

MISSOURI

# Medigap Rate Guide

SEPTEMBER 2018

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**ONLINE RATES:**

Find the most current rates at [insurance.mo.gov/consumers/seniors](https://insurance.mo.gov/consumers/seniors)

Click on "Medigap (Medicare Supplement) insurance."

# 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.

**Initial open enrollment period is usually the best time to enroll**

**(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 **September 25, 2018**. 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 September 25, 2018

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		\$1,848				\$2,760	\$744	\$2,004				\$1,788
American Republic Corp. Ins. Co.		\$1,932				\$2,988	\$756		\$1,200	\$1,536		
American Republic Ins. Co.		\$2,292				\$3,480	\$888					
Americo Financial Life & Annuity Ins. Co.		\$1,872				\$2,388		\$1,944				\$1,632
Anthem Insurance Companies Inc.		\$1,728				\$2,868						
Assured Life Association		\$1,800				\$2,364		\$1,836				\$1,524
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.		\$1,656		\$2,568								\$1,632
Cigna Health & Life Ins. Co.		\$2,298				\$2,920	\$885	\$2,508				\$2,158
Colonial Penn Life Ins. Co.		\$2,892	\$3,348			\$3,888	\$672	\$2,760	\$1,128	\$2,520	\$2,640	\$1,956
Combined Ins. Co. of America		\$2,400				\$3,012						\$2,580
Companion Life Ins.		\$1,812				\$2,664						
Epic Life Ins. Co. The		\$1,836	\$2,772			\$2,784		\$2,472	\$1,332	\$1,872		\$2,232
Everest Reinsurance Co.		\$2,112		\$2,688	\$2,220	\$2,748		\$2,124				\$1,944
First Health Life and Health Ins. Co.		\$1,872	\$2,244			\$2,868		\$2,736				\$2,028
Gerber Life Ins. Co.		\$2,724				\$4,020		\$3,072				
Globe Life and Accident Ins. Co.		\$1,416	\$2,064	\$2,400		\$2,520	\$624	\$2,340				\$2,016
Government Personnel Mutual Life Ins. Co.		\$2,196		\$3,228		\$3,168		\$2,328				\$1,992
GPM Health & Life Ins. Co.		\$1,980				\$2,568		\$1,956				\$1,656

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

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

# AGE UNDER 65 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,608				\$3,204						\$1,776
Heartland National Life Ins. Co.		\$2,376			\$3,732	\$4,188		\$3,432			\$3,168	\$3,084
Humana Ins. Co.		\$2,268	\$2,352	\$3,204		\$3,036	\$696		\$1,272	\$1,860		\$2,112
Humana Dental Ins. Co.		\$1,320				\$2,160	\$696	\$1,644				\$1,452
Individual Assurance Co. Life Health and Accident		\$1,956				\$2,976		\$1,884				\$1,872
Loyal American Life Ins. Co.		\$2,199				\$3,253		\$2,765				\$2,504
Lumico Life Ins. Co.		\$1,920				\$2,592		\$1,956				\$1,644
Manhattan Life Ins. Co.		\$2,148	\$2,148		\$2,280	\$2,520					\$2,280	
Medico Corp. Life Ins. Co.		\$1,668				\$2,136	\$792					
Old Surety Life Ins. Co.		\$1,380				\$2,736		\$1,812				
Omaha Ins. Co.		\$1,740				\$2,400	\$636	\$1,620				\$1,488
Oxford Life Ins. Co.		\$1,980				\$2,940		\$1,884				\$1,812
Pekin Life Ins. Co.		\$1,680				\$2,628	\$1,524	\$1,944				\$1,704
Physicians Mutual Ins. Co.		\$2,292			\$2,412	\$3,420	\$648	\$2,004				\$2,412
Renaissance Life & Health Ins. Co. of America		\$2,064				\$2,640		\$2,196				\$1,788
Reserve National Ins. Co.		\$2,596		\$4,032		\$3,360	\$672	\$2,232				\$2,100
S USA Life Ins. Co. Inc.		\$1,500		\$1,920		\$2,268		\$1,752				
State Farm Mutual Automobile Ins. Co.		\$1,884		\$2,880	\$2,352	\$2,844		\$2,364				\$1,824
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
Sterling Life Ins. Co. (S)		\$2,010	\$2,173	\$2,865		\$2,141		\$1,872	\$806			\$1,374

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# AGE UNDER 65 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Sterling Life Ins. Co.		\$2,431	\$3,652	\$3,670		\$3,143		\$2,809	\$1,196			\$2,068
Thrivent Financial for Lutherans		\$1,780	\$1,992	\$2,822	\$2,466	\$2,739	\$673	\$2,422		\$1,894	\$2,289	
Transamerica Life Ins. Co.		\$1,548	\$2,040	\$2,424	\$2,232	\$2,436		\$2,232	\$1,116	\$1,656	\$2,040	\$1,920
Unified Life Ins. Co.		\$2,280				\$2,952	\$984	\$2,340				\$1,980
United American Ins. Co.		\$1,656	\$2,796	\$3,576	\$3,192	\$3,348	\$552	\$3,300				\$2,436
United Commercial Travelers of America		\$2,004	\$2,436	\$3,156	\$2,580	\$2,940		\$2,316				\$2,088
USAA Life Ins. Co.		\$1,572				\$2,436		\$2,304				\$1,776
Western Catholic Union		\$2,304				\$3,204		\$2,292				\$1,992

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,364	\$2,976			\$3,504	\$1,164	\$1,776				\$2,184
American National Life Ins. Co. of Texas		\$1,500				\$2,172	\$612	\$1,692				\$1,440
American Republic Corp. Ins. Co.		\$1,740				\$2,676	\$684		\$1,080	\$1,416		
American Republic Ins. Co.		\$1,848				\$2,820	\$780					
Americo Financial Life & Annuity Ins. Co.		\$1,536				\$1,980		\$1,608				\$1,356
Anthem Insurance Companies Inc.		\$1,332				\$2,088						
Assured Life Association		\$1,380				\$1,812		\$1,452				\$1,200
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.		\$1,632		\$2,052								\$1,356
Cigna Health & life Ins. Co.		\$1,669				\$1,723	\$611	\$1,728				\$1,424
Colonial Penn Life Ins. Co.		\$2,688	\$2,520			\$3,264	\$576	\$2,544	\$912	\$2,040	\$2,436	\$1,776
Combined Ins. Co. of America		\$1,608				\$2,268						\$1,728
Companion Life Ins.		\$1,440				\$2,112						
Epic Life Ins. Co. The		\$1,632		\$2,460		\$2,472		\$2,196	\$1,188	\$1,668		\$1,980
Everest Reinsurance Co.		\$1,644		\$2,100	\$1,692	\$2,112		\$1,644				\$1,464
First Health Life and Health Ins. Co.		\$1,692	\$2,004			\$2,376		\$2,196				\$1,716
Gerber Life Ins. Co.		\$2,316				\$3,408		\$2,664				
Globe Life and Accident Ins. Co.		\$1,320	\$1,896	\$2,304		\$2,448	\$600	\$2,256				\$1,932
Government Personnel Mutual Life Ins. Co.		\$1,872		\$2,748		\$2,700		\$1,980				\$1,704
GPM Health & Life Ins. Co.		\$1,524				\$1,968		\$1,548				\$1,308

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Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,332				\$2,820						\$1,464
Heartland National Life Ins. Co.		\$2,232			\$3,132	\$3,564		\$2,976			\$2,712	\$2,520
Humana Ins. Co.		\$1,980	\$2,160	\$2,640		\$2,688	\$636		\$1,140	\$1,620		\$1,896
Humana Dental Ins. Co.		\$1,320				\$2,160	\$696	\$1,644				\$1,452
Individual Assurance Co. Life Health and Accident		\$1,704				\$2,556		\$1,644				\$1,584
Loyal American Life Ins. Co.		\$2,098				\$2,852		\$2,410				\$2,191
Lumico Life Ins. Co.		\$1,584				\$2,136		\$1,620				\$1,356
Manhattan Life Ins. Co.		\$1,668	\$1,668		\$1,764	\$1,944					\$1,752	
Medico Corp. Life Ins. Co.		\$1,452				\$1,860	\$684					
Old Surety Life Ins. Co.		\$1,032				\$2,196		\$1,608				
Omaha Ins. Co.		\$1,524				\$2,208	\$600	\$1,548				\$1,368
Oxford Life Ins. Co.		\$1,740				\$2,304		\$1,728				\$1,452
Pekin Life Ins. Co.		\$1,500				\$2,172	\$1,260	\$1,596				\$1,296
Physicians Mutual Ins. Co.		\$2,136			\$2,532	\$3,012	\$612	\$2,172				\$2,532
Renaissance Life & Health Ins. Co. of America		\$1,500				\$1,908		\$1,596				\$1,296
Reserve National Ins. Co.		\$2,328		\$3,612		\$2,976	\$648	\$2,184				\$2,028
S USA Life Ins. Co. Inc.		\$1,332		\$1,704		\$2,052		\$1,608				
State Farm Mutual Automobile Ins. Co.		\$1,680		\$2,544	\$2,112	\$2,568		\$2,124				\$1,620
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
Sterling Life Ins. Co. (S)		\$1,892	\$2,035	\$2,243		\$1,976		\$1,732	\$708			\$1,253

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

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# AGE 65 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co.		\$2,177	\$2,610	\$2,786		\$2,663		\$2,373	\$995			\$1,757
Thrivent Financial for Lutherans		\$1,726	\$1,992	\$2,472	\$2,219	\$2,554	\$621	\$2,223		\$1,548	\$2,066	
Transamerica Life Ins. Co.		\$1,332	\$1,752	\$2,076	\$1,920	\$2,088		\$1,920	\$960	\$1,416	\$1,752	\$1,644
Unified Life Ins. Co.		\$1,788				\$2,316	\$768	\$1,824				\$1,548
United American Ins. Co.		\$1,560	\$2,568	\$2,916	\$2,760	\$2,988	\$504	\$2,772				\$2,172
United Commercial Travelers of America		\$1,668	\$1,944	\$2,376	\$2,040	\$2,460		\$2,052				\$1,692
USAA Life Ins. Co.		\$1,572				\$2,340		\$2,064				\$1,716
Western Catholic Union		\$1,860				\$2,592		\$1,860				\$1,620

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# AGE 70 MEDIGAP RATES

Rates as of September 25, 2018

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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		\$1,788				\$2,592	\$720	\$2,016				\$1,728
American Republic Corp. Ins. Co.		\$2,028				\$3,132	\$792		\$1,260	\$1,656		
American Republic Ins. Co.		\$1,908				\$2,916	\$804					
Americo Financial Life & Annuity Ins. Co.		\$1,704				\$2,184		\$1,776				\$1,500
Anthem Insurance Companies Inc.		\$1,608				\$2,628						
Assured Life Association		\$1,500				\$1,968		\$1,572				\$1,308
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.		\$1,776		\$2,328								\$1,560
Cigna Health & Life Ins. Co.		\$1,727				\$2,087	\$632	\$1,788				\$1,464
Colonial Penn Life Ins. Co.		\$3,204	\$3,000			\$3,888	\$696	\$3,084	\$1,128	\$2,436	\$2,952	\$2,232
Combined Ins. Co. of America		\$1,788				\$2,520						\$1,920
Companion Life Ins.		\$1,512				\$2,220						
Epic Life Ins. Co. The		\$1,848		\$2,784		\$2,796		\$2,484	\$1,344	\$1,884		\$2,244
Everest Reinsurance Co.		\$1,812		\$2,304	\$1,860	\$2,328		\$1,812				\$1,620
First Health Life and Health Ins. Co.		\$1,872	\$2,256			\$2,688		\$2,496				\$1,956
Gerber Life Ins. Co.		\$2,544				\$3,744		\$2,928				
Globe Life and Accident Ins. Co.		\$1,512	\$2,028	\$2,844		\$3,024	\$696	\$2,820				\$2,448
Government Personnel Mutual Life Ins. Co.		\$2,028		\$2,976		\$2,916		\$2,148				\$1,836
GPM Health & Life Ins. Co.		\$1,656				\$2,136		\$1,680				\$1,416

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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
Healthy Alliance Life Ins. Co.		\$1,608				\$3,408						\$1,764
Heartland National Life Ins. Co.		\$2,352			\$3,396	\$3,816		\$3,228			\$2,928	\$2,736
Humana Ins. Co.		\$2,184	\$2,376	\$2,904		\$2,964	\$708		\$1,260	\$1,788		\$2,088
Humana Dental Ins. Co.		\$1,476				\$2,400	\$780		\$1,836			\$1,620
Individual Assurance Co. Life Health and Accident		\$1,848				\$2,748		\$1,776				\$1,716
Loyal American Life Ins. Co.		\$2,144				\$3,016		\$2,557				\$2,341
Lumico Life Ins. Co.		\$1,704				\$2,304		\$1,740				\$1,452
Manhattan Life Ins. Co.		\$1,824	\$1,824		\$1,944	\$2,136					\$1,932	
Medico Corp. Life Ins. Co.		\$1,704				\$2,172	\$804					
Old Surety Life Ins. Co.		\$1,284				\$2,532		\$1,668				
Omaha Ins. Co.		\$1,620				\$2,352	\$660	\$1,716				\$1,512
Oxford Life Ins. Co.		\$1,896				\$2,604		\$1,824				\$1,668
Pekin Life Ins. Co.		\$1,608				\$2,388	\$1,380	\$1,764				\$1,392
Physicians Mutual Ins. Co.		\$2,328			\$2,820	\$3,300	\$720	\$2,412				\$2,820
Renaissance Life & Health Ins. Co. of America		\$1,704				\$2,172		\$1,812				\$1,464
Reserve National Ins. Co.		\$2,652		\$4,116		\$3,384	\$732	\$2,508				\$2,304
S USA Life Ins. Co. Inc.		\$1,440		\$1,848		\$2,100		\$1,608				
State Farm Mutual Automobile Ins. Co.		\$1,968		\$2,976	\$2,412	\$3,000		\$2,412				\$1,860
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
Sterling Life Ins. Co. (S)		\$2,108	\$2,281	\$2,506		\$2,208		\$1,939	\$794			\$1,405

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co.		\$2,441	\$2,996	\$3,175		\$3,034		\$2,712	\$1,142			\$2,014
Thrivent Financial for Lutherans		\$1,926	\$2,249	\$2,840	\$2,569	\$2,936	\$732	\$2,584		\$1,790	\$2,385	
Transamerica Life Ins. Co.		\$1,668	\$2,208	\$2,616	\$2,412	\$2,628		\$2,412	\$1,200	\$1,788	\$2,196	\$2,064
Unified Life Ins. Co.		\$1,932				\$2,496	\$828	\$1,980				\$1,668
United American Ins. Co.		\$1,668	\$2,820	\$3,312	\$3,156	\$3,396	\$588	\$3,168				\$2,508
United Commercial Travelers of America		\$1,752	\$2,040	\$2,496	\$2,148	\$2,556		\$2,160				\$1,764
USAA Life Ins. Co.		\$1,692				\$2,496		\$2,352				\$1,824
Western Catholic Union		\$2,016				\$2,820		\$2,016				\$1,752

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# AGE 75 MEDIGAP RATES

Rates as of September 25, 2018

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		\$2,088				\$3,012	\$852	\$2,364				\$2,016
American Republic Corp. Ins. Co.		\$2,328				\$3,600	\$912		\$1,452	\$1,908		
American Republic Ins. Co.		\$2,184				\$3,336	\$924					
Americo Financial Life & Annuity Ins. Co.		\$1,968				\$2,532		\$2,064				\$1,728
Anthem Insurance Companies Inc.		\$1,788				\$2,976						
Assured Life Association		\$1,812				\$2,364		\$1,896				\$1,572
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.		\$1,896		\$2,592								\$1,776
Cigna Health & Life Ins. Co.		\$1,933				\$2,337	\$708	\$2,004				\$1,636
Colonial Penn Life Ins. Co.		\$3,636	\$3,420			\$4,536	\$804	\$3,636	\$1,344	\$2,856	\$3,492	\$2,700
Combined Ins. Co. of America		\$2,016				\$2,832						\$2,172
Companion Life Ins.		\$1,812				\$2,664						
Epic Life Ins. Co. The		\$2,088		\$3,156		\$3,168		\$2,808	\$1,524	\$2,136		\$2,544
Everest Reinsurance Co.		\$2,052		\$2,616	\$2,112	\$2,640		\$2,064				\$1,836
First Health Life and Health Ins. Co.		\$2,004	\$2,484			\$2,976		\$2,772				\$2,196
Gerber Life Ins. Co.		\$2,724				\$4,020		\$3,144				
Globe Life and Accident Ins. Co.		\$1,632	\$2,268	\$3,240		\$3,420	\$792	\$3,216				\$2,808
Government Personnel Mutual Life Ins. Co.		\$2,244		\$3,300		\$3,228		\$2,376				\$2,040
GPM Health & Life Ins. Co.		\$1,992				\$2,580		\$2,028				\$1,716

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# AGE 75 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,788				\$3,804						\$1,968
Heartland National Life Ins. Co.		\$2,556			\$3,792	\$4,212		\$3,600			\$3,264	\$3,072
Humana Ins. Co.		\$2,400	\$2,616	\$3,180		\$3,252	\$768		\$1,380	\$1,968		\$2,292
Humana Dental Ins. Co.		\$1,644				\$2,688	\$876	\$2,052				\$1,812
Individual Assurance Co. Life Health and Accident		\$2,088				\$3,120		\$2,016				\$1,944
Loyal American Life Ins. Co.		\$2,205				\$3,287		\$2,802				\$2,568
Lumico Life Ins. Co.		\$1,920				\$2,592		\$1,956				\$1,644
Manhattan Life Ins. Co.		\$2,172	\$2,184		\$2,316	\$2,556					\$2,316	
Medico Corp. Life Ins. Co.		\$1,956				\$2,496	\$924					
Old Surety Life Ins. Co.		\$1,500				\$2,772		\$1,920				
Omaha Ins. Co.		\$1,836				\$2,664	\$780	\$2,016				\$1,776
Oxford Life Ins. Co.		\$2,028				\$2,904		\$2,028				\$1,896
Pekin Life Ins. Co.		\$1,680				\$2,592	\$1,500	\$1,920				\$1,584
Physicians Mutual Ins. Co.		\$2,472			\$3,264	\$3,708	\$900	\$2,796				\$3,264
Renaissance Life & Health Ins. Co. of America		\$2,004				\$2,544		\$2,124				\$1,716
Reserve National Ins. Co.		\$2,964		\$4,596		\$3,780	\$816	\$2,832				\$2,568
S USA Life Ins. Co. Inc.		\$1,644		\$2,112		\$2,388		\$1,824				
State Farm Mutual Automobile Ins. Co.		\$2,184		\$3,288	\$2,664	\$3,324		\$2,676				\$2,088
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
Sterling Life Ins. Co. (S)		\$2,236	\$2,438	\$2,690		\$2,370		\$2,086	\$855			\$1,514

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# AGE 75 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Sterling Life Ins. Co.		\$2,611	\$3,300	\$3,492		\$3,335		\$2,994	\$1,267			\$2,232
Thrivent Financial for Lutherans		\$2,072	\$2,489	\$3,236	\$2,946	\$3,342	\$851	\$2,967		\$2,052	\$2,723	
Transamerica Life Ins. Co.		\$2,040	\$2,688	\$3,180	\$2,940	\$3,192		\$2,940	\$1,464	\$2,172	\$2,676	\$2,520
Unified Life Ins. Co.		\$2,184				\$2,832	\$936	\$2,244				\$1,896
United American Ins. Co.		\$1,668	\$2,820	\$3,492	\$3,336	\$3,576	\$660	\$3,348				\$2,676
United Commercial Travelers of America		\$1,968	\$2,304	\$2,844	\$2,412	\$2,904		\$2,424				\$1,992
USAA Life Ins. Co.		\$1,788				\$2,640		\$2,664				\$1,944
Western Catholic Union		\$2,292				\$3,192		\$2,280				\$1,992

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# AGE 80 MEDIGAP RATES

Rates as of September 25, 2018

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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		\$2,388				\$3,432	\$960	\$2,676				\$2,304
American Republic Corp. Ins. Co.		\$2,580				\$3,984	\$1,008		\$1,608	\$2,112		
American Republic Ins. Co.		\$2,424				\$3,696	\$1,020					
Americo Financial Life & Annuity Ins. Co.		\$2,256				\$2,892		\$2,352				\$1,968
Anthem Insurance Companies Inc.		\$1,932				\$3,276						
Assured Life Association		\$2,136				\$2,712		\$2,172				\$1,800
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.		\$1,944		\$2,820								\$1,968
Cigna Health & Life Ins. Co.		\$2,083				\$2,643	\$801	\$2,268				\$1,887
Colonial Penn Life Ins. Co.		\$3,780	\$3,576			\$4,908	\$876	\$3,960	\$1,476	\$3,096	\$3,768	\$2,976
Combined Ins. Co. of America		\$2,172				\$3,060						\$2,340
Companion Life Ins.		\$2,040				\$3,000						
Epic Life Ins. Co. The		\$2,316		\$3,516		\$3,516		\$3,120	\$1,692	\$2,376		\$2,832
Everest Reinsurance Co.		\$2,328		\$2,964	\$2,388	\$2,988		\$2,328				\$2,076
First Health Life and Health Ins. Co.		\$2,076	\$2,652			\$3,228		\$3,024				\$2,400
Gerber Life Ins. Co.		\$2,892				\$4,260		\$3,324				
Globe Life and Accident Ins. Co.		\$1,680	\$2,520	\$3,372		\$3,576	\$864	\$3,384				\$2,976
Government Personnel Mutual Life Ins. Co.		\$2,448		\$3,600		\$3,528		\$2,592				\$2,220
GPM Health & Life Ins. Co.		\$2,280				\$2,952		\$2,328				\$1,956

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# AGE 80 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Healthy Alliance Life Ins. Co.		\$1,932				\$4,128						\$2,136
Heartland National Life Ins. Co.		\$2,664			\$4,104	\$4,524		\$3,876			\$3,516	\$3,348
Humana Ins. Co.		\$2,568	\$2,796	\$3,408		\$3,480	\$828		\$1,476	\$2,100		\$2,448
Humana Dental Ins. Co.		\$1,836				\$3,000	\$972	\$2,292				\$2,016
Individual Assurance Co. Life Health and Accident		\$2,364				\$3,540		\$2,280				\$2,196
Loyal American Life Ins. Co.		\$2,237				\$3,545		\$3,037				\$2,817
Lumico Life Ins. Co.		\$2,160				\$2,916		\$2,196				\$1,848
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					
Old Surety Life Ins. Co.		\$1,692				\$3,024		\$2,196				
Omaha Ins. Co.		\$2,088				\$3,036	\$852	\$2,184				\$1,920
Oxford Life Ins. Co.		\$2,076				\$3,156		\$2,280				\$2,100
Pekin Life Ins. Co.		\$1,728				\$2,760	\$1,596	\$2,040				\$1,788
Physicians Mutual Ins. Co.		\$2,580			\$3,672	\$4,092	\$1,056	\$3,144				\$3,672
Renaissance Life & Health Ins. Co. of America		\$2,316				\$2,952		\$2,472				\$1,992
Reserve National Ins. Co.		\$3,228		\$5,004		\$4,116	\$888	\$3,096				\$2,796
S USA Life Ins. Co. Inc.		\$1,896		\$2,424		\$2,676		\$2,004				
State Farm Mutual Automobile Ins. Co.		\$2,184		\$3,288	\$2,904	\$3,324		\$2,904				\$2,304
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
Sterling Life Ins. Co. (S)		\$2,326	\$2,569	\$2,865		\$2,523		\$2,229	\$917			\$1,623

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# AGE 80 MEDIGAP RATES

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Sterling Life Ins. Co.		\$2,754	\$3,652	\$3,866		\$3,691		\$3,337	\$1,422			\$2,500
Thrivent Financial for Lutherans		\$2,152	\$2,663	\$3,610	\$3,311	\$3,729	\$969	\$3,329		\$2,300	\$3,033	
Transamerica Life Ins. Co.		\$2,400	\$3,168	\$3,744	\$3,468	\$3,768		\$3,468	\$1,728	\$2,568	\$3,156	\$2,964
Unified Life Ins. Co.		\$2,460				\$3,180	\$1,056	\$2,520				\$2,136
United American Ins. Co.		\$1,668	\$2,820	\$3,636	\$3,468	\$3,708	\$732	\$3,480				\$2,808
United Commercial Travelers of America		\$2,148	\$2,508	\$3,108	\$2,640	\$3,156		\$2,652				\$2,172
USAA Life Ins. Co.		\$1,860				\$2,748		\$2,940				\$2,016
Western Catholic Union		\$2,592				\$3,612		\$2,592				\$2,244

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# Group Medicare Supplement Plans

Rates as of September 25, 2018

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
<b>Under Age 65</b>												
Aetna Life Insurance Company		\$1,840	\$2,258			\$2,784		\$2,505				\$1,906
Globe Life and Accident Ins Co		\$1,440	\$1,806	\$2,316		\$2,838						
Healthy Alliance Life Insurance Company		\$1,522		\$2,749		\$3,036						
Heartland National Life Insurance Company		\$2,226				\$3,133		\$2,479				\$2,202
Medico Insurance Company		\$2,412			\$3,960	\$4,452					\$2,844	\$2,496
Transamerica Life Insurance Company		\$2,004	\$2,532	\$2,904	\$2,892	\$2,844		\$2,664	\$1,308	\$1,932	\$2,376	\$2,244
UnitedHealthcare Ins Co		\$1,527	\$2,187	\$2,805		\$2,715		\$2,337	\$927	\$1,554		\$1,893
<b>Age 65</b>												
Aetna Life Insurance Company		\$1,644	\$1,951			\$2,364		\$2,109				\$1,586
Globe Life and Accident Ins Co		\$1,260	\$1,806	\$2,184		\$2,328						
Healthy Alliance Life Insurance Company		\$1,522		\$2,749		\$3,036						
Heartland National Life Insurance Company		\$1,936				\$2,548		\$2,154				\$1,833
Medico Insurance Company		\$2,412			\$3,960	\$4,308					\$2,844	\$2,496
Transamerica Life Insurance Company		\$1,704	\$2,184	\$2,628	\$2,412	\$2,652		\$2,448	\$1,212	\$1,800	\$2,220	\$2,088
UnitedHealthcare Ins Co		\$1,380	\$1,977	\$2,403		\$2,433		\$2,094	\$807	\$1,335		\$1,629
<b>Age 70</b>												
Aetna Life Insurance Company		\$1,699	\$2,003			\$2,429		\$2,168				\$1,632
Globe Life and Accident Ins Co		\$1,434	\$2,154	\$2,706		\$2,874						
Healthy Alliance Life Insurance Company		\$1,522		\$2,749		\$3,036						
Heartland National Life Insurance Company		\$2,061				\$2,712		\$2,293				\$1,952

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
<b>Age 70 continued</b>												
Medico Insurance Company		\$2,544			\$4,248	\$4,596					\$3,060	\$2,724
Transamerica Life Insurance Company		\$2,064	\$2,664	\$3,216	\$2,940	\$3,228		\$2,988	\$1,476	\$2,196	\$2,700	\$2,544
UnitedHealthcare Ins Co		\$1,662	\$2,382	\$2,895		\$2,931		\$2,523	\$972	\$1,608		\$1,962
<b>Age 75</b>												
Aetna Life Insurance Company		\$1,734	\$2,053			\$2,496		\$2,228				\$1,680
Globe Life and Accident Ins Co		\$1,548	\$2,394	\$3,066		\$3,246						
Healthy Alliance Life Insurance Company		\$1,522		\$2,749		\$3,036						
Heartland National Life Insurance Company		\$2,276				\$2,994		\$2,532				\$2,155
Medico Insurance Company		\$2,724			\$4,680	\$5,040					\$3,408	\$3,060
Transamerica Life Insurance Company		\$2,568	\$3,252	\$3,852	\$3,576	\$3,888		\$3,564	\$1,776	\$2,640	\$3,252	\$3,060
UnitedHealthcare Ins Co		\$1,827	\$2,619	\$3,186		\$3,225		\$2,775	\$1,068	\$1,770		\$2,157
<b>Age 80</b>												
Aetna Life Insurance Company		\$1,766	\$2,101			\$2,556		\$2,287				\$1,726
Globe Life and Accident Ins Co		\$1,590	\$2,484	\$3,210		\$3,402						
Healthy Alliance Life Insurance Company		\$1,522		\$2,749		\$3,036						
Heartland National Life Insurance Company		\$2,503				\$3,294		\$2,785				\$2,370
Medico Insurance Company		\$2,844			\$5,040	\$5,412					\$3,684	\$3,336
Transamerica Life Insurance Company		\$3,252	\$4,104	\$4,884	\$4,524	\$4,920		\$4,512	\$2,256	\$3,336	\$4,116	\$3,864
UnitedHealthcare Ins Co		\$1,995	\$2,859	\$3,474		\$3,516		\$3,027	\$1,167	\$1,929		\$2,355

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# Missouri Medigap issuers: Complaint index for 2015-17

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				
<b>21st Century Premier Insurance Company</b>	0	0	0.0%	800-443-3100
<b>Ability Insurance Company</b>	0	0	0.0%	800-228-6080
<b>Aetna Health &amp; Life Insurance Company</b>	0	0	0.0%	888-624-6290
<b>Aetna Life Insurance Company</b>	9,999	1	0.0%	888-624-6290
<b>Allianz Life Insurance Co Of North America</b>	0	0	0.0%	800-950-5872
<b>American Continental Insurance Company</b>	65	1	1.0%	800-264-4000
<b>American Family Life Assurance Co of Col.</b>	543	1	0.1%	800-992-3522
<b>American Family Mutual Insurance Company</b>	0	0	0.6%	800-374-0008
<b>American General Life Insurance Co</b>	0	0	0.0%	713-522-1111
<b>American Income Life Insurance Co</b>	0	0	0.0%	800-433-3405
<b>American National Insurance Company</b>	9,999	1	0.0%	800-306-2959
<b>American National Life Ins Co Of TX</b>	0	0	0.1%	888-290-1085
<b>American Progressive Life &amp; Health Ins Co</b>	0	0	0.0%	877-504-3918
<b>American Republic Corp Insurance Company</b>	0	0	0.8%	800-247-2190
<b>American Republic Insurance Company</b>	78	2	1.7%	800-247-2190
<b>American Retirement Life Insurance Company</b>	0	0	0.3%	866-459-4272
<b>Americo Financial Life &amp; Annuity Insurance Co</b>	0	0	0.0%	800-231-0801
<b>Assured Life Association</b>	0	0	0.0%	855-394-1850
<b>Auto Owners Life Insurance Company</b>	0	0	0.0%	800-346-0346
<b>Bankers Fidelity Assurance Company</b>	0	0	0.0%	866-458-7500
<b>Bankers Fidelity Life Insurance Company</b>	264	1	0.3%	800-241-1439

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Bankers Life &amp; Casualty Company</b>	478	7	1.0%	800-621-3724
<b>Blue Cross &amp; Blue Shield Of Kansas City</b>	24	2	5.7%	800-645-8346
<b>Celtic Insurance Company</b>	0	0	0.0%	800-477-7870
<b>Central Reserve Life Insurance Company</b>	0	0	0.0%	800-880-8824
<b>Central Security Life Insurance Co</b>	0	0	0.0%	972-699-2770
<b>Central States Health &amp; Life Co Of Omaha</b>	0	0	0.0%	800-541-2363
<b>Christian Fidelity Life Insurance Co</b>	0	0	0.9%	866-641-9999 option 4
<b>CIGNA Health &amp; Life Insurance Company</b>	727	1	0.1%	860-226-6000
<b>Colonial Penn Life Insurance Company</b>	233	5	1.5%	800-800-2254
<b>Columbian Mutual Life Insurance Co</b>	0	0	0.0%	800-423-9765
<b>Combined Insurance Co Of America</b>	0	0	0.6%	800-544-5531
<b>Companion Life Insurance Company</b>	0	0	0.4%	803-735-1251
<b>Connecticut General Life Ins Co</b>	9,999	1	0.0%	800-244-6224
<b>Constitution Life Insurance Company</b>	1,500	6	0.3%	407-995-8000
<b>Continental General Insurance Company</b>	0	0	0.2%	866-459-4272
<b>Continental Life Ins Co Of Brentwood TN</b>	97	1	0.7%	800-264-4000
<b>Country Life Insurance Company</b>	0	0	0.0%	800-713-2542
<b>CSA Fraternal Life</b>	0	0	0.0%	800-543-3272
<b>Equitable Life &amp; Casualty Insurance Company</b>	282	2	0.5%	800-352-5170
<b>Everest Reinsurance Company</b>	261	1	0.3%	844-301-0395
Family Life Insurance Company	0	0	0.0%	800-877-7703
First Health Life & Health Insurance Company	0	0	0.2%	800-711-3576
Forethought Life Insurance Company	0	0	0.0%	800-331-8853
Genworth Life & Annuity Insurance Company	1,579	2	0.1%	877-825-9337
Genworth Life Insurance Company	9,999	1	0.0%	877-825-9337
Gerber Life Insurance Company	0	0	0.1%	800-531-1411
Globe Life & Accident Insurance Company	0	0	0.2%	800-801-6831

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Golden Rule Insurance Company</b>	0	0	0.3%	800-444-8990
<b>Government Personnel Mutual Life Insurance Co</b>	0	0	0.1%	877-844-1036
<b>GPM Health &amp; Life Insurance Company</b>	0	0	0.0%	877-844-1036
<b>Great American Life Insurance Company</b>	0	0	0.0%	513-357-3300
<b>Guarantee Trust Life Insurance Company</b>	4,146	1	0.0%	800-338-7452
<b>Hartford Life &amp; Accident Insurance Company</b>	136	1	0.5%	860-547-5000
<b>Hartford Life Insurance Company</b>	0	0	0.0%	860-547-5000
<b>Health Care Service Corporation</b>	0	0	0.2%	312-653-6000
<b>Healthy Alliance Life Insurance Company</b>	160	28	11.9%	800-652-6387
<b>Heartland National Life Insurance Company</b>	987	3	0.2%	877-431-7371
<b>Humana Insurance Company</b>	441	11	1.7%	866-205-0000
<b>IdeaLife Insurance Company</b>	0	0	0.0%	203-352-3045
<b>Individual Assurance Co Life Health &amp; Acc.</b>	172	2	0.8%	405-285-0838
<b>Jackson National Life Insurance Company</b>	0	0	0.0%	800-565-9044
<b>Jefferson National Life Insurance Company</b>	0	0	0.0%	866-667-0561
<b>Kansas City Life Insurance Company</b>	0	0	0.0%	800-821-6164
<b>Liberty National Life Insurance Company</b>	0	0	0.0%	800-331-2512
<b>LifeSecure Insurance Company</b>	0	0	0.0%	800-880-1370
<b>Lincoln Heritage Life Insurance Company</b>	0	0	0.0%	800-433-8181
<b>Loyal American Life Insurance Company</b>	0	0	0.4%	800-633-6752
<b>Manhattan Life Insurance Company</b>	0	0	0.8%	800-669-9030
<b>Manhattan Life Assurance Company Of America</b>	0	0	0.0%	800-877-7703
<b>Medico Corp Life Insurance Company</b>	0	0	0.0%	800-247-2190
<b>Medico Insurance Company</b>	0	0	0.4%	800-228-6080
<b>Mutual Of Omaha Insurance Company</b>	53	16	20.4%	800-228-9999
<b>National Benefit Life Insurance Company</b>	0	0	0.0%	800-222-2062
<b>National Foundation Life Insurance Company</b>	0	0	0.0%	800-221-9039

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
National Health Insurance Company	0	0	0.0%	888-781-0580
Nationwide Life Insurance Company	0	0	0.0%	800-882-2822
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	0.3%	877-667-9368
Old American Insurance Company	0	0	0.0%	800-733-6242
Old Surety Life Insurance Company	0	0	1.8%	800-272-5466
Omaha Insurance Company	0	0	0.1%	800-667-2937
Oxford Life Insurance Company	661	3	0.3%	877-469-3073 option 4
Pekin Life Insurance Company	0	0	0.1%	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	440	2	0.3%	800-228-9100
Principal Life Insurance Company	317	1	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	5,655	1	0.0%	800-444-0321
Renaissance Life & Health Insurance Co Of Am.	0	0	0.0%	800-745-7509
Reserve National Insurance Company	0	0	0.3%	800-654-9106 opt 7,1,2,2
Royal Neighbors Of America	0	0	0.0%	309-788-4561
S USA Life Insurance Company Inc	0	0	0.0%	866-787-2123
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	47	1	1.4%	866-855-1212
State Mutual Insurance Company	0	0	0.0%	888-764-1936



## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Sterling Investors Life Insurance Company</b>	0	0	0.0%	877-896-6434
<b>Sterling Life Insurance Company</b>	771	6	0.5%	800-688-0010
<b>Thrivent Financial For Lutherans</b>	0	0	0.4%	800-847-4836
<b>Transamerica Financial Life Ins Co</b>	0	0	0.0%	914-697-8000
<b>Transamerica Life Insurance Company</b>	248	11	3.0%	800-247-1771
<b>Transamerica Premier Life Insurance Company</b>	88	6	4.7%	888-272-9272
<b>Trustmark Insurance Company</b>	0	0	0.0%	800-366-6663
<b>Unicare Life &amp; Health Insurance Company</b>	0	0	0.0%	877-864-2273
<b>Unified Life Insurance Company</b>	0	0	0.0%	877-492-4678
<b>Union Fidelity Life Insurance Company</b>	0	0	0.0%	800-621-0393
<b>Union Labor Life Insurance Company</b>	0	0	0.0%	877-820-7448
<b>United American Insurance Company</b>	497	3	0.4%	800-331-2512
<b>United Commercial Travelers Of America</b>	0	0	0.1%	800-848-0123
<b>UnitedHealthcare Insurance Company</b>	0	0	0.1%	800-768-1479 (individuals)
	51	3	4.0%	800-272-2146 (AARP group)
<b>United National Life Ins Co of America</b>	0	0	0.4%	847-803-5252
<b>United Of Omaha Life Insurance Company</b>	31	11	24.4%	402-342-7600
<b>United World Life Insurance Company</b>	0	0	0.6%	402-342-7600
<b>USAA Life Insurance Company</b>	278	1	0.2%	800-515-8687
<b>Washington National Insurance Company</b>	0	0	0.2%	800-888-4918
<b>Western Catholic Union</b>	0	0	0.0%	855-406-9083
<b>Wilco Life Insurance Company</b>				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: [missouriclaim.org](http://missouriclaim.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](http://difp.mo.gov) or 800-726-7390**