

**Attachment A-4**

**Idaho Individual High Risk Reinsurance Pool  
Mandated Plan Street Premium Rates  
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2022 Through 12/31/2022**

Age/Gender	Non-Smoker Rates						Smoker Rates					
	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
<i>Unisex</i>												
0-14	\$ 278	\$ 319	\$ 294	\$ 266	\$ 324	\$ 324	\$ 333	\$ 383	\$ 353	\$ 319	\$ 389	\$ 389
15	303	347	320	289	353	353	363	417	384	347	423	423
16	312	358	330	298	364	364	374	430	396	358	437	437
17	321	369	340	308	375	375	386	443	408	369	450	450
18	332	381	351	317	387	387	398	457	421	381	464	464
19	342	392	361	327	398	398	410	471	434	392	478	478
20	352	404	373	337	411	411	423	485	447	404	493	493
21	363	417	384	347	423	423	436	500	461	417	508	508
22	363	417	384	347	423	423	436	500	461	417	508	508
23	363	417	384	347	423	423	436	500	461	417	508	508
24	363	417	384	347	423	423	436	500	461	417	508	508
25	365	419	386	349	425	425	438	502	463	419	510	510
26	372	427	393	356	434	434	446	512	472	427	520	520
27	381	437	403	364	444	444	457	524	483	437	533	533
28	395	453	418	378	460	460	474	544	501	453	552	552
29	406	467	430	389	474	474	488	560	516	467	569	569
30	412	473	436	394	481	481	495	568	523	473	577	577
31	421	483	445	403	491	491	505	580	534	483	589	589
32	430	493	454	411	501	501	516	592	545	493	601	601
33	435	500	460	416	507	507	522	599	552	500	609	609
34	441	506	466	422	514	514	529	607	560	506	617	617
35	444	510	469	425	517	517	533	611	563	510	621	621
36	447	513	473	427	521	521	536	615	567	513	625	625
37	450	516	476	430	524	524	539	619	571	516	629	629
38	452	520	479	433	528	528	543	623	574	520	633	633
39	458	526	485	439	534	534	550	631	582	526	641	641
40	464	533	491	444	541	541	557	639	589	533	649	649
41	473	543	500	452	551	551	567	651	600	543	662	662
42	481	552	509	460	561	561	577	663	611	552	673	673
43	493	566	521	472	575	575	591	679	626	566	690	690
44	507	582	537	485	592	592	609	699	644	582	710	710
45	524	602	555	502	611	611	629	723	666	602	734	734
46	545	625	576	521	635	635	654	751	691	625	762	762
47	568	652	600	543	662	662	681	782	721	652	794	794
48	594	682	628	568	692	692	712	818	754	682	831	831
49	620	711	655	593	722	722	743	854	786	711	867	867
50	649	745	686	621	756	756	778	894	823	745	908	908
51	677	778	716	648	790	790	813	933	860	778	948	948
52	709	814	750	678	827	827	851	977	900	814	992	992
53	741	851	784	709	864	864	889	1,021	940	851	1,037	1,037
54	775	890	820	742	904	904	930	1,068	984	890	1,085	1,085
55	810	930	857	775	944	944	972	1,116	1,028	930	1,133	1,133
56	847	973	896	811	988	988	1,017	1,167	1,075	973	1,186	1,186
57	885	1,016	936	847	1,032	1,032	1,062	1,219	1,123	1,016	1,238	1,238
58	925	1,062	979	885	1,079	1,079	1,110	1,275	1,175	1,062	1,295	1,295
59	945	1,085	1,000	904	1,102	1,102	1,134	1,302	1,200	1,085	1,323	1,323
60	986	1,132	1,043	943	1,149	1,149	1,183	1,358	1,251	1,132	1,379	1,379
61	1,020	1,172	1,079	976	1,190	1,190	1,225	1,406	1,295	1,172	1,428	1,428
62	1,043	1,198	1,104	998	1,217	1,217	1,252	1,438	1,324	1,198	1,460	1,460
63	1,072	1,231	1,134	1,026	1,250	1,250	1,286	1,477	1,361	1,231	1,500	1,500
64	1,089	1,251	1,152	1,042	1,270	1,270	1,307	1,501	1,383	1,251	1,524	1,524
65+	1,089	1,251	1,152	1,042	1,270	1,270	1,307	1,501	1,383	1,251	1,524	1,524

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.