

Plans and premium rates listed in this chart were filed by the company and accepted by the Idaho Department of Insurance (DOI). The DOI cannot certify the accuracy of the information and recommends consumers contact the company for the exact rates and plans offered in their area. Due to frequent changes always check with the company for the latest availability and premiums. The appearance of a company on this list does not constitute an endorsement of a company or its policies by the DOI, SHIBA, or its volunteers. Please check company websites for contact information. There may be variance in rates based on purchase date.

***Plan offers Innovative Benefit-See Innovative tab. **Company imposes a Pre-Existing Condition Look-Back Period.**

| 65+ Smoker | | Idaho Medicare Supplement Plans | | | | | | | | | | | |
|--|-----------------------|--|----------|----------|----------|-----------|------------|----------|------------|----------|----------|----------|----------|
| | | Monthly Standard Premium Rates for 65+ Smoker | | | | | | | | | | | |
| Company Name | Effective Date | A | B | C | D | F | Fhd | G | GHD | K | L | M | N |
| Aetna Health & Life Ins Co | 4/1/2026 | \$243.16 | \$284.49 | | | \$356.40 | \$142.58 | \$288.82 | | | | | \$242.07 |
| Blue Cross of Idaho Health Services, Inc * | 3/1/2026 | \$263.32 | | | | \$413.60 | | \$314.33 | \$99.26 | | | | \$287.50 |
| Federal Life Insurance Company | 11/1/2025 | \$249.38 | | | | \$337.44 | | \$294.71 | | | | | \$210.69 |
| First Health Life & Health Ins Co | 4/1/2026 | \$168.93 | \$208.33 | | | \$249.98 | | \$233.49 | | | | | \$184.93 |
| GPM Health and Life Ins Co | 12/1/2025 | \$266.19 | | | | \$360.18 | | \$314.55 | | | | | \$224.89 |
| Guarantee Trust Life Insurance Co | 1/1/2026 | \$291.60 | | | | \$411.94 | | \$369.80 | | | | | \$304.57 |
| HumanaDental Insurance Co ** | 1/1/2026 | \$302.02 | | | | \$380.67 | \$106.44 | \$315.61 | \$103.82 | \$153.61 | | | \$244.56 |
| Ins. Co. of North America | 9/1/2025 | \$251.25 | | | | \$341.08 | | \$253.75 | \$107.83 | | | | \$190.83 |
| ManhattanLife Ins and Annuity Co | 3/1/2026 | \$310.00 | | | | \$372.00 | | \$308.00 | | | | | \$248.00 |
| Medco Containment Life Ins. Co. | 10/1/2025 | \$311.33 | | | | \$393.10 | \$118.93 | \$332.47 | | | | | \$250.33 |
| Moda Health Plan, Inc | 1/1/2026 | \$211.95 | | | | | | \$258.13 | \$89.63 | | | | \$202.18 |
| Montana Health Cooperative | 7/1/2025 | \$294.72 | | | | \$346.53 | | \$294.58 | \$84.19 | | | | \$226.06 |
| Omaha Insurance Company | 4/1/2026 | \$289.30 | | | | \$403.94 | | \$340.38 | \$119.14 | | | | \$247.14 |
| Regence BlueShield of Idaho * | 3/1/2026 | \$160.00 | | \$622.00 | | \$490.00* | | \$330.00 | | \$152.00 | | | \$254.00 |
| State Farm Mutual Auto Ins Co | 5/1/2025 | \$195.06 | | \$366.57 | \$225.68 | \$355.85 | | \$228.15 | | | | | \$154.73 |
| Tier One Insurance Company | 3/1/2026 | \$252.37 | | | | \$329.86 | | \$274.97 | | | | | \$205.00 |
| Transamerica Life Ins Co ** | 5/1/2025 | \$217.81 | \$270.35 | \$353.07 | \$287.98 | \$355.11 | | \$288.44 | | \$136.56 | \$202.73 | \$249.64 | \$234.77 |
| United American Ins Co ** | 6/15/2025 | \$234.00 | \$267.00 | \$340.00 | \$277.00 | \$341.00 | \$82.00 | \$277.00 | \$82.00 | \$155.00 | \$229.00 | | \$252.00 |
| UnitedHealthcare Ins Co ** | 6/1/2025 | \$210.10 | \$269.22 | \$328.62 | | \$330.27 | | \$262.90 | | \$97.07 | \$188.37 | | \$201.30 |
| USAA Life Insurance Company | 5/1/2025 | \$297.84 | | | | \$407.32 | | \$354.96 | | | | | \$307.02 |
| Washington National Insurance Co | 8/1/2025 | \$340.33 | | | | \$320.54 | | \$276.52 | \$73.98 | | | | \$226.89 |