

July  
**2017**

**Missouri**

**ONLINE RATES:**

Find the most current rates at

[insurance.mo.gov/  
consumers/seniors](http://insurance.mo.gov/consumers/seniors)

Click on “Medigap (Medicare  
Supplement) insurance.”

# Medigap Rate Guide

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**DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

# Plan Availability changes due to MACRA (Medicare Access and CHIP Reauthorization Act) of 2015

As a result of the passage of the federal law, MACRA in 2015, Medicare eligible individuals will see changes to plan offerings as of January 1, 2020. While the benefits under the current Medicare Supplement plans do not change, PLAN AVAILABILITY does change.

The year 2020 may seem far away, however, miscommunication about the impact of MACRA is already stirring. Please read the following carefully so you know your options and rights.

**Only those Medicare eligible on or after January 1, 2020 are impacted by the changes to plan availability.** Those Medicare eligible prior to January 1, 2020 are not impacted and can keep their current plans. MACRA prohibits coverage of the Part B deductible under Medicare Supplement plans as of January 1, 2020.

Impacts of MACRA on those eligible for Medicare **PRIOR to January 1, 2020:**

1. All Medicare Supplement plan options are available to you.
2. If you are enrolled in Plans C and F, you can keep your plan. These plans remain available to you.
3. You can buy Plans C and F after January 1, 2020.
4. You can purchase the new Plan G High Deductible Plan in 2020.

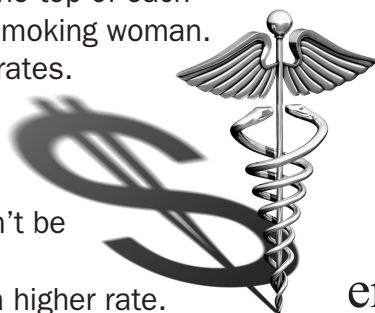
Impact of MACRA on those eligible for Medicare **ON or AFTER January 1, 2020:**

1. You cannot buy Plans C and F.
2. The changes create a new Plan G High Deductible Plan.
3. MACRA also re-designates the guaranteed issue plans from Plan C and F to Plans D and G.
4. Plan G High Deductible is available to all Medicare eligible individuals.

# What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

**(S) = Select plan:** A few Medigap policies are called “select” plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

**(GI) = Guaranteed issue plan:** Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

**Underwritten plan:** Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

## During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

### LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

### CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

Medigap rates are current as of **July 1, 2017**. Check [insurance.mo.gov](http://insurance.mo.gov) for updates.

**Complaints** made against Medigap companies: See page 21.

# AGE UNDER 65 MEDIGAP RATES

Rates as of July 1, 2017  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,868	\$3,804	\$	\$	\$4,140	\$1,212	\$2,028	\$	\$	\$	\$2,676
American National Life Ins. Co. of Texas		1,752				2,532		1,968				
American Republic Corp. Ins. Co.		1,908				2,784	732		1,188	1,548		
American Republic Ins. Co.		2,292				3,480	888					
American Retirement Life Ins. Co.		1,807				2,437		1,972				1,543
Assured Life Association		1,800				2,292		1,788				1,476
Bankers Fidelity Life Ins. Co.		1,572				3,804	672	3,012	1,152			
Blue Cross and Blue Shield of Kansas City (S)			2,004	2,496		2,364		2,196			1,752	
Blue Cross and Blue Shield of Kansas City		1,992		2,952		2,784		2,580				2,280
Christian Fidelity Life Ins. Co.		1,920		2,508								1,932
Cigna Health and Life Ins. Co.		2,298				2,920	885	2,508				2,158
Colonial Penn Life Ins. Co.		2,844	3,516			3,840	648	2,520	1,020	2,472	3,720	1,836
Combined Ins. Co. of America		1,860				2,292						2,160
Companion Life Ins. Co.		1,812				2,664						
Constitution Life Ins. Co. (S)					2,556	2,964		2,580				2,112
Constitution Life Ins. Co.		2,436			3,312	3,804		3,600				3,108
Equitable Life and Casualty Ins. Co.		2,856				4,536		2,304				2,760
Everest Reinsurance Co.		1,728		2,196	1,776	2,220		1,788				1,548
Family Life Ins. Co.		1,764	2,376	3,132	2,424	2,916		2,352			2,016	1,968
First Health Life and Health Ins. Co.		1,848	2,304			2,772		2,592				2,040
Gerber Life Ins. Co.		2,616				3,864		2,952				
Globe Life and Accident Ins. Co.		1,344	1,932	2,280		2,388	588					

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**GI=guaranteed issue.** Company cannot deny you a policy because of health status.

Depending on various factors, your rates can be higher than these listed.

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Government Personnel Mutual Life Ins. Co.		\$ 2,136	\$	\$ 3,144	\$	\$ 3,084	\$	\$ 2,268	\$	\$	\$	\$ 1,944
GPM Health and Life Ins. Co.		1,908				2,472		1,884				1,584
Healthy Alliance Life Ins. Co.		1,356				2,712						1,884
Heartland National Life Ins. Co.		2,544			3,720	4,080		3,732			3,420	2,988
Humana Ins. Co.		2,088	2,316	3,060		2,940	780		1,236	1,788		1,788
Individual Assurance Co. Life Health & Accident		1,956				2,652		1,848				1,680
Liberty National Life Ins. Co.		1,992	2,916			3,456	648					2,748
Loyal American Life Ins. Co.		1,836				3,252		2,280				2,124
Manhattan Life Ins. Co.		2,148	2,148		2,280	2,520					2,280	
Medico Corp. Life Ins. Co.		1,668				2,136	792					
Mutual of Omaha Ins. Co.		2,112				3,000	732	2,076				1,776
Old Surety Life Ins. Co.		1,260				2,148						
Oxford Life Ins. Co.		2,028				3,024		1,884				1,872
Pekin Life Ins. Co.		1,488				2,460	888	1,752				1,680
Physicians Mutual Ins. Co.		2,376			2,376	3,289	681	2,700				2,400
Renaissance Life and Health Ins. Co. of America		2,064				2,640		2,196				1,788
Reserve National Ins. Co.		2,388		3,696		3,204	828	2,232				2,100
S USA Life Ins. Co. Inc.		1,428		1,860								
Standard Life and Accident Ins. Co.		3,816	4,344	4,944	2,400	3,108	384	4,212				1,704
State Farm Mutual Automobile Ins. Co.		1,884		2,880		2,844						
State Mutual Ins. Co.		2,652	3,084	3,744	3,240	3,828	1,500	3,288			2,916	2,676
Sterling Investors Life Ins. Co.		2,000	2,334	2,853	2,473	2,923	1,150	2,512			2,225	2,047

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Sterling Life Ins. Co. (S)		\$2,010	\$2,173	\$2,865	\$	\$2,141	\$	\$1,872	\$ 806	\$	\$	\$1,374
Sterling Life Ins. Co.		2,431	3,652	3,670		3,143		2,809	1,196			2,068
Thrivent Financial for Lutherans		1,575	1,824	2,585	2,278	2,458	791	2,249		1,735	2,114	
Transamerica Life Ins. Co.		1,548	2,040	2,424	2,232	2,436		2,232	1,116	1,656	2,040	1,920
Transamerica Premier Life Ins. Co.		1,632				2,748		1,776				2,124
Unified Life Ins. Co.		1,800				2,304	768	1,848				1,560
United American Ins. Co.		1,656	2,856	3,648	3,360	3,348	420	3,264				
United Commercial Travelers of America		1,944	2,340	3,048	2,472	2,820		2,208				1,968
United National Life Ins. Co. of America		2,448		5,424	2,364	3,912		3,480				2,736
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
USAA Life Ins. Co.		1,428				2,256						1,656
Western Catholic Union		1,701				2,202		1,733				1,563

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American Continental Ins. Co.		\$2,364	\$2,976	\$	\$	\$3,504	\$1,164	\$1,776	\$	\$	\$	\$2,184
American National Life Ins. Co. of Texas		1,416				2,052		1,596				
American Republic Corp. Ins. Co.		1,692				2,484	660		1,056	1,380		
American Republic Ins. Co.		1,848				2,820	780					
American Retirement Life Ins. Co.		1,807				2,186		1,839				1,426
Assured Life Association		1,380				1,752		1,404				1,164
Bankers Fidelity Life Ins. Co.		1,332				2,616	612	2,052	936			
Blue Cross and Blue Shield of Kansas City (S)			1,824	2,268		2,160		1,992				1,452
Blue Cross and Blue Shield of Kansas City		1,812		2,688		2,544		2,340				2,004
Christian Fidelity Life Ins. Co.		1,896		2,112								1,572
Cigna Health and Life Ins. Co.		1,669				1,723	611	1,728				1,424
Colonial Penn Life Ins. Co.		2,652	2,484			3,204	576	2,328	876	1,932	2,304	1,668
Combined Ins. Co. of America		1,608				2,028						1,728
Companion Life Ins. Co.		1,440				2,112						
Constitution Life Ins. Co. (S)					1,968	2,304		2,112				1,656
Constitution Life Ins. Co.		2,124			2,484	3,156		2,916				2,064
Equitable Life and Casualty Ins. Co.		2,232				3,720		2,088				2,352
Everest Reinsurance Co.		1,512		1,932	1,560	1,944		1,572				1,356
Family Life Ins. Co.		1,764	2,376	2,952	2,340	2,976		2,388			\$2,028	\$2,004
First Health Life and Health Ins. Co.		1,608	1,896			2,244		2,064				1,620
Gerber Life Ins. Co.		2,220				3,276		2,556				
Globe Life and Accident Ins. Co.		1,260	1,800	2,184		2,328	575					

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Government Personnel Mutual Life Ins. Co.		\$1,812	\$	\$2,664	\$	\$2,604	\$	\$1,920	\$	\$	\$	\$1,644
GPM Health and Life Ins. Co.		1,464				1,896		1,488				1,260
Healthy Alliance Life Ins. Co.		1,332				2,568						1,464
Heartland National Life Ins. Co.		2,388			3,132	3,468		3,180			2,892	2,520
Humana Ins. Co.		1,908	2,076	2,532		2,580	708		1,104	1,560		1,788
Individual Assurance Co. Life Health & Accident		1,704				2,340		1,644				1,452
Liberty National Life Ins. Co.		1,896	2,748			3,156	552					2,472
Loyal American Life Ins. Co.		1,836				2,856		2,016				1,836
Manhattan Life Ins. Co.		1,668	1,668		1,764	1,944					1,752	
Medico Corp. Life Ins. Co.		1,452				1,860	684					
Mutual of Omaha Ins. Co.		1,848				2,700	708	1,968				1,548
Old Surety Life Ins. Co.		936				1,896						
Oxford Life Ins. Co.		1,800				2,364		1,728				1,488
Pekin Life Ins. Co.		1,440				2,088	888	1,560				1,296
Physicians Mutual Ins. Co.		2,034			2,064	3,166	639	2,664				2,124
Renaissance Life and Health Ins. Co. of America		1,500				1,908		1,596				1,296
Reserve National Ins. Co.		2,304		3,564		2,796	804	2,184				2,028
S USA Life Ins. Co. Inc.		1,272		1,620								
Standard Life and Accident Ins. Co.		3,312	3,768	4,284	1,692	3,108	360	2,460				1,524
State Farm Mutual Automobile Ins. Co.		1,680		2,544		2,568						
State Mutual Ins. Co.		2,220	2,592	3,132	2,712	3,252	1,272	2,760			2,448	2,268
Sterling Investors Life Ins. Co.		1,700	1,986	2,398	2,081	2,489	979	2,120			1,873	1,743

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co. (S)		\$1,892	\$2,035	\$2,243	\$	\$1,976	\$	\$1,732	\$ 708	\$	\$	\$1,253
Sterling Life Ins. Co.		2,177	2,610	2,786		2,663		2,373	995			1,757
Thrivent Financial for Lutherans		1,536	1,824	2,264	2,032	2,272	727	2,036		1,417	1,891	
Transamerica Life Ins. Co.		1,332	1,752	2,076	1,920	2,088		1,920	960	1,416	1,752	1,644
Transamerica Premier Life Ins. Co.		1,356				2,292		1,476				1,764
Unified Life Ins. Co.		1,572				2,004	672	1,608				1,356
United American Ins. Co.		1,548	2,568	2,916	2,760	2,952	384	2,772				
United Commercial Travelers of America		1,608	1,872	2,256	1,956	2,340		1,968				1,620
United National Life Ins. Co. of America		2,136		5,424	2,316	3,372		2,964				2,304
United Teacher Associates Ins. Co.		1,392	1,626	1,958	1,704	2,015		1,760				1,410
USAA Life Ins. Co.		1,428				2,160						\$1,584
Western Catholic Union		1,443				1,869		1,470				1,326

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# AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,568	\$3,240	\$	\$	\$3,768	\$1,260	\$1,932	\$	\$	\$	\$2,376
American National Life Ins. Co. of Texas		1,692				2,448		1,908				
American Republic Corp. Ins. Co.		1,980				2,904	780		1,236	1,620		
American Republic Ins. Co.		1,908				2,916	804					
American Retirement Life Ins. Co.		2,047				2,477		2,083				1,616
Assured Life Association		1,500				1,908		1,536				1,272
Bankers Fidelity Life Ins. Co.		1,476				2,928	672	2,268	1,032			
Blue Cross and Blue Shield of Kansas City (S)			2,460	3,096		2,904		2,676				1,944
Blue Cross and Blue Shield of Kansas City		2,448		3,648		3,444		3,180				2,724
Christian Fidelity Life Ins. Co.		2,064		2,388								1,812
Cigna Health and Life Ins. Co.		1,727				2,087	632	1,788				1,464
Colonial Penn Life Ins. Co.		3,156	2,952			3,840	696	2,820	1,068	2,304	2,808	2,100
Combined Ins. Co. of America		1,788				2,244						1,920
Companion Life Ins. Co.		1,512				2,220						
Constitution Life Ins. Co. (S)					2,268	2,628		2,448				1,956
Constitution Life Ins. Co.		2,364			2,880	3,636		3,408				2,448
Equitable Life and Casualty Ins. Co.		2,364				3,972		2,544				2,508
Everest Reinsurance Co.		1,668		2,124	1,716	2,148		1,728				1,488
Family Life Ins. Co.		1,992	2,676	3,336	2,640	3,312		2,712			2,280	2,232
First Health Life and Health Ins. Co.		1,764	2,124			2,532		2,352				1,848
Gerber Life Ins. Co.		2,448				3,600		2,820				
Globe Life and Accident Ins. Co.		1,440	2,160	2,712		2,880	672					

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Government Personnel Mutual Life Ins. Co.		\$1,956	\$	\$2,880	\$	\$2,820	\$	\$2,076	\$	\$	\$	\$1,776
GPM Health and Life Ins. Co.		1,584				2,052		1,620				1,368
Healthy Alliance Life Ins. Co.		1,608				3,108						1,764
Heartland National Life Ins. Co.		2,520			3,396	3,720		3,456			3,132	2,736
Humana Ins. Co.		2,100	2,292	2,796		2,844	780		1,212	1,716		1,968
Individual Assurance Co. Life Health & Accident		1,848				2,520		1,776				1,572
Liberty National Life Ins. Co.		2,124	3,180			3,792	720					3,024
Loyal American Life Ins. Co.		1,884				3,012		2,148				1,956
Manhattan Life Ins. Co.		1,824	1,824		1,944	2,136					1,932	
Medico Corp. Life Ins. Co.		1,704				2,172	804					
Mutual of Omaha Ins. Co.		1,968				2,868	624	2,088				1,644
Old Surety Life Ins. Co.		1,164				2,196						
Oxford Life Ins. Co.		1,944				2,676		1,824				1,716
Pekin Life Ins. Co.		1,536				2,292	972	1,716				1,392
Physicians Mutual Ins. Co.		2,214			2,304	3,477	754	2,976				2,364
Renaissance Life and Health Ins. Co. of America		1,704				2,172		1,812				1,464
Reserve National Ins. Co.		2,616		4,056		3,168	912	2,508				2,304
S USA Life Ins. Co. Inc.		1,380		1,764								
Standard Life and Accident Ins. Co.		3,672	4,176	4,752	1,884	3,444	396	2,724				1,692
State Farm Mutual Automobile Ins. Co.		1,968		2,976		3,000						
State Mutual Ins. Co.		2,496	2,916	3,528	3,060	3,624	1,428	3,144			2,748	2,532
Sterling Investors Life Ins. Co.		1,916	2,234	2,704	2,343	2,775	1,092	2,409			2,108	1,942

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Sterling Life Ins. Co. (S)		\$2,108	\$2,281	\$2,506	\$	\$2,208	\$	\$1,939	\$ 794	\$	\$	\$1,405
Sterling Life Ins. Co.		2,441	2,996	3,175		3,034		2,712	1,142			2,014
Thrivent Financial for Lutherans		1,714	2,060	2,600	2,352	2,613	855	2,366		1,640	2,184	
Transamerica Life Ins. Co.		1,668	2,208	2,616	2,412	2,628		2,412	1,200	1,788	2,196	2,064
Transamerica Premier Life Ins. Co.		1,524				2,580		1,668				1,992
Unified Life Ins. Co.		1,692				2,172	720	1,728				1,464
United American Ins. Co.		1,656	2,820	3,312	3,156	3,360	444	3,168				
United Commercial Travelers of America		1,680	1,968	2,376	2,064	2,436		2,076				1,692
United National Life Ins. Co. of America		2,352		6,036	2,604	3,744		3,744				2,604
United Teacher Associates Ins. Co.		1,514	1,767	2,137	1,853	2,177		1,919				1,521
USAA Life Ins. Co.		1,548				2,304						1,692
Western Catholic Union		1,569				2,032		1,599				1,442

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# AGE 75 MEDIGAP RATES

Rates as of July 1, 2017  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$ 2,832	\$ 3,564	\$	\$	\$ 4,068	\$ 1,368	\$ 2,124	\$	\$	\$	\$ 2,616
American National Life Ins. Co. of Texas		1,980				2,856		2,232				
American Republic Corp. Ins. Co.		2,280				3,336	888		1,416	1,860		
American Republic Ins. Co.		2,184				3,336	924					
American Retirement Life Ins. Co.		2,321				2,809		2,363				1,833
Assured Life Association		1,812				2,304		1,848				1,524
Bankers Fidelity Life Ins. Co.		1,680				3,288	756	2,568	1,164			
Blue Cross and Blue Shield of Kansas City (S)			2,868	3,564		3,360		3,096				2,256
Blue Cross and Blue Shield of Kansas City		2,832		4,236		3,972		3,660				3,156
Christian Fidelity Life Ins. Co.		2,196		2,664								2,052
Cigna Health and Life Ins. Co.		1,933				2,337	708	2,004				1,636
Colonial Penn Life Ins. Co.		3,588	3,372			4,476	804	3,324	1,272	2,712	3,312	2,544
Combined Ins. Co. of America		2,016				2,532						2,172
Companion Life Ins. Co.		1,812				2,664						
Constitution Life Ins. Co. (S)					2,508	2,868		2,688				2,196
Constitution Life Ins. Co.		2,436			3,228	3,996		3,768				2,760
Equitable Life and Casualty Ins. Co.		2,652				4,476		2,916				2,832
Everest Reinsurance Co.		1,896		2,412	1,944	2,436		1,968				1,692
Family Life Ins. Co.		2,244	3,024	3,780	2,988	3,732		3,024			\$2,580	\$2,520
First Health Life and Health Ins. Co.		1,884	2,340			2,808		2,616				2,064
Gerber Life Ins. Co.		2,628				3,867		3,024				
Globe Life and Accident Ins. Co.		1,560	2,400	3,072		3,252	744					

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Government Personnel Mutual Life Ins. Co.		\$2,160	\$	\$3,180	\$	\$3,120	\$	\$2,292	\$	\$	\$	\$1,968
GPM Health and Life Ins. Co.		1,908				2,472		1,944				1,644
Healthy Alliance Life Ins. Co.		1,788				3,456						1,968
Heartland National Life Ins. Co.		2,724			3,792	4,092		3,840			3,480	3,072
Humana Ins. Co.		2,304	2,508	3,060		3,132	864		1,332	1,884		2,160
Individual Assurance Co. Life Health & Accident		2,088				2,868		2,016				1,776
Liberty National Life Ins. Co.		2,124	3,180			4,020	840					3,252
Loyal American Life Ins. Co.		1,932				3,288		2,352				2,148
Manhattan Life Ins. Co.		2,172	2,184		2,316	2,556					2,316	
Medico Corp. Life Ins. Co.		1,956				2,496	924					
Mutual of Omaha Ins. Co.		2,220				3,252	852	2,364				1,872
Old Surety Life Ins. Co.		1,368				2,400						
Oxford Life Ins. Co.		2,088				2,988		2,028				1,956
Pekin Life Ins. Co.		1,608				2,484	1,044	1,872				1,584
Physicians Mutual Ins. Co.		2,355			2,664	3,907	945	3,432				2,736
Renaissance Life and Health Ins. Co. of America		2,004				2,544		2,124				1,716
Reserve National Ins. Co.		2,928		4,536		3,552	1,020	2,832				2,568
S USA Life Ins. Co. Inc.		1,572		2,004								
Standard Life and Accident Ins. Co.		4,044	4,608	5,232	2,076	3,804	432	3,000				1,860
State Farm Mutual Automobile Ins. Co.		2,184		3,288		3,324						
State Mutual Ins. Co.		2,832	3,300	3,996	3,456	4,080	1,608	3,504			3,108	2,856
Sterling Investors Life Ins. Co.		2,167	2,529	3,063	2,651	3,127	1,231	2,687			2,386	2,190

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# AGE 75 MEDIGAP RATES

Rates as of July 1, 2017  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co. (S)		\$ 2,236	\$ 2,438	\$ 2,690	\$	\$ 2,370	\$	\$ 2,086	\$ 855	\$	\$	\$ 1,514
Sterling Life Ins. Co.		2,611	3,300	3,492		3,335		2,994	1,267			2,232
Thrivent Financial for Lutherans		1,844	2,279	2,963	2,698	2,974	996	2,717		1,879	2,494	
Transamerica Life Ins. Co.		2,040	2,688	3,180	2,940	3,192		2,940	1,464	2,172	2,676	2,520
Transamerica Premier Life Ins. Co.		1,776				2,988		1,932				2,304
Unified Life Ins. Co.		1,920				2,460	816	1,968				1,656
United American Ins. Co.		1,656	2,820	3,492	3,336	3,540	492	3,348				
United Commercial Travelers of America		1,896	2,208	2,712	2,316	2,760		2,328				1,920
United National Life Ins. Co. of America		2,520		6,528	2,892	4,128		3,756				2,916
United Teacher Associates Ins. Co.		1,712	1,999	2,420	2,096	2,478		2,144				1,734
USAA Life Ins. Co.		1,620				2,448						\$1,800
Western Catholic Union		1,775				2,299		1,809				1,631

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# AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,976	\$3,744	\$	\$	\$4,248	\$1,404	\$2,232	\$	\$	\$	\$2,748
American National Life Ins. Co. of Texas		2,256				3,252		2,532				
American Republic Corp. Ins. Co.		2,520				3,696	984		1,572	2,052		
American Republic Ins. Co.		2,424				3,696	1,020					
American Retirement Life Ins. Co.		2,644				3,199		2,692				2,088
Assured Life Association		2,076				2,628		2,112				1,752
Bankers Fidelity Life Ins. Co.		1,812				3,576	816	2,784	1,260			
Blue Cross and Blue Shield of Kansas City (S)			3,252	4,080		3,840		3,540				2,556
Blue Cross and Blue Shield of Kansas City		3,228		4,800		4,524		4,176				3,588
Christian Fidelity Life Ins. Co.		2,256		2,892								2,292
Cigna Health and Life Ins. Co.		2,083				2,643	801	2,268				1,887
Colonial Penn Life Ins. Co.		3,720	3,516			4,836	876	3,612	1,392	2,928	3,576	2,796
Combined Ins. Co. of America		2,172				2,736						2,340
Companion Life Ins. Co.		2,040				3,000						
Constitution Life Ins. Co. (S)					2,688	3,000		2,808				2,352
Constitution Life Ins. Co.		2,460			3,492	4,212		3,984				2,988
Equitable Life and Casualty Ins. Co.		2,820				4,776		3,276				3,024
Everest Reinsurance Co.		2,136		2,736	2,196	2,760		2,220				1,920
Family Life Ins. Co.		2,448	3,300	4,104	3,240	4,032		3,264			2,808	2,724
First Health Life and Health Ins. Co.		1,956	2,508			3,048		2,856				2,268
Gerber Life Ins. Co.		2,784				4,092		3,204				
Globe Life and Accident Ins. Co.		1,596	2,496	3,216		3,408	816					

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# AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Government Personnel Mutual Life Ins. Co.		\$ 2,364	\$	\$ 3,480	\$	\$ 2,508	\$	\$ 2,508	\$	\$	\$	\$ 2,148
GPM Health and Life Ins. Co.		2,196				2,832		2,232				1,884
Healthy Alliance Life Ins. Co.		1,932				3,756						2,136
Heartland National Life Ins. Co.		2,844			4,092	4,404		4,152			3,756	3,348
Humana Ins. Co.		2,472	2,688	3,276		3,348	912		1,416	2,016		2,316
Individual Assurance Co. Life Health & Accident		2,364				3,240		2,280				2,016
Liberty National Life Ins. Co.		2,124	3,180			4,200	924					3,444
Loyal American Life Ins. Co.		1,968				3,540		2,544				2,364
Manhattan Life Ins. Co.		2,496	2,508		2,664	2,940					2,664	
Medico Corp. Life Ins. Co.		2,160				2,760	1,020					
Mutual of Omaha Ins. Co.		2,544				3,720	960	2,712				2,124
Old Surety Life Ins. Co.		1,536				2,616						
Oxford Life Ins. Co.		2,136				3,240		2,280				2,160
Pekin Life Ins. Co.		1,656				2,640	1,116	1,992				1,788
Physicians Mutual Ins. Co.		2,461			2,988	4,309	1,115	3,864				3,072
Renaissance Life and Health Ins. Co. of America		2,316				2,952		2,472				1,992
Reserve National Ins. Co.		3,180		4,932		3,864	1,116	3,096				2,796
S USA Life Ins. Co. Inc.		1,800		2,316								
Standard Life and Accident Ins. Co.		4,860	5,532	6,288	2,484	4,560	516	3,600				2,244
State Farm Mutual Automobile Ins. Co.		2,184		3,288		3,324						
State Mutual Ins. Co.		3,072	3,588	3,144	3,756	4,404	1,728	3,792			3,384	3,084
Sterling Investors Life Ins. Co.		2,355	2,750	3,330	2,883	3,380	1,329	2,904			2,594	2,336

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Rates as of July 1, 2017  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co. (S)		\$ 2,326	\$ 2,569	\$ 2,865	\$	\$ 2,523	\$	\$ 2,229	\$ 917	\$	\$	\$ 1,623
Sterling Life Ins. Co.		2,754	3,652	3,866		3,691		3,337	1,422			2,500
Thrivent Financial for Lutherans		1,915	2,439	3,306	3,031	3,318	1,133	3,049		2,106	2,778	
Transamerica Life Ins. Co.		2,400	3,168	3,744	3,468	3,768		3,468	1,728	2,568	3,156	2,964
Transamerica Premier Life Ins. Co.		1,932				3,276		2,112				2,520
Unified Life Ins. Co.		2,160				2,760	924	2,208				1,872
United American Ins. Co.		1,656	2,820	3,636	3,468	3,672	552	3,480				
United Commercial Travelers of America		2,064	2,412	2,967	2,532	3,000		2,544				2,088
United National Life Ins. Co. of America		2,616		6,840	3,132	4,428		3,984				3,180
United Teacher Associates Ins. Co.		1,862	2,174	2,632	2,279	2,676		2,332				1,873
USAA Life Ins. Co.		1,692				2,544						1,872
Western Catholic Union		2,009				2,601		2,046				1,846

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# Group Medicare Supplement Plans

Rates as of July 1, 2017  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
<b>UNDER AGE 65</b>												
Aetna Life Ins. Co.		\$ 1,786	\$ 2,193	\$	\$	\$ 2,703	\$	\$ 2,431	\$	\$	\$	\$ 1,850
Globe Life and Accident Ins. Co.		1,356	1,704	2,226								2,676
Healthy Alliance Life Ins. Co.		1,522		2,618		2,761						
Heartland National Life Ins. Co.		1,829				2,406		2,035				1,732
Medico Ins. Co.		2,253			3,222	3,621					2,470	2,174
Transamerica Life Ins. Co.		1,908	2,424	2,784	2,760	2,724		2,544	1,248	1,848	2,280	2,136
UnitedHealthcare Ins. Co.		1,401	2,046	2,625		2,538		2,199	867	1,482		1,773
<b>AGE 65</b>												
Aetna Life Ins. Co.		1,615	1,894			2,295		2,047				1,539
Globe Life and Accident Ins. Co.		1,188	1,704	2,058								2,196
Healthy Alliance Life Ins. Co.		1,522		2,618		2,761						
Heartland National Life Ins. Co.		1,591				2,093		1,770				1,506
Medico Ins. Co.		2,253			3,222	3,501					2,470	2,174
Transamerica Life Ins. Co.		1,632	2,088	2,520	2,316	2,532		2,340	1,164	1,728	2,124	1,992
UnitedHealthcare Ins. Co.		1,272	1,839	2,238		2,262		1,962	753	1,269		1,515
<b>AGE 70</b>												
Aetna Life Ins. Co.		1,777	2,135			2,606		2,334				1,765
Globe Life and Accident Ins. Co.		1,356	2,034	2,550								2,706
Healthy Alliance Life Ins. Co.		1,522		2,618		2,761						
Heartland National Life Ins. Co.		1,693				2,228		1,884				1,604
Medico Ins. Co.		2,382			3,455	3,740					2,665	2,374

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# Group Medicare Supplement Plans

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
<b>AGE 70 CONTINUED</b>												
Transamerica Life Ins. Co.		\$ 1,980	\$ 2,556	\$ 3,072	\$ 2,808	\$ 3,084	\$	\$ 2,856	\$ 1,416	\$ 2,100	\$ 2,580	\$ 2,436
UnitedHealthcare Ins. Co.		1,533	2,217	2,697		2,727		2,364	909	1,530		1,827
<b>AGE 75</b>												
Aetna Life Ins. Co.		1,902	2,358			2,908		2,618				1,944
Globe Life and Accident Ins. Co.		1,458	2,256	2,892								3,066
Healthy Alliance Life Ins. Co.		1,522		2,618		2,761						
Heartland National Life Ins. Co.		1,869				2,460		2,080				1,770
Medico Ins. Co.		2,548			3,802	4,096					2,961	2,657
Transamerica Life Ins. Co.		2,460	3,108	3,684	3,420	3,720		3,408	1,704	2,532	3,108	2,928
UnitedHealthcare Ins. Co.		1,686	2,439	2,967		3,000		2,601	999	1,683		2,010
<b>AGE 80</b>												
Aetna Life Ins. Co.		1,973	2,551			3,194		2,900				2,232
Globe Life and Accident Ins. Co.		1,500	2,340	3,024								3,210
Healthy Alliance Life Ins. Co.		1,522		2,618		2,761						
Heartland National Life Ins. Co.		2,056				2,706		2,288				1,944
Medico Ins. Co.		2,663			4,101	4,402					3,203	2,898
Transamerica Life Ins. Co.		3,108	3,924	4,668	4,320	4,692		4,308	2,148	3,192	3,936	3,696
UnitedHealthcare Ins. Co.		1,839	2,661	3,237		3,273		2,838	1,092	1,836		2,193

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# Missouri Medigap issuers: Complaint index for 2014-16

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

## What complaint index means

**100 score:** Insurer gets **average** number of complaints.

**Below 100:** Insurer gets **fewer complaints** than average.

**Above 100:** Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
21st Century Premier Insurance Company	0	0	0.0%	800-443-3100
Ability Insurance Company	0	0	0.0%	800-228-6080
Aetna Health & Life Insurance Company	0	0	0.0%	888-624-6290
Aetna Life Insurance Company	9,999	1	0.0%	888-624-6290
Allianz Life Insurance Co Of North America	0	0	0.0%	800-950-5872
American Continental Insurance Company	0	0	1.0%	800-264-4000
American Family Life Assurance Co of Col.	356	1	0.2%	800-992-3522
American Family Mutual Insurance Company	0	0	0.9%	800-374-0008
American General Life Insurance Co	0	0	0.0%	713-522-1111
American Income Life Insurance Co	0	0	0.0%	800-433-3405
American National Insurance Company	9,999	1	0.0%	800-306-2959
American National Life Ins Co Of TX	373	1	0.2%	888-290-1085
American Progressive Life & Health Insurance Co	0	0	0.0%	877-504-3918
American Republic Corp Insurance Company	0	0	0.9%	800-247-2190
American Republic Insurance Company	36	1	1.9%	800-247-2190
American Retirement Life Insurance Company	0	0	0.2%	866-459-4272
Assured Life Association	0	0	0.0%	866-789-4016
Auto Owners Life Insurance Company	0	0	0.0%	800-346-0346
Bankers Fidelity Life Insurance Company	424	3	0.5%	866-458-7500
Bankers Life & Casualty Company	282	5	1.2%	800-888-4918
Blue Cross & Blue Shield Of Kansas City	23	2	5.8%	800-645-8346

## Missouri Medigap issuers: Complaint index for 2014-16 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Celtic Insurance Company	0	0	0.0%	800-477-7870
Central Reserve Life Insurance Company	0	0	0.0%	800-880-8824
Central Security Life Insurance Co	0	0	0.0%	972-699-2770
Central States Health & Life Co Of Omaha	0	0	0.1%	800-541-2363
Central United Life Insurance Company	0	0	0.0%	800-669-9030
Christian Fidelity Life Insurance Co	0	0	1.1%	866-641-9999 option 4
Cigna Health and Life Insurance Co	0	0	0.0%	860-226-6000
Colonial Penn Life Insurance Company	189	4	1.4%	800-800-2254
Combined Insurance Co Of America	0	0	0.5%	800-544-5531
Companion Life Insurance Company	0	0	0.1%	803-735-1251
Connecticut General Life Ins Co	0	0	0.0%	800-244-6224
Constitution Life Insurance Company	913	5	0.4%	407-995-8000
Continental General Insurance Company	0	0	0.2%	866-459-4272
Continental Life Ins Co Of Brentwood TN	79	1	0.8%	800-264-4000
Country Life Insurance Company	0	0	0.0%	800-713-2542
CSA Fraternal Life	0	0	0.0%	800-543-3272
Equitable Life & Casualty Insurance Company	192	2	0.7%	800-352-5170
Family Life Insurance Company	0	0	0.1%	800-877-7703
First Health Life & Health Insurance Company	0	0	0.1%	800-711-3576
Forethought Life Insurance Company	0	0	0.0%	800-331-8853
Genworth Life & Annuity Insurance Company	618	1	0.1%	877-825-9337
Genworth Life Insurance Company	9,999	1	0.0%	877-825-9337
Gerber Life Insurance Company	0	0	0.2%	855-258-2580
Globe Life & Accident Insurance Company	402	1	0.2%	800-801-6831
Golden Rule Insurance Company	223	1	0.3%	800-444-8990
Government Personnel Mutual Life Insurance Co	0	0	0.1%	800-938-4765
Great American Life Insurance Company	0	0	0.0%	513-357-3300

## Missouri Medigap issuers: Complaint index for 2014-16 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Guarantee Trust Life Insurance Company	0	0	0.0%	800-338-7452
Hartford Life & Accident Insurance Company	152	1	0.4%	860-547-5000
Hartford Life Insurance Company	0	0	0.0%	860-547-5000
Health Care Service Corporation	0	0	0.2%	312-653-6000
Healthy Alliance Life Insurance Company	94	18	12.8%	800-652-6387
Heartland National Life Insurance Company	1,490	6	0.3%	877-431-7371
Humana Insurance Company	246	6	1.6%	866-205-0000
IdeaLife Insurance Company	0	0	0.0%	203-352-3045
Individual Assurance Company Life Health & Acc.	158	1	0.4%	405-285-0838
Jackson National Life Insurance Company	0	0	0.0%	800-565-9044
Jefferson National Life Insurance Company	0	0	0.0%	866-667-0561
Kanawha Insurance Company	0	0	0.0%	803-283-5300
Kansas City Life Insurance Company	0	0	0.0%	800-821-6164
Liberty National Life Insurance Company	0	0	0.0%	800-331-2512
LifeSecure Insurance Company	0	0	0.0%	800-880-1370
Lincoln Heritage Life Insurance Company	0	0	0.0%	800-433-8181
Longevity Insurance Company	0	0	0.0%	800-527-5416
Loyal American Life Insurance Company	0	0	0.3%	800-633-6752
Manhattan Life Insurance Company	0	0	0.2%	800-669-9030
Medico Corp Life Insurance Company	0	0	0.0%	800-247-2190
Medico Insurance Company	140	1	0.5%	800-228-6080
MetLife Insurance Company USA	0	0	0.0%	800-638-5433
Mutual Of Omaha Insurance Company	91	27	19.7%	800-228-9999
National Benefit Life Insurance Company	0	0	0.0%	800-222-2062
National Foundation Life Insurance Company	0	0	0.0%	800-221-9039
National Health Insurance Company	0	0	0.0%	888-781-0580
Nationwide Life Insurance Company	0	0	0.0%	800-882-2822

## Missouri Medigap issuers: Complaint index for 2014-16 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
New Era Life Ins Co of the Midwest	0	0	0.0%	800-552-7879
New York Life Insurance Company	0	0	0.0%	800-695-4331
North American Insurance Company	0	0	0.4%	877-667-9368
Old American Insurance Company	0	0	0.0%	800-733-6242
Old Surety Life Insurance Company	0	0	1.7%	800-272-5466
Omaha Insurance Company	0	0	0.0%	402-351-3831
Oxford Life Insurance Company	406	2	0.3%	877-469-3073 option 4
Pacificare Life & Health Insurance Company	0	0	0.0%	714-226-3361
Pekin Life Insurance Company	0	0	0.0%	800-322-0160
Pennsylvania Life Insurance Company	0	0	0.0%	407-995-8000
Philadelphia American Life Insurance Company	0	0	0.0%	800-713-4680
Physicians Life Insurance Company	0	0	0.2%	800-228-9100
Physicians Mutual Insurance Company	138	1	0.5%	800-228-9100
Principal Life Insurance Company	0	0	0.2%	515-247-5111
Provident American Life & Health Insurance Co	0	0	0.0%	512-451-2224
Puritan Life Insurance Company Of America	0	0	0.0%	800-987-1593
Pyramid Life Insurance Company	4,630	1	0.0%	800-444-0321
Renaissance Life and Health Insurance Co	0	0	0.0%	800-745-7509
Reserve National Insurance Company	0	0	0.4%	800-654-9106 opt 7,1,2,2
Royal Neighbors Of America	0	0	0.0%	309-788-4561
Shelter Life Insurance Company	0	0	0.0%	800-743-5837
Shenandoah Life Insurance Company	0	0	0.0%	800-848-5433
Standard Life & Accident Insurance Company	0	0	0.2%	888-350-1488
State Farm Mutual Automobile Insurance Co	44	1	1.5%	866-855-1212
State Mutual Insurance Company	0	0	0.0%	888-764-1936
Sterling Investors Life Insurance Company	2,047	1	0.0%	877-896-6434
Sterling Life Insurance Company	1,064	11	0.7%	800-688-0010



## Missouri Medigap issuers: Complaint index for 2014-16 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Thrivent Financial For Lutherans	0	0	0.4%	800-847-4836
Transamerica Financial Life Ins Co	0	0	0.0%	914-697-8000
Transamerica Life Insurance Company	205	13	4.2%	800-247-1771
Transamerica Premier Life Insurance Company	86	3	2.3%	888-272-9272
Trustmark Insurance Company	0	0	0.0%	800-366-6663
Trustmark Life Insurance Company	0	0	0.0%	800-366-6663
Unicare Life & Health Insurance Company	0	0	0.0%	877-864-2273
Unified Life Insurance Company	0	0	0.0%	877-492-4678
Union Fidelity Life Insurance Company	0	0	0.0%	800-621-0393
Union Labor Life Insurance Company	0	0	0.0%	877-820-7448
United American Insurance Company	285	2	0.5%	800-331-2512
United Commercial Travelers Of America	0	0	0.1%	800-848-0123
United Healthcare Insurance Company	44	16	24.0%	800-768-1479 (individuals) 800-272-2146 (AARP group)
United National Life Ins Co of America	904	1	0.1%	847-803-5252
United Of Omaha Life Insurance Company	56	4	4.8%	402-342-7600
United Teacher Associates Insurance Company	0	0	0.1%	866-459-4272
United World Life Insurance Company	163	1	0.4%	402-342-7600
USAA Life Insurance Company	0	0	0.5%	800-515-8687
Washington National Insurance Company	440	2	0.3%	800-888-4918
Western Catholic Union	0	0	0.1%	855-406-9083
Wilco Life Insurance Company	0	0	0.0%	800-525-7662



## **Contact CLAIM for free Medicare answers**

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: [missouricclaim.org](http://missouricclaim.org)

### **This free Medicare counseling program will answer questions about:**

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's  
Insurance  
Consumer  
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

**difp.mo.gov** or **800-726-7390**



Department of Insurance,  
Financial Institutions &  
Professional Registration

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