

Attachment A
(Attachment to October 21, 2025 rates letter)

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 1/1/2026

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	\$ 279	\$ 321	\$ 296	\$ 267	\$ 326	\$ 326	\$ 335	\$ 385	\$ 355	\$ 321	\$ 391	\$ 391
15	304	349	322	291	355	355	365	419	386	349	426	426
16	314	360	332	300	366	366	377	432	398	360	439	439
17	323	371	342	309	377	377	388	446	410	371	452	452
18	334	383	353	319	389	389	400	460	423	383	467	467
19	344	395	364	329	401	401	413	474	436	395	481	481
20	354	407	375	339	413	413	425	488	450	407	496	496
21	365	419	386	350	426	426	438	503	464	419	511	511
22	365	419	386	350	426	426	438	503	464	419	511	511
23	365	419	386	350	426	426	438	503	464	419	511	511
24	365	419	386	350	426	426	438	503	464	419	511	511
25	367	421	388	351	428	428	440	505	466	421	513	513
26	374	430	396	358	436	436	449	515	475	430	524	524
27	383	440	405	366	446	446	459	528	486	440	536	536
28	397	456	420	380	463	463	477	547	504	456	556	556
29	409	469	432	391	477	477	491	563	519	469	572	572
30	415	476	439	397	484	484	498	571	526	476	580	580
31	423	486	448	405	494	494	508	583	538	486	593	593
32	432	496	457	414	504	504	519	596	549	496	605	605
33	438	503	463	419	510	510	525	603	556	503	612	612
34	444	509	469	424	517	517	532	611	563	509	621	621
35	446	513	472	427	521	521	536	615	567	513	625	625
36	449	516	475	430	524	524	539	619	570	516	629	629
37	452	519	478	433	527	527	543	623	574	519	633	633
38	455	523	482	436	531	531	546	627	578	523	637	637
39	461	529	488	441	538	538	553	635	585	529	645	645
40	467	536	494	447	544	544	560	643	593	536	653	653
41	476	546	503	455	555	555	571	655	604	546	666	666
42	484	556	512	463	564	564	581	667	614	556	677	677
43	496	569	524	474	578	578	595	683	629	569	694	694
44	510	586	540	488	595	595	612	703	648	586	714	714
45	528	606	558	505	615	615	633	727	670	606	738	738
46	548	629	580	524	639	639	658	755	696	629	767	767
47	571	656	604	546	666	666	685	787	725	656	799	799
48	597	686	632	572	697	697	717	823	758	686	836	836
49	623	716	659	596	727	727	748	859	791	716	872	872
50	653	749	690	624	761	761	783	899	828	749	913	913
51	681	782	721	652	795	795	818	939	865	782	953	953
52	713	819	754	682	832	832	856	983	905	819	998	998
53	745	856	788	713	869	869	894	1,027	946	856	1,043	1,043
54	780	896	825	746	910	910	936	1,075	990	896	1,092	1,092
55	815	935	862	780	950	950	978	1,123	1,034	935	1,140	1,140
56	852	979	902	816	994	994	1,023	1,174	1,082	979	1,193	1,193
57	890	1,022	942	852	1,038	1,038	1,068	1,227	1,130	1,022	1,246	1,246
58	931	1,069	985	891	1,086	1,086	1,117	1,283	1,182	1,069	1,303	1,303
59	951	1,092	1,006	910	1,109	1,109	1,141	1,310	1,207	1,092	1,331	1,331
60	992	1,139	1,049	949	1,156	1,156	1,190	1,366	1,259	1,139	1,387	1,387
61	1,027	1,179	1,086	982	1,197	1,197	1,232	1,414	1,303	1,179	1,437	1,437
62	1,050	1,205	1,110	1,004	1,224	1,224	1,260	1,446	1,332	1,205	1,469	1,469
63	1,079	1,238	1,141	1,032	1,258	1,258	1,294	1,486	1,369	1,238	1,509	1,509
64	1,096	1,258	1,159	1,049	1,278	1,278	1,315	1,510	1,391	1,258	1,534	1,534
65+	1,096	1,258	1,159	1,049	1,278	1,278	1,315	1,510	1,391	1,258	1,534	1,534

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 limitations from our October 21, 2025, rates letter apply to this attachment.