Attachment A
(Attachment to October 30, 2026 rates letter)

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates Effective 1/1/2027

	Non-Smoker Rates						Smoker Rates					
Age/Gender	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
Unisex												
0-14	$ 313	$ 359	$ 331	$ 299	$ 365	$ 365	$ 376	$ 431	$ 397	$ 359	$ 438	$ 438
15	341	391	361	326	397	397	409	470	433	391	477	477
16	351	404	372	336	410	410	422	484	446	404	492	492
17	362	416	383	346	422	422	435	499	460	416	507	507
18	374	429	395	357	436	436	448	515	474	429	523	523
19	385	442	407	368	449	449	462	530	489	442	539	539
20	397	456	420	380	463	463	476	547	504	456	555	555
21	409	470	433	391	477	477	491	564	519	470	573	573
22	409	470	433	391	477	477	491	564	519	470	573	573
23	409	470	433	391	477	477	491	564	519	470	573	573
24	409	470	433	391	477	477	491	564	519	470	573	573
25	411	472	435	393	479	479	493	566	521	472	575	575
26	419	481	443	401	489	489	503	577	532	481	586	586
27	429	492	454	410	500	500	515	591	544	492	600	600
28	445	511	470	426	519	519	534	613	565	511	622	622
29	458	526	484	438	534	534	549	631	581	526	641	641
30	464	533	491	444	542	542	557	640	589	533	650	650
31	474	544	502	454	553	553	569	653	602	544	664	664
32	484	556	512	463	564	564	581	667	614	556	677	677
33	490	563	519	469	572	572	588	675	622	563	686	686
34	497	570	525	475	579	579	596	684	630	570	695	695
35	500	574	529	478	583	583	600	689	635	574	700	700
36	503	578	532	482	587	587	604	693	639	578	704	704
37	506	582	536	485	591	591	608	698	643	582	709	709
38	510	585	539	488	594	594	612	702	647	585	713	713
39	516	593	546	494	602	602	620	711	655	593	722	722
40	523	600	553	500	610	610	627	720	664	600	732	732
41	533	612	564	510	621	621	639	734	676	612	745	745
42	542	622	573	519	632	632	651	747	688	622	759	759
43	555	637	587	531	647	647	666	765	705	637	777	777
44	572	656	605	547	666	666	686	788	726	656	800	800
45	591	678	625	565	689	689	709	814	750	678	827	827
46	614	705	649	587	716	716	737	846	779	705	859	859
47	640	734	676	612	746	746	767	881	812	734	895	895
48	669	768	708	640	780	780	803	922	849	768	936	936
49	698	801	738	668	814	814	838	962	886	801	977	977
50	731	839	773	699	852	852	877	1,007	928	839	1,023	1,023
51	763	876	807	730	890	890	916	1,051	969	876	1,068	1,068
52	799	917	845	764	931	931	958	1,100	1,014	917	1,118	1,118
53	835	958	883	799	973	973	1,002	1,150	1,059	958	1,168	1,168
54	874	1,003	924	836	1,019	1,019	1,048	1,204	1,109	1,003	1,222	1,222
55	912	1,048	965	873	1,064	1,064	1,095	1,257	1,158	1,048	1,277	1,277
56	955	1,096	1,010	913	1,113	1,113	1,145	1,315	1,212	1,096	1,336	1,336
57	997	1,145	1,055	954	1,163	1,163	1,196	1,374	1,266	1,145	1,395	1,395
58	1,042	1,197	1,103	997	1,216	1,216	1,251	1,436	1,323	1,197	1,459	1,459
59	1,065	1,223	1,127	1,019	1,242	1,242	1,278	1,467	1,352	1,223	1,490	1,490
60	1,110	1,275	1,175	1,062	1,295	1,295	1,333	1,530	1,410	1,275	1,554	1,554
61	1,150	1,320	1,216	1,100	1,341	1,341	1,380	1,584	1,459	1,320	1,609	1,609
62	1,175	1,350	1,243	1,125	1,371	1,371	1,411	1,620	1,492	1,350	1,645	1,645
63	1,208	1,387	1,278	1,156	1,408	1,408	1,449	1,664	1,533	1,387	1,690	1,690
64	1,227	1,409	1,298	1,174	1,431	1,431	1,473	1,691	1,558	1,409	1,718	1,718
65+	1,227	1,409	1,298	1,174	1,431	1,431	1,473	1,691	1,558	1,409	1,718	1,718

Note: These rates are to apply for twelve months from issue.

This work product was prepared solely to provide assistance to the Idaho Individual High Risk Reinsurance Pool. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends any third party recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product. All caveats and limiations from our October 30, 2026, rates letter apply to this attachment.