

AUGUST
2015

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**

For ages under 65 Page 3

65 6

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75 12

80 15



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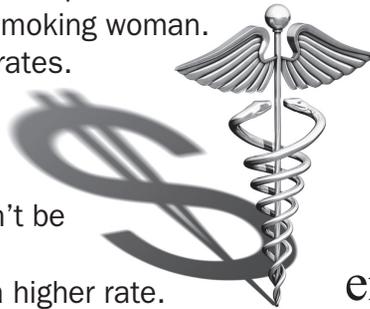
Jay Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

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.

(GRP) = Group plan: You must be a member of a specific group to be eligible for these rates.

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 **Aug. 26, 2015**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 18.

AGE UNDER 65 MEDIGAP RATES

Rates as of August 26, 2015
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,495	\$3,227	\$	\$	\$3,498	\$1,133	\$2,023	\$	\$	\$	\$2,534
American Republic Corp Ins. Co.		1,824				2,448	720		1,272	1,584		
American Republic Ins. Co.		1,560				2,220	828					
American Retirement Life Ins. Co.		1,723				2,335		2,011				1,746
Bankers Fidelity Life Ins. Co.		1,572				2,805	672	2,316	1,152			
Blue Cross and Blue Shield of KC		1,740		2,580		2,604						2,136
Blue Cross and Blue Shield of KC (S)			1,764	2,196		2,208						1,764
Christian Fidelity Life Ins. Co.		1,918		2,834				2,673				2,287
Colonial Penn Life Ins. Co.		2,268	3,192			3,300	612	2,304	1,080	2,088	2,268	1,728
Combined Ins. Co. of America		1,760				1,975						1,783
Conseco Life Ins. Co.		2,064				2,738						
Constitution Life Ins. Co.		2,436			3,312	3,804		3,600				3,108
Constitution Life Ins. Co. (S)					2,556	2,964		2,580				2,112
Equitable Life & Casualty Ins. Co.		2,276				3,908		2,152				2,462
Family Life Ins. Co.		1,761	2,142	2,638	2,183	2,538		2,128			2,022	1,777
First Health Life & Health Ins. Co.		1,796	2,235			2,693		2,511				1,984
Gerber Life Ins. Co.		2,352				3,471		2,680				
Globe Life and Accident Ins. Co.		1,260	1,836	2,160		2,262	558					
Government Personnel Mutual Life Ins. Co.		1,967		2,893		2,943		2,084				1,856
Healthy Alliance Life Ins. Co.		1,351				2,712						2,087
Heartland National Life Ins. Co.		2,308			3,179	3,390		3,151			2,844	2,484
Humana Ins. Co.		2,021	1,998	2,933		2,808	789		1,204	1,662		1,732

S=Select: Must use specific hospitals and sometimes specific doctors to get full benefits.

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

GRP=group policy. Usually costs less.

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

AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Individual Assurance Co., Life, Health & Accident		\$1,888	\$	\$	\$	\$2,331	\$	\$1,923	\$	\$	\$	\$1,631
Liberty National Life Ins. Co.		1,824	2,688			3,192	636					2,544
Loyal American Life Ins. Co.		1,841				2,643		2,278				2,121
Medico Corp Life Insurance Co.		1,704				2,172	804					
Medico Ins. Co.		2,120			2,883	3,088					2,602	2,121
Mutual of Omaha Ins. Co.		1,996				2,626		2,436				
Old Surety Life Ins. Co.		1,199				1,931						
Oxford Life Ins. Co.		1,707				2,565						1,781
Pekin Life Ins. Co.		2,216				3,183	1,347	2,745				
Physicians Mutual Ins. Co.		2,159			2,166	3,042	781	2,259				2,077
Reserve National Ins. Co.		2,284		3,539		2,769	798	2,787				2,007
Standard Life and Accident Ins. Co.		3,601	4,099	4,940	2,092	3,200	388	4,207				1,752
State Farm Mutual Automobile Ins. Co.		1,815		2,732		2,741						
State Mutual Ins. Co.		2,184	2,549	3,082	2,671	3,159	1,242	2,715			2,405	2,211
Sterling Investors Life Ins. Co.		2,000	2,334	4,614	3,521	4,375	1,753	3,647			2,225	2,047
Sterling Life Ins. Co.		2,194	3,381	3,258		2,797		2,546	1,168			1,849
Sterling Life Ins. Co. (S)		1,927	2,423	2,572		1,930		1,742	898			1,279
Stonebridge Life Ins. Co.		1,317				2,224		2,023				1,715
Thrivent Financial for Lutherans		1,616	1,796	2,404	2,367	2,673	813	2,373		1,440	1,953	
Transamerica Life Ins. Co.		1,454	1,919	2,271	2,099	2,284		2,098	1,046	1,552	1,911	1,797
United American Ins. Co.		1,608	2,496	3,000	2,844	3,012	732	2,856				2,352

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United Commercial Travelers of America		\$1,768	\$2,141	\$2,665	\$2,200	\$2,541	\$	\$2,042	\$	\$	\$	\$ 1,780
United Healthcare Ins. Co.		1,284	1,941	2,379		2,349	803	2,062	852	1,401		1,815
United National Life Ins. Co. of America		1,938			2,297	2,935		2,616				2,055
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
USAA Life Ins. Co.		2,632				2,438						1,891
Western Catholic Union		1,701				2,202		1,733				1,563

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American Continental Ins. Co.		\$2,059	\$2,596	\$	\$	\$2,970	\$1,058	\$1,740	\$	\$	\$	\$2,094
American Republic Corp Ins. Co.		1,560				2,100	648		1,020	1,344		
American Republic Ins. Co.		1,356				1,944	780					
American Retirement Life Ins. Co.		1,723				2,084		1,829				1,480
Bankers Fidelity Life Ins. Co.		1,332				2,472	612	1,932	936			
Blue Cross and Blue Shield of KC		1,584		2,340		2,364						1,932
Blue Cross and Blue Shield of KC (S)			1,596	1,980		2,004						1,596
Christian Fidelity Life Ins. Co.		1,891		2,230								1,570
Colonial Penn Life Ins. Co.		2,112	2,244			2,856	528	2,124	852	1,632	2,088	1,572
Combined Ins. Co. of America		1,523				1,909						1,636
Conseco Life Ins. Co.		1,702				2,416						
Constitution Life Ins. Co.		2,124			2,484	3,156		2,916				2,064
Constitution Life Ins. Co. (S)					1,968	2,304		2,112				1,656
Equitable Life & Casualty Ins. Co.		1,919				3,194		1,968				2,082
Family Life Ins. Co.		1,765	2,146	2,480	2,115	2,585		2,153			2,027	1,810
First Health Life & Health Ins. Co.		1,555	1,835			2,174		2,008				1,567
Gerber Life Ins. Co.		1,988				2,941		2,298				
Globe Life and Accident Ins. Co.		1,188	1,704	2,064		2,202	540					
Government Personnel Mutual Life Ins. Co.		1,655		2,434		2,476		1,754				1,561
Healthy Alliance Life Ins. Co.		1,336				2,365						1,586
Heartland National Life Ins. Co.		2,007			2,605	2,898		2,648			2,431	2,053
Humana Ins. Co.		1,782	1,939	2,320		2,367	747		1,025	1,457		1,614

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Individual Assurance Co., Life, Health & Accident		\$1,653	\$	\$	\$	\$2,041	\$	\$1,683	\$	\$	\$	\$1,429
Liberty National Life Ins. Co.		1,728	2,508			2,880	540					2,256
Loyal American Life Ins. Co.		1,841				2,255		2,019				1,836
Medico Corp Life Insurance Co.		1,452				1,860	684					
Medico Ins. Co.		2,016			2,883	3,088					2,602	2,121
Mutual of Omaha Ins. Co.		1,755				2,309		2,119				
Old Surety Life Ins. Co.		897				1,807						
Oxford Life Ins. Co.		1,682				1,981						1,398
Pekin Life Ins. Co.		2,139				3,007	1,273	2,589				
Physicians Mutual Ins. Co.		1,848			2,139	2,900	747	2,229				1,874
Reserve National Ins. Co.		2,204		3,416		2,673	770	1,544				1,937
Standard Life and Accident Ins. Co.		3,123	3,556	4,285	1,920	2,934	354	2,455				1,527
State Farm Mutual Automobile Ins. Co.		1,621		2,444		2,468						
State Mutual Ins. Co.		1,836	2,146	2,589	2,248	2,690	1,058	2,289			2,026	1,882
Sterling Investors Life Ins. Co.		1,700	1,986	3,815	2,938	3,750	1,573	3,015			1,873	1,743
Sterling Life Ins. Co.		2,016	2,416	2,533		2,421		2,197	1,055			1,627
Sterling Life Ins. Co. (S)		1,785	1,920	2,077		1,830		1,634	751			1,182
Stonebridge Life Ins. Co.		1,096				1,851		1,684				1,428
Thrivent Financial for Lutherans		1,518	1,796	2,195	2,195	2,518	760	2,199		1,440	1,807	
Transamerica Life Ins. Co.		1,249	1,649	1,950	1,803	1,962		1,802	898	1,333	1,642	1,544
United American Ins. Co.		1,548	2,388	2,796	2,640	2,808	660	2,652				2,172

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United Commercial Travelers of America		\$1,465	\$1,709	\$2,045	\$1,791	\$2,120	\$	\$1,801	\$	\$	\$	\$1,484
United Healthcare Ins. Co.		1,155	1,713	2,085		2,109	742	2,062	738	1,167		1,563
United National Life Ins. Co. of America		1,695			1,951	2,536		2,221				1,730
United Teacher Associates Ins. Co.		1,392	1,626	1,958	1,704	2,015		1,760				1,410
USAA Life Ins. Co.		2,162				2,028						1,567
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 _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,243	\$2,826	\$	\$	\$3,198	\$1,142	\$1,894	\$	\$	\$	\$2,279
American Republic Corp Ins. Co.		1,824				2,448	768		1,188	1,572		
American Republic Ins. Co.		1,404				2,004	804					
American Retirement Life Ins. Co.		1,952				2,361		2,072				1,676
Bankers Fidelity Life Ins. Co.		1,476				2,760	672	2,136	1,032			
Blue Cross and Blue Shield of KC		2,136		3,180		3,192						2,628
Blue Cross and Blue Shield of KC (S)			2,148	2,700		2,700						2,148
Christian Fidelity Life Ins. Co.		2,066		2,521								1,809
Colonial Penn Life Ins. Co.		2,520	2,676			3,420	636	2,580	1,044	1,956	2,544	1,980
Combined Ins. Co. of America		1,690				2,120						1,816
Conseco Life Ins. Co.		1,962				2,619						
Constitution Life Ins. Co.		2,364			2,880	3,636		3,408				2,448
Constitution Life Ins. Co. (S)					2,268	2,628		2,448				1,956
Equitable Life & Casualty Ins. Co.		2,041				3,413		2,396				2,227
Family Life Ins. Co.		1,988	2,420	2,808	2,381	2,882		2,447			2,280	2,017
First Health Life & Health Ins. Co.		1,712	2,065			2,462		2,284				1,789
Gerber Life Ins. Co.		2,197				3,235		2,527				
Globe Life and Accident Ins. Co.		1,362	1,956	2,556		2,712	630					
Government Personnel Mutual Life Ins. Co.		1,789		2,631		2,678		1,896				1,688
Healthy Alliance Life Ins. Co.		1,520				2,864						1,920
Heartland National Life Ins. Co.		2,118			2,826	3,104		2,871			2,633	2,231
Humana Ins. Co.		1,961	2,135	2,554		2,606	823		1,129	1,604		1,765

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Individual Assurance Co., Life, Health & Accident		\$1,784	\$	\$	\$	\$2,202	\$	\$1,817	\$	\$	\$	\$1,541
Liberty National Life Ins. Co.		1,932	2,904			3,468	696					2,772
Loyal American Life Ins. Co.		1,881				2,385		2,142				1,962
Medico Corp Life Insurance Co.		1,704				2,172	804					
Medico Ins. Co.		2,132			3,092	3,299					2,808	2,316
Mutual of Omaha Ins. Co.		1,865				2,454		2,263				
Old Surety Life Ins. Co.		1,107				2,092						
Oxford Life Ins. Co.		1,829				2,242						1,608
Pekin Life Ins. Co.		2,283				3,308	1,399	2,853				
Physicians Mutual Ins. Co.		2,012			2,376	3,190	881	2,483				2,088
Reserve National Ins. Co.		3,301		5,116		4,003	1,153	1,759				2,901
Standard Life and Accident Ins. Co.		3,463	3,942	4,751	2,088	3,253	393	2,721				1,693
State Farm Mutual Automobile Ins. Co.		1,896		2,860		2,889						
State Mutual Ins. Co.		2,069	2,414	2,923	2,531	2,998	1,179	2,604			2,278	2,100
Sterling Investors Life Ins. Co.		1,916	2,234	4,026	3,193	4,034	1,693	3,276			2,108	1,942
Sterling Life Ins. Co.		2,260	2,774	2,886		2,758		2,511	1,211			1,865
Sterling Life Ins. Co. (S)		1,989	2,152	2,321		2,045		1,829	842			1,325
Stonebridge Life Ins. Co.		1,237				2,089		1,901				1,611
Thrivent Financial for Lutherans		1,672	1,967	2,405	2,405	2,768	833	2,417		1,575	1,986	
Transamerica Life Ins. Co.		1,570	2,072	2,452	2,267	2,466		2,266	1,129	1,676	2,064	1,941
United American Ins. Co.		1,656	2,628	3,180	3,024	3,192	780	3,036				2,508

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United Commercial Travelers of America		\$1,538	\$1,796	\$2,151	\$1,883	\$2,208	\$	\$1,893	\$	\$	\$	\$1,546
United Healthcare Ins. Co.		1,392	2,064	2,511		2,541	888	2,366	888	1,407		1,884
United National Life Ins. Co. of America		1,862			2,190	2,810		2,494				1,954
United Teacher Associates Ins. Co.		1,514	1,767	2,137	1,853	2,177		1,919				1,521
USAA Life Ins. Co.		2,338				2,166						1,680
Western Catholic Union		1,569				2,032		1,599				1,442

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AGE 75 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,468	\$3,108	\$	\$	\$3,452	\$1,236	\$2,084	\$	\$	\$	\$2,512
American Republic Corp Ins. Co.		2,100				2,808	876		1,368	1,812		
American Republic Ins. Co.		1,608				2,304	924					
American Retirement Life Ins. Co.		2,213				2,678		2,350				1,901
Bankers Fidelity Life Ins. Co.		1,680				3,096	756	2,424	1,164			
Blue Cross and Blue Shield of KC		2,472		3,684		3,684						3,036
Blue Cross and Blue Shield of KC (S)			2,496	3,108		3,120						2,484
Christian Fidelity Life Ins. Co.		2,197		2,811								2,049
Colonial Penn Life Ins. Co.		2,856	3,060			3,984	732	3,036	1,248	2,292	3,000	2,400
Combined Ins. Co. of America		1,904				2,388						2,045
Conseco Life Ins. Co.		2,199				2,905						
Constitution Life Ins. Co.		2,436			3,228	3,996		3,768				2,760
Constitution Life Ins. Co. (S)					2,508	2,868		2,688				2,196
Equitable Life & Casualty Ins. Co.		2,287				3,847		2,755				2,508
Family Life Ins. Co.		2,249	2,736	3,183	2,694	3,248		2,728			2,582	2,274
First Health Life & Health Ins. Co.		1,832	2,271			2,731		2,544				2,006
Gerber Life Ins. Co.		2,357				3,470		2,711				
Globe Life and Accident Ins. Co.		1,464	2,172	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		1,982		2,915		2,965		2,100				1,870
Healthy Alliance Life Ins. Co.		1,638				3,192						2,140
Heartland National Life Ins. Co.		2,292			3,153	3,425		3,198			2,927	2,507
Humana Ins. Co.		2,154	2,344	2,804		2,862	903		1,239	1,761		1,926

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Individual Assurance Co., Life, Health & Accident		\$2,023	\$	\$	\$	\$2,497	\$	\$2,060	\$	\$	\$	\$1,748
Liberty National Life Ins. Co.		1,932	2,916			3,672	804					2,976
Loyal American Life Ins. Co.		1,934				2,599		2,348				2,152
Medico Corp Life Insurance Co.		1,836				2,496	924					
Medico Ins. Co.		2,280			3,403	3,613					3,120	2,592
Mutual of Omaha Ins. Co.		2,111				2,778		2,587				
Old Surety Life Ins. Co.		1,303				2,286						
Oxford Life Ins. Co.		1,960				2,504						1,834
Pekin Life Ins. Co.		2,384				3,588	1,516	3,103				
Physicians Mutual Ins. Co.		2,140			2,737	3,592	1,105	2,870				2,413
Reserve National Ins. Co.		2,805		4,347		3,401	980	1,993				2,465
Standard Life and Accident Ins. Co.		3,816	4,344	5,235	2,301	3,585	433	2,999				1,866
State Farm Mutual Automobile Ins. Co.		2,096		3,161		3,193						
State Mutual Ins. Co.		2,340	2,732	3,310	2,864	3,378	1,329	2,903			2,578	2,366
Sterling Investors Life Ins. Co.		2,167	2,529	4,440	3,621	4,527	1,898	3,714			2,386	2,190
Sterling Life Ins. Co.		2,417	3,056	3,174		3,032		2,772	1,343			2,066
Sterling Life Ins. Co. (S)		2,109	2,300	2,491		2,194		1,968	907			1,428
Stonebridge Life Ins. Co.		1,432				2,418		2,199				1,864
Thrivent Financial for Lutherans		1,796	2,118	2,593	2,593	2,987	900	2,608		1,695	2,142	
Transamerica Life Ins. Co.		1,911	2,523	2,985	2,759	3,002		2,758	1,375	2,041	2,513	2,363
United American Ins. Co.		1,656	2,628	3,360	3,204	3,360	876	3,216				2,676

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

GRP=group policy. Usually costs less.

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

AGE 75 MEDIGAP RATES

Rates as of August 26, 2015
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United Commercial Travelers of America		\$1,729	\$2,018	\$2,449	\$2,115	\$2,502	\$	\$2,127	\$	\$	\$	\$1,751
United Healthcare Ins. Co.		1,530	2,271	2,763		2,796	1,059	2,700	978	1,548		2,073
United National Life Ins. Co. of America		1,997			2,433	3,098		2,771				2,191
United Teacher Associates Ins. Co.		1,712	1,999	2,420	2,096	2,478		2,144				1,734
USAA Life Ins. Co.		2,462				2,297						1,778
Western Catholic Union		1,775				2,299		1,809				1,631

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AGE 80 MEDIGAP RATES

Rates as of August 26, 2015
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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,595	\$3,267	\$	\$	\$3,596	\$1,276	\$2,190	\$	\$	\$	\$2,642
American Republic Corp Ins. Co.		2,316				3,120	972		1,512	2,004		
American Republic Ins. Co.		1,788				2,556	1,020					
American Retirement Life Ins. Co.		2,521				3,051		2,677				2,166
Bankers Fidelity Life Ins. Co.		1,812				3,372	816	2,628	1,260			
Blue Cross and Blue Shield of KC		2,808		4,176		4,200						3,456
Blue Cross and Blue Shield of KC (S)			2,832	3,552		3,564						2,820
Christian Fidelity Life Ins. Co.		2,255		3,055								2,287
Colonial Penn Life Ins. Co.		2,964	3,192			4,320	792	3,300	1,368	2,484	3,240	2,640
Combined Ins. Co. of America		2,054				2,578						2,208
Conseco Life Ins. Co.		2,349				3,114						
Constitution Life Ins. Co.		2,460			3,492	4,212		3,984				2,988
Constitution Life Ins. Co. (S)					2,688	3,000		2,808				2,352
Equitable Life & Casualty Ins. Co.		2,429				4,104		3,086				2,679
Family Life Ins. Co.		2,445	2,976	3,460	2,930	3,509		2,952			2,807	2,457
First Health Life & Health Ins. Co.		1,901	2,433			2,957		2,771				2,202
Gerber Life Ins. Co.		2,509				3,676		2,872				
Globe Life and Accident Ins. Co.		1,506	2,250	3,030		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,164		3,182		3,238		2,293				2,042
Healthy Alliance Life Ins. Co.		1,736				3,463						2,322
Heartland National Life Ins. Co.		2,388			3,409	3,680		3,453			3,155	2,736
Humana Ins. Co.		2,304	2,507	3,000		3,061	966		1,326	1,884		2,052

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AGE 80 MEDIGAP RATES

Rates as of August 26, 2015
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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Individual Assurance Co., Life, Health & Accident		\$2,291	\$	\$	\$	\$2,828	\$	\$2,333	\$	\$	\$	\$1,980
Liberty National Life Ins. Co.		1,932	2,916			3,840	900					3,156
Loyal American Life Ins. Co.		1,962				2,802		2,544				2,361
Medico Corp Life Insurance Co.		2,160				2,760	1,020					
Medico Ins. Co.		2,383			3,670	3,883					3,375	2,827
Mutual of Omaha Ins. Co.		2,419				3,183		2,992				
Old Surety Life Ins. Co.		1,466				2,490						
Oxford Life Ins. Co.		2,004				2,719						2,029
Pekin Life Ins. Co.		2,455				3,822	1,618	3,314				
Physicians Mutual Ins. Co.		2,236			3,070	3,968	1,303	3,227				2,713
Reserve National Ins. Co.		3,048		4,725		3,697	1,065	2,235				2,679
Standard Life and Accident Ins. Co.		4,582	5,217	6,287	2,763	4,305	520	3,602				2,241
State Farm Mutual Automobile Ins. Co.		2,096		3,161		3,193						
State Mutual Ins. Co.		2,545	2,972	3,600	3,115	3,649	1,435	3,139			2,805	2,555
Sterling Investors Life Ins. Co.		2,355	2,750	4,674	3,903	4,844	2,031	3,998			2,594	2,336
Sterling Life Ins. Co.		2,550	3,381	3,515		3,356		3,089	1,508			2,315
Sterling Life Ins. Co. (S)		2,194	2,423	2,653		2,336		2,103	972			1,531
Stonebridge Life Ins. Co.		1,567				2,646		2,407				2,040
Thrivent Financial for Lutherans		1,903	2,247	2,752	2,752	3,170	955	2,766		1,796	2,274	
Transamerica Life Ins. Co.		2,253	2,974	3,519	3,253	3,539		3,252	1,621	2,406	2,962	2,786
United American Ins. Co.		1,656	2,628	3,480	3,336	3,492	960	3,348				2,808

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AGE 80 MEDIGAP RATES

Rates as of August 26, 2015
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
United Commercial Travelers of America		\$1,890	\$2,206	\$2,678	\$2,314	\$2,718	\$	\$2,326	\$	\$	\$	\$1,903
United Healthcare Ins. Co.		1,671	2,478	3,012		3,048	1,229	2,992	1,065	1,689		2,262
United National Life Ins. Co. of America		2,077			2,629	3,322		2,992				2,387
United Teacher Associates Ins. Co.		1,862	2,174	2,632	2,279	2,676		2,332				1,873
USAA Life Ins. Co.		2,566				2,385						1,849
Western Catholic Union		2,009				2,601		2,046				1,846

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Missouri Medigap issuers: Complaint index for 2012-14

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	Complaints	Average market share	Phone	
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	107	2	1.2%	800-264-4000
American Republic Corp Insurance Co.	0	0	1.1%	800-247-2190
American Republic Insurance Co.	31	1	2.1%	800-247-2190
American Retirement Life Insurance Co.	0	0	0.0%	866-459-4272
Bankers Fidelity Life Insurance Co.	201	4	1.3%	866-458-7500
Blue Cross & Blue Shield of Kansas City	45	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	118	3	1.7%	866-641-9999 option 4
Colonial Penn Life Insurance Co.	110	2	1.2%	800-800-2254
Combined Insurance Company of America	0	0	0.5%	800-544-5531
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Constitution Life Insurance Co.	426	3	0.5%	800-934-8203
Equitable Life & Casualty Insurance Co.	179	4	1.5%	800-352-5170
Family Life Insurance Co.	0	0	0.1%	800-877-7703
First Health Life & Health Insurance Co.	NA	NA	NA	800-711-3576
Gerber Life Insurance Co.	0	0	0.4%	855-258-2580
Globe Life and Accident Insurance Co.	348	1	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.1%	866-800-5566
Healthy Alliance Life Insurance Co.	45	10	14.4%	800-652-6387
Heartland National Life Insurance Co.	86	1	0.8%	877-431-7371
Humana Insurance Co.	554	10	1.2%	866-205-0000
Individual Assurance Co., Life, Health & Accident	NA	NA	NA	888-524-3629

Missouri Medigap issuers: Complaint index for 2021-14 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512
Loyal American Life Insurance Co.	0	0	0.3%	800-633-6752
Medico Corp Life Insurance Co.	0	0	0.0%	800-247-2190
Medico Insurance Co.	373	7	1.2%	800-228-6080
Mutual Of Omaha Insurance Co.	68	13	12.5%	800-228-9999
Old Surety Life Insurance Co.	0	0	1.5%	800-272-5466
Oxford Life Insurance Co.	0	0	0.2%	877-469-3073 option 4
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	112	1	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 7, 1, 2, 2
Standard Life and Accident Insurance Co.	0	0	0.3%	888-350-1488
State Farm Mutual Automobile Insurance Co.	41	1	1.6%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	525	1	0.1%	800-321-0102
Sterling Life Insurance Co.	516	7	0.9%	800-489-7506
Stonebridge Life Insurance Co.	227	6	1.7%	888-272-9272 option 2
Thrivent Financial For Lutherans	0	0	0.4%	800-847-4836
Transamerica Life Insurance Co.	213	3	0.9%	800-247-1771
United American Insurance Co.	210	2	0.6%	800-331-2512
United Commercial Travelers of America	512	1	0.1%	800-848-0123
United Healthcare Insurance Co.	49	17	22.8%	800-768-1479 (individuals) 800-272-2146 (AARP group)
United National Life Insurance Company of America	1,334	2	0.1%	847-803-5252
United Teacher Associates Insurance Co.	0	0	0.1%	866-459-4272
USAA Life Insurance Co.	0	0	0.4%	800-515-8687
Western Catholic Union	0	0	0.0%	855-406-9083



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

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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