

January
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

Eric R. Greitens
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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.

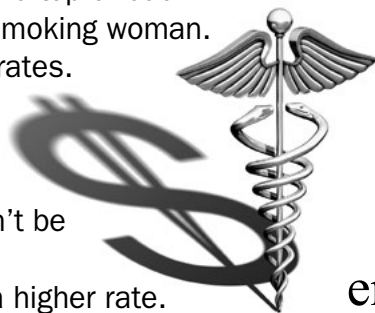
Impact of MACRA on those eligible for Medicare **ON or AFTER January 1, 2020:**

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 **January 1, 2017**. Check insurance.mo.gov for updates.

Complaints made against Medigap companies: See page 21.

AGE UNDER 65 MEDIGAP RATES

Rates as of January 1, 2017
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,688	\$3,492	\$	\$	\$3,756	\$1,200	\$2,028	\$	\$	\$	\$2,604
American National Life Ins. Co. of Texas		1,752				2,532		1,968				
American Republic Corp. Ins. Co.		1,908				2,592	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
Bankers Fidelity Life Ins. Co.		1,572				2,808	672	2,316	1,152			
Blue Cross and Blue Shield of Kansas City (S)			2,004	2,496		2,364						1,752
Blue Cross and Blue Shield of Kansas City		1,992		2,952		2,784						2,280
Christian Fidelity Life Ins. Co.		1,920		2,832								1,932
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.		1,788				2,232						
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.		1,761	2,373	3,134	2,418	2,919		2,357			2,022	1,969
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.		1,260	1,824	2,160		2,256	552					
Government Personnel Mutual Life Ins. Co.		2,136		3,144		3,084		2,268				1,944
Healthy Alliance Life Ins. Co.		1,356				2,712						1,884

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.

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
Heartland National Life Ins. Co.	Health & Accident	\$2,484	\$	\$	\$3,564	\$3,840	\$	\$3,528	\$	\$	\$3,192	\$2,820
Humana Ins. Co.		2,088	2,316	3,060		2,940	780		1,236	1,788		1,788
Individual Assurance Co. Life Health & Accident		1,788				2,148		1,728				1,572
Liberty National Life Ins. Co.		1,992	2,916			3,456	648					2,748
Loyal American Life Ins. Co.		1,836				2,640		2,280				2,124
Medico Corp. Life Ins. Co.		1,668				2,136	792					
Mutual of Omaha Ins. Co.		1,920				2,760	732	1,992				1,608
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			2,244	975	681	2,597				2,140
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
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.		1,452	1,920	2,268	2,100	2,280		2,100	1,044	1,548	1,908	1,800
Transamerica Premier Life Ins. Co.		1,632				2,748		1,776				2,124

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AGE UNDER 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Unified Life Ins. Co.	Travelers of America	\$1,800	\$	\$	\$	\$2,304	\$ 768	\$ 1,848	\$	\$	\$	\$1,560
United American Ins. Co.		1,656	2,736	3,552	3,240	3,264	420	3,012				2,424
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		2,220		4,932	2,628	3,552		3,168				2,484
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
USAA Life Ins. Co.		1,740				2,196						1,620
Western Catholic Union		1,701				2,202		1,733				1,563

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,268	\$2,868	\$	\$	\$3,312	\$1,164	\$1,692	\$	\$	\$	\$2,172
American National Life Ins. Co. of Texas		1,416				2,052		1,596				
American Republic Corp. Ins. Co.		1,692				2,304	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
Bankers Fidelity Life Ins. Co.		1,332				2,472	612	1,932	936			
Blue Cross and Blue Shield of Kansas City (S)			1,824	2,268		2,160						1,452
Blue Cross and Blue Shield of Kansas City		1,812		2,688		2,544						2,004
Christian Fidelity Life Ins. Co.		1,896		2,232								1,572
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.		1,416				1,764						
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.		1,765	2,377	2,946	2,343	2,972		2,385			2,027	2,006
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.		1,188	1,704	2,064		2,208	540					
Government Personnel Mutual Life Ins. Co.		1,812		2,664		2,604		1,920				1,644
Healthy Alliance Life Ins. Co.		1,332				2,568						1,464

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Heartland National Life Ins. Co.	Health & Accident	\$2,232	\$	\$	\$2,928	\$3,240	\$	\$2,976	\$	\$	\$2,700	\$2,352
Humana Ins. Co.		1,908	2,076	2,532		2,580	708		1,104	1,560		1,788
Individual Assurance Co. Life Health & Accident		1,560				1,932		1,560				1,320
Liberty National Life Ins. Co.		1,896	2,748			3,156	552					2,472
Loyal American Life Ins. Co.		1,836				2,256		2,016				1,836
Medico Corp. Life Ins. Co.		1,452				1,860	684					
Mutual of Omaha Ins. Co.		1,716				2,484	636	1,872				1,404
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			2,214	1,557	639	2,564				2,005
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
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.		1,248	1,644	1,956	1,800	1,956		1,800	900	1,332	1,644	1,548
Transamerica Premier Life Ins. Co.		1,356				2,292		1,476				1,764

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AGE 65 MEDIGAP RATES

Rates as of January 1, 2017
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Unified Life Ins. Co.	Travelers of America	\$1,572	\$	\$	\$	\$2,004	\$ 672	\$1,608	\$	\$	\$	\$1,356
United American Ins. Co.		1,548	2,436	2,856	2,700	2,892	384	2,712				2,172
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		1,944		4,932	2,232	3,072		2,688				2,100
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				2,124						1,560
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.		\$2,472	\$3,120	\$	\$	\$3,564	\$1,260	\$1,836	\$	\$	\$	\$2,376
American National Life Ins. Co. of Texas		1,692				2,448		1,908				
American Republic Corp. Ins. Co.		1,980				2,688	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
Bankers Fidelity Life Ins. Co.		1,476				2,760	672	2,136	1,032			
Blue Cross and Blue Shield of Kansas City (S)			2,460	3,096		2,904						1,944
Blue Cross and Blue Shield of Kansas City		2,448		3,648		3,444						2,724
Christian Fidelity Life Ins. Co.		2,064		2,520								1,812
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.		1,488				1,860						
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.		1,988	2,681	3,336	2,638	3,315		2,711			2,280	2,234
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.		1,368	2,040	2,556		2,712	624					
Government Personnel Mutual Life Ins. Co.		1,956		2,880		2,820		2,076				1,776
Healthy Alliance Life Ins. Co.		1,608				3,108						1,764

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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
Heartland National Life Ins. Co.	Health & Accident	\$2,352	\$	\$	\$3,180	\$3,468	\$	\$3,228	\$	\$	\$2,928	\$2,556
Humana Ins. Co.		2,100	2,292	2,796		2,844	780		1,212	1,716		1,968
Individual Assurance Co. Life Health & Accident		1,680				2,076		1,680				1,428
Liberty National Life Ins. Co.		2,124	3,180			3,792	720					3,024
Loyal American Life Ins. Co.		1,884				2,388		2,148				1,956
Medico Corp. Life Ins. Co.		1,704				2,172	804					
Mutual of Omaha Ins. Co.		1,812				2,628	672	1,992				1,488
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			2,466	1,710	754	2,857				2,233
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
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.		1,572	2,076	2,448	2,268	2,472		2,268	1,128	1,680	2,064	1,944
Transamerica Premier Life Ins. Co.		1,524				2,580		1,668				1,992

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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
Unified Life Ins. Co.	Travelers of America	\$1,692	\$	\$	\$	\$2,172	\$ 720	\$ 1,728	\$	\$	\$	\$1,464
United American Ins. Co.		1,656	2,688	3,252	3,096	3,288	444	3,096				2,508
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		2,136		5,484	2,508	3,408		3,024				2,364
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				2,280						1,668
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.		\$ 2,724	\$ 3,420	\$	\$	\$ 3,840	\$ 1,368	\$ 2,028	\$	\$	\$	\$ 2,616
American National Life Ins. Co. of Texas		1,980				2,856		2,232				
American Republic Corp. Ins. Co.		2,280				3,084	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
Bankers Fidelity Life Ins. Co.		1,680				3,096	756	2,424	1,164			
Blue Cross and Blue Shield of Kansas City (S)			2,868	3,564		3,360						2,256
Blue Cross and Blue Shield of Kansas City		2,832		4,236		3,972						3,156
Christian Fidelity Life Ins. Co.		2,196		2,808								2,052
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.		1,776				2,232						
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.		2,249	3,030	3,781	2,984	3,735		3,022			2,582	2,519
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.		1,464	2,256	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		2,160		3,180		3,120		2,292				1,968
Healthy Alliance Life Ins. Co.		1,788				3,456						1,968

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AGE 75 MEDIGAP RATES

Rates as of January 1, 2017
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.	Health & Accident	\$2,556	\$	\$	\$3,540	\$3,828	\$	\$3,588	\$	\$	\$3,252	\$2,868
Humana Ins. Co.		2,304	2,508	3,060		3,132	864		1,332	1,884		2,160
Individual Assurance Co. Life Health & Accident		1,908				2,364		1,908				1,620
Liberty National Life Ins. Co.		2,124	3,180			4,020	840					3,252
Loyal American Life Ins. Co.		1,932				2,604		2,352				2,148
Medico Corp. Life Ins. Co.		1,956				2,496	924					
Mutual of Omaha Ins. Co.		2,052				2,976	768	2,256				1,692
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			2,850	1,874	945	3,301				2,581
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
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.		1,908	2,520	2,988	2,760	3,000		2,760	1,380	2,040	2,508	2,364
Transamerica Premier Life Ins. Co.		1,776				2,988		1,932				2,304

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AGE 75 MEDIGAP RATES

Rates as of January 1, 2017
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Unified Life Ins. Co.	Travelers of America	\$ 1,920	\$	\$	\$	\$ 2,460	\$ 816	\$ 1,968	\$	\$	\$	\$ 1,656
United American Ins. Co.		1,656	2,688	3,420	3,264	3,468	492	3,276				2,676
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		2,292		5,940	2,784	3,756		3,360				2,652
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				2,412						1,764
Western Catholic Union		1,775				2,299		1,809				1,631

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AGE 80 MEDIGAP RATES

Rates as of January 1, 2017
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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
American Continental Ins. Co.		\$2,856	\$3,600	\$	\$	\$4,008	\$1,404	\$2,124	\$	\$	\$	\$2,748
American National Life Ins. Co. of Texas		2,256				3,252		2,532				
American Republic Corp. Ins. Co.		2,520				3,420	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
Bankers Fidelity Life Ins. Co.		1,812				3,372	816	2,628	1,260			
Blue Cross and Blue Shield of Kansas City (S)			3,252	4,080		3,840						2,556
Blue Cross and Blue Shield of Kansas City		3,228		4,800		4,524						3,588
Christian Fidelity Life Ins. Co.		2,256		3,060								2,292
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.		2,004				2,508						
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.		2,445	3,297	4,110	3,246	4,035		3,270			2,807	2,722
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.		1,512	2,352	3,024		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,364		3,480		2,508		2,508				2,148
Healthy Alliance Life Ins. Co.		1,932				3,756						2,136

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AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F _{high}	G	K	L	M	N
Heartland National Life Ins. Co.	Health & Accident	\$ 2,652	\$	\$	\$3,828	\$ 4,116	\$	\$ 3,876	\$	\$	\$ 3,516	\$ 3,132
Humana Ins. Co.		2,472	2,688	3,276		3,348	912		1,416	2,016		2,316
Individual Assurance Co. Life Health & Accident		2,160				2,676		2,160				1,836
Liberty National Life Ins. Co.		2,124	3,180			4,200	924					3,444
Loyal American Life Ins. Co.		1,968				2,808		2,544				2,364
Medico Corp. Life Ins. Co.		2,160				2,760	1,020					
Mutual of Omaha Ins. Co.		2,352				3,420	876	2,580				1,920
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			3,205	2,061	1,115	3,712				2,902
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
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.		2,256	2,976	3,516	3,252	3,540		3,252	1,620	2,400	2,964	2,784
Transamerica Premier Life Ins. Co.		1,932				3,276		2,112				2,520

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AGE 80 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
Unified Life Ins. Co.	Travelers of America	\$2,160	\$	\$	\$	\$2,760	\$ 924	\$ 2,208	\$	\$	\$	\$1,872
United American Ins. Co.		1,656	2,688	3,552	3,396	3,600	552	3,408				2,808
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		2,376		6,216	3,012	4,020		3,624				2,892
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				2,508						1,836
Western Catholic Union		2,009				2,601		2,046				1,846

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Group Medicare Supplement Plans

Rates as of January 1, 2017
Get updates at insurance.mo.gov

Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
UNDER AGE 65												
Aetna Life Ins. Co.		\$ 1683	\$ 2064	\$	\$	\$ 2496	\$	\$ 2290	\$	\$	\$	\$ 1744
Globe Life and Accident Ins. Co.		1356	1704	2226								2676
Healthy Alliance Life Ins. Co.		1522		2618		2761						
Heartland National Life Ins. Co.		1829				2406		2035				1732
Medico Ins. Co.		2253			3222	3621					2470	2174
Transamerica Life Ins. Co.		1908	2424	2784	2760	2724		2544	1248	1848	2280	2136
UnitedHealthcare Ins. Co.		1401	2046	2625		2538			867	1482		1773
AGE 65												
Aetna Life Ins. Co.		1522	1783			2120		1927				1450
Globe Life and Accident Ins. Co.		1188	1704	2058								2196
Healthy Alliance Life Ins. Co.		1522		2618		2761						
Heartland National Life Ins. Co.		1591				2093		1770				1506
Medico Ins. Co.		2253			3222	3501					2470	2174
Transamerica Life Inss. Co.		1632	2088	2520	2316	2532		2340	1164	1728	2124	1992
UnitedHealthcare Ins. Co.		1272	1839	2238		2262			753	1269		1515
AGE 70												
Aetna Life Ins. Co.		1675	2010			2408		2197				1662
Globe Life and Accident Ins. Co.		1356	2034	2550								2706
Healthy Alliance Life Ins. Co.		1522		2618		2761						
Heartland National Life Ins. Co.		1693				2228		1884				1604
Medico Ins. Co.		2382			3455	3740					2665	2374

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Group Medicare Supplement Plans

Rates as of January 1, 2017
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Company	Plans	A	B	C	D	F	F ^{high}	G	K	L	M	N
AGE 70 CONTINUED												
Transamerica Life Ins. Co.		\$ 1980	\$ 2556	\$ 3072	\$ 2808	\$ 3084	\$	\$ 2856	\$ 1416	\$ 2100	\$ 2580	\$ 2436
UnitedHealthcare Ins. Co.		1533	2217	2697		2727			909	1530		1827
AGE 75												
Aetna Life Ins. Co.		1792	2220			2685		2466				1880
Globe Life and Accident Ins. Co.		1458	2256	2892								3066
Healthy Alliance Life Ins. Co.		1522		2618		2761						
Heartland National Life Ins. Co.		1869				2460		2080				1770
Medico Ins. Co.		2548			3802	4096					2961	2657
Transamerica Life Ins. Co.		2460	3108	3684	3420	3720		3408	1704	2532	3108	2928
UnitedHealthcare Ins. Co.		1686	2439	2967		3000			999	1683		2010
AGE 80												
Aetna Life Ins. Co.		1858	2402			2951		2731				2103
Globe Life and Accident Ins. Co.		1500	2340	3024								3210
Healthy Alliance Life Ins. Co.		1522		2618		2761						
Heartland National Life Ins. Co.		2056				2706		2288				1944
Medico Ins. Co.		2663			4101	4402					3203	2898
Transamerica Life Ins. Co.		3108	3924	4668	4320	4692		4308	2148	3192	3936	3696
UnitedHealthcare Ins. Co.		1839	2661	3237		3273			1092	1836		2193

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Missouri Medigap issuers: Complaint index for 2013-15

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	0.00%	800-443-3100
Ability Insurance Company	0	0	0.00%	800-228-6080
Aetna Health & Life Insurance Company	0	0	0.00%	888-624-6290
Aetna Life Insurance Company	9,999	2	0.00%	888-624-6290
Allianz Life Insurance Co Of North America	0	0	0.00%	800-950-5872
American Continental Insurance Company	111	2	1.10%	800-264-4000
American Family Life Assurance Co of Col.	685	2	0.20%	800-992-3522
American Family Mutual Insurance Company	55	1	1.10%	800-374-0008
American General Life Insurance Co	0	0	0.00%	713-522-1111
American Income Life Insurance Co	0	0	0.00%	800-433-3405
American National Insurance Company	9,999	1	0.00%	800-306-2959
American National Life Ins Co Of TX	262	1	0.20%	888-290-1085
American Progressive Life & Health Insurance Co	0	0	0.00%	877-504-3918
American Republic Corp Insurance Company	0	0	1.00%	800-247-2190
American Republic Insurance Company	30	1	2.00%	800-247-2190
American Retirement Life Insurance Company	0	0	0.10%	866-459-4272
Assured Life Association	0	0	0.00%	866-789-4016
Auto Owners Life Insurance Company	0	0	0.00%	800-346-0346
Bankers Fidelity Life Insurance Company	398	6	0.90%	866-458-7500
Bankers Life & Casualty Company	290	7	1.40%	800-888-4918
Blue Cross & Blue Shield Of Kansas City	21	2	5.80%	800-645-8346

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Celtic Insurance Company	0	0	0.00%	800-477-7870
Central Reserve Life Insurance Company	0	0	0.00%	800-880-8824
Central Security Life Insurance Co	0	0	0.00%	972-699-2770
Central States Health & Life Co Of Omaha	0	0	0.10%	800-541-2363
Central United Life Insurance Company	0	0	0.00%	800-669-9030
Christian Fidelity Life Insurance Co	45	1	1.30%	866-641-9999 option 4
Colonial Penn Life Insurance Company	222	5	1.30%	800-800-2254
Combined Insurance Co Of America	0	0	0.40%	800-544-5531
Connecticut General Life Ins Co	0	0	0.00%	800-244-6224
Constitution Life Insurance Company	448	4	0.50%	407-995-8000
Continental General Insurance Company	0	0	0.20%	866-459-4272
Continental Life Ins Co Of Brentwood TN	58	1	1.00%	800-264-4000
Country Life Insurance Company	0	0	0.00%	800-713-2542
CSA Fraternal Life	0	0	0.00%	800-543-3272
Equitable Life & Casualty Insurance Company	160	3	1.10%	800-352-5170
Family Life Insurance Company	0	0	0.10%	800-877-7703
First Health Life & Health Insurance Company	0	0	0.00%	800-711-3576
Forethought Life Insurance Company	0	0	0.00%	800-331-8853
Genworth Life & Annuity Insurance Company	446	1	0.10%	877-825-9337
Genworth Life Insurance Company	9,531	1	0.00%	877-825-9337
Gerber Life Insurance Company	0	0	0.20%	855-258-2580
Globe Life & Accident Insurance Company	332	1	0.20%	800-801-6831
Golden Rule Insurance Company	175	1	0.30%	800-444-8990
Government Personnel Mutual Life Insurance Co	0	0	0.10%	800-938-4765
Great American Life Insurance Company	0	0	0.00%	513-357-3300
Guarantee Trust Life Insurance Company	0	0	0.00%	800-338-7452
Hartford Life & Accident Insurance Company	0	0	0.60%	860-547-5000

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Hartford Life Insurance Company	0	0	0.10%	860-547-5000
Health Care Service Corporation	0	0	0.20%	312-653-6000
Healthy Alliance Life Insurance Company	73	17	13.80%	800-652-6387
Heartland National Life Insurance Company	529	4	0.50%	877-431-7371
Humana Insurance Company	360	9	1.50%	866-205-0000
IdeaLife Insurance Company	0	0	0.00%	203-352-3045
Individual Assurance Company Life Health & Acc.	0	0	0.10%	405-285-0838
Jackson National Life Insurance Company	0	0	0.00%	800-565-9044
Jefferson National Life Insurance Company	0	0	0.00%	866-667-0561
Kanawha Insurance Company	0	0	0.00%	803-283-5300
Kansas City Life Insurance Company	0	0	0.00%	800-821-6164
Liberty National Life Insurance Company	0	0	0.00%	800-331-2512
LifeSecure Insurance Company	0	0	0.00%	800-880-1370
Lincoln Heritage Life Insurance Company	0	0	0.00%	800-433-8181
Longevity Insurance Company	0	0	0.00%	800-527-5416
Loyal American Life Insurance Company	0	0	0.30%	800-633-6752
Manhattan Life Insurance Company	0	0	0.00%	800-669-9030
Medico Corp Life Insurance Company	0	0	0.00%	800-247-2190
Medico Insurance Company	339	4	0.70%	800-228-6080
MetLife Insurance Company USA	0	0	0.00%	800-638-5433
Mutual Of Omaha Insurance Company	83	24	17.20%	800-228-9999
National Benefit Life Insurance Company	0	0	0.00%	800-222-2062
National Foundation Life Insurance Company	0	0	0.00%	800-221-9039
National Health Insurance Company	0	0	0.00%	888-781-0580
Nationwide Life Insurance Company	0	0	0.00%	800-882-2822
New Era Life Ins Co of the Midwest	0	0	0.00%	800-552-7879
New York Life Insurance Company	0	0	0.00%	800-695-4331

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
North American Insurance Company	0	0	0.60%	877-667-9368
Old American Insurance Company	0	0	0.00%	800-733-6242
Old Surety Life Insurance Company	0	0	1.70%	800-272-5466
Omaha Insurance Company	0	0	0.00%	402-351-3831
Oxford Life Insurance Company	431	2	0.30%	877-469-3073 option 4
Pacificare Life & Health Insurance Company	0	0	0.00%	714-226-3361
Pekin Life Insurance Company	0	0	0.00%	800-322-0160
Pennsylvania Life Insurance Company	0	0	0.00%	407-995-8000
Philadelphia American Life Insurance Company	0	0	0.00%	800-713-4680
Physicians Life Insurance Company	0	0	0.30%	800-228-9100
Physicians Mutual Insurance Company	222	2	0.50%	800-228-9100
Principal Life Insurance Company	0	0	0.30%	515-247-5111
Provident American Life & Health Insurance Co	0	0	0.00%	512-451-2224
Puritan Life Insurance Company Of America	0	0	0.00%	800-987-1593
Pyramid Life Insurance Company	3,397	1	0.00%	800-444-0321
Reserve National Insurance Company	0	0	0.40%	800-654-9106 opt 7,1,2,2
Royal Neighbors Of America	0	0	0.00%	309-788-4561
Shelter Life Insurance Company	0	0	0.00%	800-743-5837
Shenandoah Life Insurance Company	0	0	0.00%	800-848-5433
Standard Life & Accident Insurance Company	0	0	0.30%	888-350-1488
State Farm Mutual Automobile Insurance Co	38	1	1.60%	866-855-1212
State Mutual Insurance Company	0	0	0.10%	888-764-1936
Sterling Investors Life Insurance Company	702	1	0.10%	877-896-6434
Sterling Life Insurance Company	770	11	0.80%	800-688-0010
Thrivent Financial For Lutherans	0	0	0.40%	800-847-4836
Transamerica Financial Life Ins Co	0	0	0.00%	914-697-8000
Transamerica Life Insurance Company	162	12	4.40%	800-247-1771

Missouri Medigap issuers: Complaint index for 2013-15 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Transamerica Premier Life Insurance Company	1,358	1	0.00%	888-272-9272
Trustmark Insurance Company	0	0	0.00%	800-366-6663
Trustmark Life Insurance Company	0	0	0.00%	800-366-6663
Unicare Life & Health Insurance Company	0	0	0.00%	877-864-2273
Unified Life Insurance Company	0	0	0.00%	877-492-4678
Union Fidelity Life Insurance Company	0	0	0.00%	800-621-0393
Union Labor Life Insurance Company	0	0	0.00%	877-820-7448
United American Insurance Company	0	0	0.50%	800-331-2512
United Commercial Travelers Of America	460	1	0.10%	800-848-0123
United Healthcare Insurance Company	53	21	23.60%	800-768-1479 (individuals) 800-272-2146 (AARP group)
United National Life Ins Co of America	704	1	0.10%	847-803-5252
United Of Omaha Life Insurance Company	90	9	5.90%	402-342-7600
United Teacher Associates Insurance Company	0	0	0.10%	866-459-4272
United World Life Insurance Company	123	1	0.50%	402-342-7600
USAA Life Insurance Company	0	0	0.40%	800-515-8687
Washington National Insurance Company	480	3	0.40%	800-888-4918
Western Catholic Union	0	0	0.00%	855-406-9083
Wilco Life Insurance Company	0	0	0.00%	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

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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