

# Individual HDHP Rates



## Non-Tobacco User Rates (Region 1)

Deductible	(100% Coinsurance) \$2,500			(100% Coinsurance) \$3,500			(100% Coinsurance) \$5,000			(80% Coinsurance) \$2,500			(80% Coinsurance) \$3,500		
	Male		Female	Male		Female	Male		Female	Male		Female	Male		Female
		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity
19-24	\$108	\$131	\$228	\$95	\$116	\$201	\$80	\$97	\$171	\$96	\$117	\$205	\$86	\$103	\$181
25-29	\$116	\$152	\$291	\$102	\$134	\$256	\$86	\$113	\$216	\$104	\$137	\$261	\$92	\$121	\$230
30-34	\$124	\$179	\$287	\$109	\$158	\$254	\$92	\$133	\$214	\$111	\$160	\$259	\$97	\$142	\$228
35-39	\$139	\$204	\$239	\$122	\$180	\$211	\$103	\$152	\$179	\$125	\$183	\$214	\$110	\$161	\$189
40-44	\$157	\$227	\$234	\$139	\$199	\$206	\$117	\$168	\$174	\$141	\$203	\$209	\$125	\$180	\$185
45-49	\$200	\$255	\$255	\$177	\$226	\$226	\$150	\$190	\$190	\$181	\$229	\$229	\$159	\$203	\$203
50-54	\$329	\$338	\$338	\$290	\$299	\$299	\$245	\$252	\$252	\$294	\$303	\$303	\$260	\$268	\$268
55-59	\$396	\$403	\$403	\$350	\$356	\$356	\$295	\$301	\$301	\$356	\$362	\$362	\$315	\$319	\$319
60-64	\$530	\$505	\$505	\$468	\$445	\$445	\$396	\$377	\$377	\$476	\$453	\$453	\$421	\$401	\$401
65+	\$745	\$710	\$710	\$658	\$626	\$626	\$556	\$529	\$529	\$670	\$638	\$638	\$592	\$562	\$562
Per Child Rate*	\$77			\$69			\$58			\$70			\$61		

## Non-Tobacco User Rates (Region 2)

Deductible	(100% Coinsurance) \$2,500			(100% Coinsurance) \$3,500			(100% Coinsurance) \$5,000			(80% Coinsurance) \$2,500			(80% Coinsurance) \$3,500		
	Male		Female	Male		Female	Male		Female	Male		Female	Male		Female
		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity
19-24	\$119	\$143	\$251	\$105	\$127	\$222	\$89	\$107	\$188	\$106	\$128	\$225	\$94	\$113	\$199
25-29	\$127	\$167	\$319	\$112	\$147	\$282	\$94	\$125	\$237	\$114	\$152	\$287	\$101	\$133	\$253
30-34	\$137	\$196	\$316	\$120	\$174	\$280	\$101	\$146	\$235	\$123	\$176	\$284	\$107	\$156	\$251
35-39	\$153	\$224	\$264	\$136	\$198	\$232	\$113	\$167	\$196	\$138	\$201	\$235	\$121	\$177	\$208
40-44	\$173	\$249	\$257	\$153	\$219	\$226	\$128	\$186	\$191	\$155	\$223	\$231	\$138	\$198	\$205
45-49	\$220	\$281	\$281	\$195	\$248	\$248	\$164	\$209	\$209	\$199	\$252	\$252	\$175	\$223	\$223
50-54	\$361	\$372	\$372	\$318	\$329	\$329	\$269	\$278	\$278	\$324	\$334	\$334	\$286	\$295	\$295
55-59	\$436	\$443	\$443	\$385	\$392	\$392	\$325	\$331	\$331	\$392	\$398	\$398	\$347	\$351	\$351
60-64	\$583	\$555	\$555	\$515	\$490	\$490	\$436	\$414	\$414	\$524	\$499	\$499	\$463	\$441	\$441
65+	\$819	\$781	\$781	\$724	\$689	\$689	\$613	\$582	\$582	\$737	\$702	\$702	\$651	\$618	\$618
Per Child Rate*	\$85			\$76			\$65			\$77			\$68		

## Tobacco User Rates (Region 1)

Deductible	(100% Coinsurance) \$2,500			(100% Coinsurance) \$3,500			(100% Coinsurance) \$5,000			(80% Coinsurance) \$2,500			(80% Coinsurance) \$3,500		
	Male		Female	Male		Female	Male		Female	Male		Female	Male		Female
		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity
19-24	\$131	\$158	\$276	\$114	\$140	\$244	\$97	\$118	\$206	\$117	\$142	\$248	\$103	\$125	\$219
25-29	\$140	\$184	\$351	\$124	\$163	\$310	\$104	\$137	\$262	\$126	\$166	\$316	\$111	\$147	\$278
30-34	\$149	\$216	\$348	\$132	\$191	\$307	\$111	\$161	\$259	\$134	\$193	\$313	\$118	\$172	\$276
35-39	\$167	\$247	\$288	\$148	\$218	\$255	\$125	\$184	\$215	\$150	\$222	\$260	\$133	\$196	\$229
40-44	\$189	\$274	\$282	\$167	\$242	\$250	\$141	\$204	\$211	\$171	\$246	\$253	\$150	\$216	\$223
45-49	\$243	\$309	\$309	\$214	\$272	\$272	\$181	\$230	\$230	\$219	\$277	\$277	\$192	\$245	\$245
50-54	\$397	\$409	\$409	\$350	\$361	\$361	\$295	\$305	\$305	\$356	\$367	\$367	\$315	\$324	\$324
55-59	\$480	\$488	\$488	\$424	\$430	\$430	\$357	\$364	\$364	\$430	\$438	\$438	\$380	\$387	\$387
60-64	\$641	\$610	\$610	\$567	\$539	\$539	\$479	\$456	\$456	\$576	\$548	\$548	\$508	\$484	\$484
65+	\$902	\$857	\$857	\$797	\$758	\$758	\$673	\$640	\$640	\$811	\$770	\$770	\$716	\$680	\$680
Per Child Rate*	\$77			\$69			\$58			\$70			\$61		

## Tobacco User Rates (Region 2)

Deductible	(100% Coinsurance) \$2,500			(100% Coinsurance) \$3,500			(100% Coinsurance) \$5,000			(80% Coinsurance) \$2,500			(80% Coinsurance) \$3,500		
	Male		Female	Male		Female	Male		Female	Male		Female	Male		Female
		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity		Non-Maternity	Maternity
19-24	\$143	\$174	\$303	\$126	\$154	\$268	\$107	\$129	\$226	\$128	\$156	\$272	\$113	\$138	\$241
25-29	\$154	\$202	\$387	\$137	\$178	\$341	\$114	\$152	\$288	\$139	\$183	\$348	\$123	\$161	\$305
30-34	\$163	\$237	\$383	\$144	\$210	\$337	\$123	\$177	\$284	\$147	\$213	\$345	\$129	\$189	\$303
35-39	\$184	\$271	\$317	\$162	\$240	\$281	\$138	\$202	\$236	\$164	\$245	\$286	\$146	\$216	\$252
40-44	\$208	\$301	\$311	\$184	\$266	\$275	\$155	\$224	\$232	\$188	\$270	\$279	\$164	\$237	\$246
45-49	\$267	\$340	\$340	\$235	\$300	\$300	\$199	\$253	\$253	\$241	\$304	\$304	\$211	\$269	\$269
50-54	\$438	\$451	\$451	\$385	\$396	\$396	\$325	\$335	\$335	\$392	\$405	\$405	\$347	\$357	\$357
55-59	\$528	\$536	\$536	\$466	\$474	\$474	\$393	\$400	\$400	\$474	\$482	\$482	\$419	\$426	\$426
60-64	\$706	\$672	\$672	\$624	\$594	\$594	\$526	\$501	\$501	\$633	\$603	\$603	\$560	\$533	\$533
65+	\$992	\$943	\$943	\$877	\$834	\$834	\$741	\$704	\$704	\$893	\$848	\$848	\$788	\$748	\$748
Per Child Rate*	\$85			\$76			\$65			\$77			\$68		

REGION 1 (BLUE)												
Barry Barton	Cedar Christian	Dade Dallas	Douglas Greene	Hickory Howell	Jasper Laclede	Lawrence McDonald	Newton Ozark	Oregon Phelps	Polk Shannon	Stone Taney	Texas Vernon	Webster Wright
REGION 2 (GREEN)												
Benton Boone	Butler Callaway	Camden Carter	Cole Cooper	Crawford Dent	Gasconade Howard	Iron Madison	Maries Miller	Moniteau Morgan	Osage Pulaski	Reynolds Ripley	St. Clair Washington	Wayne



\*With parent membership  
CHP IRTVF-304  
Rates Effective 2/1/12