able to buy a new Medigap policy. Medigap insurance companies decide if they want to insure you based on your health. So, if you want to change policies, **don't cancel your current Medigap policy until you know for sure that you have been accepted in a new Medigap policy**. Before accepting you, the Medigap company will ask you questions about your health. If you pass this health questionnaire, and if you have had your old policy for at least six months, the new Medigap policy generally must cover all pre-existing conditions with no waiting period.

If you have had the old policy for less than six months, the new policy must give you credit for the time the older policy covered you. If your new policy has a benefit that was not in your old policy, the company can make you wait up to six months before covering that benefit.

Once you get your new policy, you have a 30-day "free look" period to decide to keep the new policy. You will need to pay both the premium for your old policy and the new policy for that one month. It is a good idea to find out how to cancel your current policy so that if you decide to keep the new policy, you can end your old coverage without paying for another month.

If you are enrolled in a Medicare Advantage (Part C) plan and want to switch to Original Medicare and buy medigap insurance, *make sure you apply and are accepted by a Medigap plan before you drop your current plan*. You must disenroll from your Medicare Advantage plan by notifying them in writing or by calling Medicare at 1-800-Medicare. You cannot disenroll simply by stopping payment of your monthly premiums.

Who does not need a Medigap policy?

Most people with Original Medicare will benefit from a Medigap policy, but some people will not. This includes people who are:

- eligible for Medicaid or for the Qualified Medicare Beneficiary (QMB) program because of their low income and limited resources
- covered by their own (or their spouse's) employer or retiree plan
- enrolled in a Medicare Advantage Plan ("Part C"), receiving services from a VA facility or are enrolled in Tricare For Life for military retirees.

How to choose a Medigap policy...

Decide what benefits you want, then decide which Medigap plan (A – N) offers those benefits (see the chart on page 8).

Identify which companies offer those plans and compare their prices.

Call the insurance companies you are interested in, and confirm the benefits, the prices, and ask:

- Can you tell me if I am likely to qualify for the Medigap policy?
- Will there be a waiting period for pre-existing conditions? If so, how long is the waiting period?
- I am ___ years old, what will my premium be?
- How frequently does the premium increase due to my age?
- Has the premium for this Medigap policy increased in the last three years for other reasons? If so, how much?
- Do you offer any discounts or additional benefits? (Some offer discounts for couples, or offer additional benefits)

Resources

[“Medicare and You”](#) is an easy to read and comprehensive explanation of how Medicare works, what it covers, and the various parts of Medicare. It is a great resource if you are new to Medicare, and a great reference to keep on hand even if you’re not new to Medicare since it is updated annually with any changes to Medicare. This publication is mailed to Medicare beneficiaries annually, is available at the Medicare website (Medicare.gov), or you can order a copy by phone (1-800-Medicare).

At the Medicare.gov website you can enter your zip code and find all the Medigap policies available in your location.

Most consumer experts recommend that you check the financial rating of insurance companies you are considering. Here are three rating services. Be sure to ask what the ratings mean:

A.M. Best	1 (908) 439-2200
Moody’s	1 (212) 553-0377
Standard & Poor’s	1 (212) 438-2400

If you have any questions about Medigap policies or any other questions about Medicare, or what is the best choice for you, call the Colorado SHIP program at 1-888-696-7213 for free, detailed, and personal assistance. SHIP counselors do not sell or promote any health insurance.

If you are having problems with a current Medigap policy, contact the Colorado Division of Insurance to file a complaint. Call 303-894-7490 or send an email to insurance@dora.state.co.us. Complaints must be in writing.

Colorado Medigap Policies & Prices

The monthly premium rates on the following charts reflect pricing information gathered from the spring 2023 Colorado Division of Insurance survey. Rates are accurate at the date of this printing, but these rates may change at any time. Rates also vary according to your age and where you live. **Rates shown are for zip code 80202.**

The following abbreviations refer to the “Notes” column for each policy.

AA – Attained-Age rated policy. Premiums are based on your current age.

AC – Automatic Crossover. With AC, beneficiaries do not have to submit claims to the Medigap company. Rather, claims are processed first by Medicare and then the information “crosses over” to the Medigap company for secondary processing. AC exists for assigned claims for all plans, but only for unassigned claims as indicated.

CR – Community-Rated policy. Premiums are basically the same for everyone in your area.

Pre-Ex () – Pre-Existing condition exclusion. When buying a Medigap outside of an Open Enrollment Period, companies can decline to cover pre-existing conditions up to a certain number of months. The number of months is noted in parenthesis. Previously having ‘creditable’ coverage would alleviate this requirement.

HD – Household Discount or marital discount available. Check with each company for conditions required to receive this discount.

IA – Issue-Age rated policy. Premiums are based on your age when you buy the policy.

PF () – The Policy Fee is a one-time enrollment fee assessed by the company. The Policy Fee amount is included in parenthesis.

Under 65 Disabled Medicare Beneficiaries

In Colorado, Medigap insurers must market to disabled Medicare beneficiaries under age 65. Rates may be higher for disabled Medicare beneficiaries under age 65 than at age 65. At age 65, disabled Medicare beneficiaries once again have Guaranteed Issue Rights and should review available policies to determine if they can get a better price on another policy.

One policy—so many prices

The charts show many different monthly premiums for the same plan. For example, a Plan G can cost \$150 from one company and \$250 from another company. Sometimes the higher cost is because a company offers additional benefits such as a 24-hour nurse hotline; in other cases, there is no difference in benefits. Ask about additional benefits when shopping for a plan.

Medigap Benefits in Standard Policies

How to read the chart:

- If a check mark appears in a cell of this chart, the Medigap policy covers 100% of the described benefit.
- If a cell lists a percentage, the policy covers that percentage of the described benefit.
- If a cell is blank, the policy does not cover that benefit.

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits:	A	B	C	D	F ¹	G ¹	K	L	M	N
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance (Hospital costs up to an additional 365 days after Medicare benefits are used up.)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for emergency room visits
Medicare Part B Excess Charges ²					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
							Out-of-Pocket Limit ³			
							\$6,940	\$3,470		

¹ Plans F & G also offer a high-deductible policy. The High Deductible Plans pay these benefits **after** you have paid the first \$2,700 of eligible out-of-pocket expenses.

² Excess charges refer to Part B charges that are over and above the amount Medicare approves for a medical service or supply provided by doctors and suppliers who do not accept Medicare assignment ("Unassigned Claims"). The excess or "limiting" charge is 15% higher than what Medicare approves.

³ After you meet your out-of-pocket annual limit and your annual Part B deductible (\$226 in 2023), the Medigap policy pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments

Age 65

Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - Hi	G	G - Hi	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 (For AARP Members)	CR, AC, HD, Pre-Ex (3)	Female	107.00	144.00	199.00		199.00		147.00		50.00	96.00		128.00
		Male	121.00	162.00	224.00		224.00		166.00		57.00	108.00		144.00
Accendo Insurance Company 1-800-750-2407	AA, HD, PF (\$25)	Female	149.00				203.00		167.00					99.00
		Male	172.00				233.00		192.00					114.00
ACE Property & Casualty Insurance Company 1-800-601-3372	AA, AC, HD, PF (\$25)	Female	121.00				141.00		122.00	49.00				89.00
		Male	136.00				159.00		137.00	55.00				100.00
Aetna Life Insurance Company 1-888-624-6290	AA, HD, PF (\$20)	Female	167.00	182.00			244.00	50.00	185.00					114.00
		Male	193.00	209.00			281.00	57.00	213.00					131.00
American Home Life Insurance Company 1-800-876-0199	AA, AC, HD, PF (\$25)	Female	183.00				217.00		184.00					134.00
		Male	141.00				166.00		141.00					102.00
American Retirement Life Insurance Company 1-855-849-2711	AA, AC, HD Pre-Ex (6)	Female	259.00				318.00		209.00					153.00
		Male	298.00				366.00		241.00					176.00
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital and Medical Service, Inc.	AA, AC, HD, Pre-Ex (6)	Female	123.00				182.00		135.00					120.00
		Male	134.00				201.00		150.00					133.00
Bankers Fidelity Assurance Company 1-866-458-7504	AA, AC, HD, PF (\$25)	Female	141.00				174.00		145.00	47.00	80.00			110.00
		Male	162.00				200.00		167.00	54.00	92.00			126.00
Capitol Life Insurance Company 1-844-770-2400		Female	137.00						138.00					94.00
		Male	158.00						159.00					108.00
Cigna Health and Life Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	106.75				132.10	40.08	109.83					93.33
		Male	121.00				149.75	45.33	124.50					105.75
Cigna National Health Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	185.00				143.00		132.00					90.00
		Male	205.00				159.00		146.00					100.00
Everence Association, Inc. (Membership required) 1-800-348-7468	IA, AC	Female	193.00				249.00		187.00			110.00		
		Male	213.00				274.00		206.00			121.00		
Federal Life Insurance Company 1-888-747-3760	AA, AC, HD, PF \$25	Female	142.00				167.00		144.00					105.00
		Male	159.00				188.00		161.00					117.00
First Health Life & Health Insurance Company 1-855-369-4835	AA	Female	122.00	140.00			164.00		150.00					89.00
		Male	133.00	152			177.00		162.00					96.00
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex (2)	Female	130.00	187	211.00		213.00	37.00	190.00	37.00				136.00
		Male	130.00	187	211.00		213.00	37.00	190.00	37.00				136.00
GPM Health and Life Insurance Company 1-877-844-1036	AA, AC, HD, PF (\$25)	Female	204.00				274.00		218.00					165.00
		Male	234.00				315.00		251.00					189.00
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, HD, PF (\$25)	Female	210.00		279.00		279.00		220.00					176.00
		Male	235.00		312.00		313.00		246.00					197.00
Humana Benefit Plan of Illinois Inc. 1-800-866-0581	AA +65, IA under 65, HD, Pre-Ex (6)	Female	149.00				167.00		135.00	51.00				99.00
		Male	168.00				189.00		153.00	57.00				111.00
LifeShield National Insurance Company 1-844-649-1898	AA, AC, HD, PF (\$25)	Female	114.00				138.00		115.00					84.00
		Male	131.00				159.00		132.00					97.00
Lumico Life Insurance Company 1-855-774-4491	AA, HD, PF (\$25)	Female	126.00				163.00		127.00					103.00
		Male	142.00				183.00		142.00					115.00
ManhattanLife Insurance & Annuity Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	135.00				153.00		125.00					91.00
		Male	156.00				175.00		144.00					104.00
ManhattanLife of America Insurance Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	152.00				151.00		123.00					96.00
		Male	173.00				171.00		140.00					108.00
Medico Insurance Company 1-800-228-6080	AA, HD	Female	140.00				158.00	47.00	130.00	45.00				101.00
		Male	157.00				178.00	53.00	147.00	51.00				114.00
Monitor Life Insurance Company of New York	AA, AC, HD	Female	133.00				171.00		133.00	49.00				101.00
		Male	153.00				196.00		153.00	56.00				116.00
Nassau Life Insurance Company of Kansas 1-800-420-5382	AA, AC, HD, PF (\$25), Pre-Ex (6)	Female	140.00				145.00		125.00					91.00
		Male	161.00				167.00		144.00					105.00
National Health Insurance Company 1-866-916-8816	AA, AC, HD, PF (\$25)	Female	154.00				193.00	61.00	158.00					129.00
		Male	175.00				218.00	69.00	179.00					145.00
Old Surety Life Insurance Company 1-866-272-5466	IA, AC, PF (\$20)	Female	109.00				156.00		126.00					
		Male	125.00				173.00		145.00					
Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	121.00				181.00		135.00	55.00				88.00
		Male	139.00				208.00		155.00	64.00				101.00
Physicians Life Insurance Company 1-800-325-6300	IA/Plan A, AA all others, AC, HD	Female	157.00				138.00	55.00	118.00	54.00				
		Male	174.00				153.00	61.00	131.00	60.00				

Information provided by the companies to the Colorado Division of Insurance in 2023. Premium rates may change at any time.

Age 70

Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - Hi	G	G - Hi	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 (For AARP Members)	CR, AC, HD, Pre-Ex (3)	Female	132.00	178.00	245.00		246.00		182.00		62.00	118.00		158.00
		Male	149.00	200.00	276.00		277.00		205.00		70.00	133.00		178.00
Accendo Insurance Company 1-800-750-2407	AA, HD, PF (\$25)	Female	158.00				214.00		177.00					110.00
		Male	182.00				247.00		203.00					127.00
ACE Property & Casualty Insurance Company 1-800-601-3372	AA, AC, HD, PF (\$25)	Female	123.00				154.00		124.00	50.00				92.00
		Male	138.00				173.00		140.00	56.00				103.00
Aetna Life Insurance Company 1-888-624-6290	AA, HD, PF (\$20)	Female	177.00	192.00			259.00	53.00	196.00					127.00
		Male	204.00	221.00			298.00	61.00	225.00					146.00
American Home Life Insurance Company 1-800-876-0199	AA, AC, HD, PF (\$25)	Female	127.00				149.00		128.00					100.00
		Male	146.00				172.00		147.00					115.00
American Retirement Life Insurance Company 1-855-849-2711	AA, AC, HD Pre-Ex (6)	Female	305.00				371.00		249.00					180.00
		Male	350.00				427.00		286.00					207.00
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital and Medical Service, Inc.	AA, AC, HD, Pre-Ex (6)	Female	150.00				221.00		166.00					208.00
		Male	165.00				244.00		184.00					161.00
Bankers Fidelity Assurance Company 1-866-458-7504	AA, AC, HD, PF (\$25)	Female	150.00				184.00		151.00	50.00	90.00			123.00
		Male	172.00				212.00		174.00	58.00	104.00			142.00
Capitol Life Insurance Company 1-844-770-2400		Female	144.00				178.00		146.00					108.00
		Male	166.00				205.00		167.00					124.00
Cigna Health and Life Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	115.50				142.91	43.33	119.90					100.25
		Male	130.83				161.91	49.08	135.91					113.58
Cigna National Health Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	194.00				159.00		139.00					101.00
		Male	215.00				171.00		154.00					112.00
Everence Association, Inc. (Membership required) 1-800-348-7468	IA, AC	Female	209.00				270.00		202.00			121.00		
		Male	230.00				297.00		223.00			133.00		
Federal Life Insurance Company 1-888-747-3760	AA, AC, HD, PF \$25	Female	157.00				179.00		159.00					114.00
		Male	176.00				200.00		178.00					128.00
First Health Life & Health Insurance Company 1-855-369-4835	AA	Female	140.00	163.00			192.00		177.00					105.00
		Male	138.00	177.00			208.00		191.00					113.00
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex (2)	Female	177.00	240.00	264.00		266.00	49.00	243.00	49.00				175.00
		Male	177.00	240.00	264.00		266.00	49.00	243.00	49.00				175.00
GPM Health and Life Insurance Company 1-877-844-1036	AA, AC, HD, PF (\$25)	Female	225.00				303.00		241.00					182.00
		Male	259.00				348.00		277.00					209.00
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, HD, PF (\$25)	Female	222.00		296.00		296.00		234.00					189.00
		Male	250.00		332.00		332.00		262.00					210.00
Humana Benefit Plan of Illinois Inc. 1-800-866-0581	AA +65, IA under 65, HD, Pre-Ex (6)	Female	159.00				179.00		145.00	54.00				106.00
		Male	180.00				202.00		164.00	61.00				119.00
LifeShield National Insurance Company 1-844-649-1898	AA, AC, HD, PF (\$25)	Female	118.00				144.00		119.00					92.00
		Male	136.00				166.00		137.00					107.00
Lumico Life Insurance Company 1-855-774-4491	AA, HD, PF (\$25)	Female	138.00				166.00		139.00					113.00
		Male	155.00				200.00		156.00					126.00
ManhattanLife Insurance & Annuity Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	148.00				166.00		134.00					99.00
		Male	171.00				191.00		154.00					114.00
ManhattanLife of America Insurance Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	168.00				162.00		134.00					104.00
		Male	191.00				194.00		152.00					118.00
Medico Insurance Company 1-800-228-6080	AA, HD	Female	144.00				162.00	48.00	135.00	46.00				106.00
		Male	161.00				182.00	55.00	151.00	52.00				119.00
Monitor Life Insurance Company of New York	AA, AC, HD	Female	133.00				171.00		133.00	49.00				101.00
		Male	153.00				196.00		153.00	56.00				116.00
Nassau Life Insurance Company of Kansas 1-800-420-5382	AA, AC, HD, PF (\$25), Pre-Ex (6)	Female	148.00				159.00		132.00					98.00
		Male	170.00				183.00		151.00					112.00
National Health Insurance Company 1-866-916-8816	AA, AC, HD, PF (\$25)	Female	164.00				205.00	65.00	168.00					137.00
		Male	186.00				231.00	74.00	190.00					155.00
Old Surety Life Insurance Company 1-866-272-5466	IA, AC, PF (\$20)	Female	123.00				165.00		128.00					
		Male	141.00				183.00		148.00					
Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	131.00				194.00		145.00	59.00				96.00
		Male	150.00				223.00		167.00	68.00				110.00
Physicians Life Insurance Company 1-800-325-6300	IA/Plan A, AA all others, AC, HD	Female	157.00				149.00	60.00	128.00	59.00				
		Male	174.00				165.00	67.00	141.00	65.00				

Age 70

Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - Hi	G	G - Hi	K	L	M	N
SBLI USA Life Insurance Company, Inc. 1-877-990-7225	AA, AC, HD, PF (\$25)	Female	144.00				149.00		134.00					106.00
		Male	165.00				172.00		154.00					122.00
State Farm Mutual Automobile Insurance Company	AA, AC	Female	167.00		252.00	165.00	254.00		166.00					125.00
		Male	181.00		273.00	182.00	275.00		182.00					140.00
State Mutual Insurance Company 1-877-822-0582	AA, HD, PF (\$25)	Female	131.00	155.00	172.00	134.00	174.00	52.00	136.00				127.00	106.00
		Male	146.00	173.00	193.00	150.00	195.00	58.00	152.00				143.00	119.00
The EPIC Life Insurance Company 1-800-236-8809	AA, AC, HD	Female	128.00		174.00		174.00		157.00		94.00	124.00		143.00
		Male	141.00		191.00		192.00		173.00		104.00	136.00		157.00
The Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	195.00	255.00	307.00	281.00	315.00		272.00					216.00
		Male	225.00	293.00	353.00	324.00	362.00		313.00					249.00
Tier One Insurance Company 1-833-504-0336	AA, HD, PF (\$20)	Female	170.00				169.00		140.00					106.00
		Male	194.00				193.00		160.00					121.00
Transamerica Life Insurance Company 1-800-752-9797	IA, AC, Pre-Ex (6)	Female	146.00	193.00	228.00	180.00	230.00		180.00		85.00	127.00	156.00	147.00
		Male	163.00	215.00	255.00	201.00	256.00		201.00		95.00	141.00	174.00	164.00
Transamerica Life Insurance Company - Group Assoc. 1-800-752-9797	IA, AC, Pre-Ex (6)	Female	199.00	263.00	316.00	288.00	316.00		251.00		125.00	185.00	228.00	214.00
		Male	199.00	263.00	316.00	288.00	316.00		251.00		125.00	185.00	228.00	214.00
Union Security Insurance Company 1-833-552-0827	AA, AC, HD, PF (\$25)	Female	174.00				219.00		173.00					131.00
		Male	200.00				252.00		199.00					150.00
United American Insurance Company 1-800-755-2137	AA, AC, Pre-Ex (6)	Female	130.00	239.00	263.00	258.00	242.00	46.00	190.00	46.00	121.00	172.00		164.00
		Male	149.00	275.00	303.00	296.00	278.00	53.00	219.00	53.00	139.00	198.00		189.00
United Insurance Company of America 1-800-654-9106	AA, AC, HD, PF (\$15),	Female	156.00			162.00	154.00		159.00	48.00				93.00
		Male	172.00			178.00	169.00		175.00	53.00				102.00
United States Fire Insurance Company	AA, AC, HD, PF	Female	133.00					171.00	133.00	49.00				101.00
		Male	153.00					196.00	153.00	56.00				116.00
USAA Life Insurance Company 1-800-515-8687	AA, AC	Female	119.00				217.00		169.00					138.00
		Male	119.00				217.00		169.00					138.00
Washington National Insurance Company 1-800-852-6285	AA, AC	Female	230.00				216.00		179.00	54.00				153.00
		Male	255.00				240.00		198.00	60.00				170.00

Age 75

Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - Hi	G	G - Hi	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 (For AARP Members)	CR, AC, HD, Pre-Ex (3)	Female	184.00	248.00	341.00		342.00		253.00		87.00	164.00		219.00
		Male	208.00	279.00	385.00		386.00		286.00		98.00	185.00		248.00
Accendo Insurance Company 1-800-750-2407	AA, HD, PF (\$25)	Female	186.00				252.00		208.00					130.00
		Male	214.00				290.00		239.00					150.00
ACE Property & Casualty Insurance Company 1-800-601-3372	AA, AC, HD, PF (\$25)	Female	146.00				183.00		148.00	59.00				109.00
		Male	164.00				206.00		166.00	66.00				123.00
Aetna Life Insurance Company 1-888-624-6290	AA, HD, PF (\$20)	Female	208.00	226.00			304.00	62.00	230.00					150.00
		Male	240.00	260.00			350.00	71.00	265.00					173.00
American Home Life Insurance Company 1-800-876-0199	AA, AC, HD, PF (\$25)	Female	157.00				185.00		158.00					125.00
		Male	180.00				212.00		181.00					144.00
American Retirement Life Insurance Company 1-855-849-2711	AA, AC, HD Pre-Ex (6)	Female	351.00				432.00		294.00					213.00
		Male	403.00				497.00		338.00					245.00
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital and Medical Service, Inc.	AA, AC, HD, Pre-Ex (6)	Female	193.00				285.00		217.00					188.00
		Male	213.00				315.00		241.00					208.00
Bankers Fidelity Assurance Company 1-866-458-7504	AA, AC, HD, PF (\$25)	Female	175.00				213.00		176.00	59.00	106.00			145.00
		Male	201.00				245.00		202.00	67.00	122.00			167.00
Capitol Life Insurance Company 1-844-770-2400		Female	176.00				214.00		177.00					135.00
		Male	202.00				246.00		204.00					156.00
Cigna Health and Life Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	134.66				166.58	50.50	140.16					116.66
		Male	152.58				188.75	57.16	158.83					132.16
Cigna National Health Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	234.00				192.00		167.00					121.00
		Male	260.00				213.00		185.00					135.00
Everence Association, Inc. (Membership required) 1-800-348-7468	IA, AC	Female	219.00				287.00		216.00			128.00		
		Male	241.00				315.00		238.00			141.00		
Federal Life Insurance Company 1-888-747-3760	AA, AC, HD, PF \$25	Female	188.00				218.00		190.00					138.00
		Male	210.00				244.00		213.00					154.00
First Health Life & Health Insurance Company 1-855-369-4835	AA	Female	155.00	185.00			220.00		204.00					122.00
		Male	169.00	202.00			238.00		220.00					131.00
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex (2)	Female	188.00	274.00	310.00		313.00	62.00	290.00	62.00				211.00
		Male	188.00	274.00	310.00		313.00	62.00	290.00	62.00				211.00
GPM Health and Life Insurance Company 1-877-844-1036	AA, AC, HD, PF (\$25)	Female	269.00				362.00		288.00					218.00
		Male	309.00				416.00		331.00					251.00
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, HD, PF (\$25)	Female	251.00		352.00		352.00		278.00					222.00
		Male	283.00		394.00		395.00		311.00					249.00
Humana Benefit Plan of Illinois Inc. 1-800-866-0581	AA +65, IA under 65, HD, Pre-Ex (6)	Female	190.00				214.00		173.00	64.00				126.00
		Male	215.00				242.00		195.00	72.00				142.00
LifeShield National Insurance Company 1-844-649-1898	AA, AC, HD, PF (\$25)	Female	145.00				173.00		146.00					116.00
		Male	167.00				199.00		168.00					133.00
Lumico Life Insurance Company 1-855-774-4491	AA, HD, PF (\$25)	Female	161.00				208.00		162.00					131.00
		Male	180.00				233.00		181.00					147.00
ManhattanLife Insurance & Annuity Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	175.00				197.00		160.00					121.00
		Male	210.00				227.00		184.00					139.00
ManhattanLife of America Insurance Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	195.00				193.00		161.00					127.00
		Male	222.00				219.00		183.00					144.00
Medico Insurance Company 1-800-228-6080	AA, HD	Female	166.00				189.00	57.00	160.00	54.00				128.00
		Male	187.00				212.00	64.00	180.00	61.00				144.00
Monitor Life Insurance Company of New York	AA, AC, HD	Female	160.00				202.00		161.00	59.00				126.00
		Male	184.00				233.00		185.00	67.00				144.00
Nassau Life Insurance Company of Kansas 1-800-420-5382	AA, AC, HD, PF (\$25), Pre-Ex (6)	Female	180.00				185.00		160.00					120.00
		Male	207.00				213.00		184.00					138.00
National Health Insurance Company 1-866-916-8816	AA, AC, HD, PF (\$25)	Female	190.00				237.00	76.00	195.00					158.00
		Male	215.00				268.00	85.00	220.00					179.00
Old Surety Life Insurance Company 1-866-272-5466	IA, AC, PF (\$20)	Female	145.00				182.00		151.00					
		Male	166.00				203.00		174.00					
Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	152.00				225.00		169.00	69.00				114.00
		Male	175.00				259.00		195.00	80.00				132.00
Physicians Life Insurance Company 1-800-325-6300	IA/Plan A, AA all others, AC, HD	Female	157.00				173.00	75.00	148.00	73.00				
		Male	174.00				191.00	83.00	164.00	81.00				

Information provided by the companies to the Colorado Division of Insurance in Spring 2022. Premium rates may change at any time.

Age 80

Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - Hi	G	G - Hi	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 (For AARP Members)	CR, AC, HD, Pre-Ex (3)	Female	184.00	248.00	341.00		342.00		253.00		87.00	164.00		219.00
		Male	208.00	279.00	385.00		386.00		286.00		98.00	185.00		248.00
Accendo Insurance Company 800-750-2407	AA, HD, PF (\$25)	Female	220.00				343.00		245.00					154.00
		Male	252.00				298.00		282.00					177.00
ACE Property & Casualty Insurance Company 1-800-601-3372	AA, AC, HD, PF (\$25)	Female	178.00				223.00		180.00	72.00				133.00
		Male	200.00				250.00		202.00	81.00				149.00
Aetna Life Insurance Company 1-888-624-6290	AA, HD, PF (\$20)	Female	246.00	267.00			359.00	73.00	272.00					177.00
		Male	283.00	307.00			413.00	84.00	313.00					203.00
American Home Life Insurance Company 1-800-876-0199	AA, AC, HD, PF (\$25)	Female	196.00				229.00		197.00					155.00
		Male	226.00				264.00		227.00					178.00
American Retirement Life Insurance Company 1-855-849-2711	AA, AC, HD Pre-Ex (6)	Female	394.00				501.00		343.00					251.00
		Male	453.00				576.00		394.00					289.00
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital and Medical Service, Inc.	AA, AC, HD, Pre-Ex (6)	Female	236.00				349.00		267.00					320.00
		Male	261.00				386.00		297.00					254.00
Bankers Fidelity Assurance Company 1-866-458-7504	AA, AC, HD, PF (\$25)	Female	207.00				250.00		208.00	69.00	124.00			170.00
		Male	238.00				287.00		239.00	79.00	143.00			196.00
Capitol Life Insurance Company 1-844-770-2400		Female	214.00				259.00		216.00					171.00
		Male	246.00				298.00		249.00					197.00
Cigna Health and Life Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	154.16				195.08	59.08	162.00					139.08
		Male	174.66				221.08	67.00	183.50					157.58
Cigna National Health Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	285.00				233.00		203.00					148.00
		Male	316.00				259.00		226.00					164.00
Everence Association, Inc. (Membership required) 1-800-348-7468	IA, AC	Female	232.00				310.00		231.00			139.00		
		Male	256.00				241.00		254.00			153.00		
Federal Life Insurance Company 1-888-747-3760	AA, AC, HD, PF \$25	Female	217.00				251.00		219.00					159.00
		Male	243.00				281.00		246.00					178.00
First Health Life & Health Insurance Company 1-855-369-4835	AA	Female	165.00	204.00			245.00		228.00					137.00
		Male	180.00	222.00			265.00		246.00					147.00
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex (2)	Female	191.00	279.00	332.00		331.00	73.00	308.00	73.00				227.00
		Male	191.00	279.00	328.00		331.00	73.00	308.00	73.00				227.00
GPM Health and Life Insurance Company 1-877-844-1036	AA, AC, HD, PF (\$25)	Female	310.00				418.00		332.00					251.00
		Male	357.00				480.00		382.00					289.00
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, HD, PF (\$25)	Female	290.00		440.00		441.00		348.00					278.00
		Male	329.00		493.00		494.00		390.00					312.00
Humana Benefit Plan of Illinois Inc. 1-800-866-0581	AA +65, IA under 65, HD, Pre-Ex (6)	Female	231.00				260.00		210.00	78.00				153.00
		Male	261.00				294.00		237.00	88.00				173.00
LifeShield National Insurance Company 1-844-649-1898	AA, AC, HD, PF (\$25)	Female	179.00				210.00		180.00					141.00
		Male	206.00				242.00		207.00					163.00
Lumico Life Insurance Company 1-855-774-4491	AA, HD, PF (\$25)	Female	191.00				247.00		192.00					156.00
		Male	214.00				277.00		215.00					174.00
ManhattanLife Insurance & Annuity Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	208.00				241.00		197.00					145.00
		Male	239.00				278.00		227.00					167.00
ManhattanLife of America Insurance Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	215.00				234.00		200.00					157.00
		Male	244.00				265.00		226.00					178.00
Medico Insurance Company 1-800-228-6080	AA, HD	Female	201.00				235.00	71.00	202.00	67.00				163.00
		Male	227.00				265.00	79.00	227.00	75.00				184.00
Monitor Life Insurance Company of New York	AA, AC, HD	Female	201.00				250.00		202.00	72.00				149.00
		Male	231.00				288.00		232.00	83.00				172.00
Nassau Life Insurance Company of Kansas 1-800-420-5382	AA, AC, HD, PF (\$25), Pre-Ex (6)	Female	209.00				218.00		190.00					143.00
		Male	241.00				251.00		219.00					165.00
National Health Insurance Company 1-866-916-8816	AA, AC, HD, PF (\$25)	Female	221.00				275.00	88.00	226.00					184.00
		Male	249.00				311.00	99.00	255.00					208.00
Old Surety Life Insurance Company 1-866-272-5466	IA, AC, PF (\$20)	Female	145.00				182.00		151.00					
		Male	187.00				229.00		216.00					
Omaha Insurance Company 800-667-2937	AA, AC, HD	Female	181.00				268.00		201.00	83.00				140.00
		Male	209.00				308.00		232.00	95.00				161.00
Physicians Life Insurance Company 1-800-325-6300	IA/Plan A, AA all others, AC, HD	Female	157.00				188.00	94.00	162.00	91.00				
		Male	174.00				208.00	103.00	179.00	101.00				

Information provided by the companies to the Colorado Division of Insurance in Spring 2022. Premium rates may change at any time.

Under Age 65 Disabled

Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F - HI	G	G - HI	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 (For AARP Members)	CR, AC, HD, Pre-Ex (3)	Female	302.00	405.00	559.00		560.00		415.00		142.00	269.00		359.00
		Male	340.00	456.00	630.00		631.00		468.00		160.00	303.00		405.00
Accendo Insurance Company 800-750-2407	AA, HD, PF (\$25)	Female	224.00				304.00		250.00					148.00
		Male	257.00				350.00		288.00					171.00
ACE Property & Casualty Insurance Company 1-800-601-3372	AA, AC, HD, PF (\$25)	Female	181.00				212.00		183.00	73.00				133.00
		Male	726.00				556.00		565.00	138.00				484.00
Aetna Life Insurance Company 1-888-624-6290	AA, HD, PF (\$20)	Female	251.00	272.00			367.00	75.00	278.00					170.00
		Male	289.00	314.00			422.00	86.00	319.00					196.00
American Home Life Insurance Company 1-800-876-0199	AA, AC, HD, PF (\$25)	Female	183.00				217.00		184.00					134.00
		Male	211.00				250.00		212.00					154.00
American Retirement Life Insurance Company 1-855-849-2711	AA, AC, HD Pre-Ex (6)	Female	546.00				780.00		556.00					430.00
		Male	628.00				898.00		639.00					494.00
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital and Medical Service, Inc.	AA, AC, HD, Pre-Ex (6)	Female	308.00				510.00		394.00					319.00
		Male	357.00				592.00		458.00					370.00
Bankers Fidelity Assurance Company 1-866-458-7504	AA, AC, HD, PF (\$25)	Female	212.00				261.00		218.00	70.00	120.00			165.00
		Male	244.00				300.00		250.00	80.00	138.00			189.00
Capitol Life Insurance Company 1-844-770-2400		Female	137.00						138.00					94.00
		Male	158.00						159.00					108.00
Cigna Health and Life Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	160.16				198.25	60.08	164.75					140.00
		Male	181.50				224.50	68.08	186.66					158.58
Cigna National Health Insurance Company 1-855-849-2711	AA, AC, HD, Pre-Ex (6)	Female	277.00				214.00		198.00					135.65
		Male	308.00				238.00		220.00					150.00
Everence Association, Inc. (Membership required) 1-800-348-7468	IA, AC	Female	243.00				335.00		281.00			150.00		
		Male	267.00				368.00		309.00			165.00		
Federal Life Insurance Company 1-888-747-3760	AA, AC, HD, PF \$25	Female	213.00				251.00		216.00					157.00
		Male	238.00				281.00		241.00					176.00
First Health Life & Health Insurance Company 1-855-369-4835	AA	Female	189.00	235.00			291.00		275.00					169.00
		Male	206.00	256.00			315.00		297.00					182.00
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex (2)	Female	251.00	574.00	596.00		588.00	139.00	285.00	139.00				204.00
		Male	251.00	574.00	596.00		588.00	139.00	285.00	139.00				204.00
GPM Health and Life Insurance Company 1-877-844-1036	AA, AC, HD, PF (\$25)	Female	305.00				411.00		327.00					247.00
		Male	351.00				472.00		377.00					284.00
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, HD, PF (\$25)	Female	315.00		418.00		419.00		330.00					264.00
		Male	352.00		468.00		469.00		307.00					296.00
Humana Benefit Plan of Illinois Inc. 1-800-866-0581	AA +65, IA under 65, HD, Pre-Ex (6)	Female	222.00				250.00		202.00	75.00				147.00
		Male	251.00				282.00		228.00	85.00				166.00
LifeShield National Insurance Company 1-844-649-1898	AA, AC, HD, PF (\$25)	Female	171.00				207.00		172.00					126.00
		Male	197.00				238.00		198.00					145.00
Lumico Life Insurance Company 1-855-774-4491	AA, HD, PF (\$25)	Female	190.00				245.00		191.00					154.00
		Male	212.00				274.00		214.00					173.00
ManhattanLife Insurance & Annuity Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	203.00				229.00		188.00					136.00
		Male	234.00				263.00		216.00					156.00
ManhattanLife of America Insurance Company 1-888-441-0770	AA, AC, HD, PF (\$25)	Female	228.00				226.00		185.00					143.00
		Male	259.00				256.00		210.00					163.00
Medico Insurance Company 1-800-228-6080	AA, HD	Female	209.00				237.00	71.00	196.00	67.00				152.00
		Male	236.00				266.00	80.00	220.00	76.00				171.00
Monitor Life Insurance Company of New York	AA, AC, HD	Female	199.00				256.00		200.00	73.00				151.00
		Male	229.00				294.00		230.00	84.00				174.00
Nassau Life Insurance Company of Kansas 1-800-420-5382	AA, AC, HD, PF (\$25), Pre-Ex (6)	Female	211.00				217.00		188.00					137.00
		Male	242.00				250.00		216.00					158.00
National Health Insurance Company 1-866-916-8816	AA, AC, HD, PF (\$25)	Female	232.00				289.00	92.00	237.00					193.00
		Male	262.00				327.00	104.00	268.00					218.00
Old Surety Life Insurance Company 1-866-272-5466	IA, AC, PF (\$20)	Female	256.00				323.00		189.00					
		Male	294.00				359.00		217.00					
Omaha Insurance Company 800-667-2937	AA, AC, HD	Female	182.00				271.00		202.00	83.00				132.00
		Male	209.00				311.00		232.00	95.00				152.00
Physicians Life Insurance Company 1-800-325-6300	IA/Plan A, AA all others, AC, HD	Female	236.00				207.00	83.00	178.00	81.00				
		Male	261.00				229.00	92.00	196.00	89.00				

