

Medicare Supplement

Quote Comparison

Humana Insurance Company Humana Grp	AARP Medicare Supplement Plans, Insured By Unitedhealthcare Unitedhealth Grp	Mutual Of Omaha Insurance Company Mutual Of Omaha Grp	Continental Life Insurance Company Of Brentwood, Tennessee (Aetna) Aetna Grp
\$251.70	\$254.75	\$381.02	\$231.66
Query — City: BURLINGTON • State: VT • Zip: 05401 • Age: 65 • Gender: Female • Tobacco: Non-Tobacco Plan: C HH Discount: 0.0% * Monthly Rate: \$251.70 Monthly Discounted Rate: n/a Annual Rate: \$3,020.40 Annual Discounted Rate: n/a Policy Fee: n/a Rating Class: n/a Rate Type: Community Rated Effective Date: 10/01/2023 *	Query — City: BURLINGTON • State: VT • Zip: 05401 • Age: 65 • Gender: Female • Tobacco: Non-Tobacco Plan: C HH Discount: 0.0% * Monthly Rate: \$254.75 Monthly Discounted Rate: n/a Annual Rate: \$3,057.00 Annual Discounted Rate: n/a Policy Fee: n/a Rating Class: Standard Rate Type: Community Rated Effective Date: 06/01/2023 *	Query — City: BURLINGTON • State: VT • Zip: 05401 • Age: 65 • Gender: Female • Tobacco: Non-Tobacco Plan: C HH Discount: 0.0% * Monthly Rate: \$381.02 Monthly Discounted Rate: n/a Annual Rate: \$4,572.18 Annual Discounted Rate: n/a Policy Fee: n/a Rating Class: n/a Rate Type: Community Rated Effective Date: 06/01/2023 *	Query — City: BURLINGTON • State: VT • Zip: 05401 • Age: 65 • Gender: Female • Tobacco: Non-Tobacco Plan: C HH Discount: 0.0% * Monthly Rate: \$231.66 Monthly Discounted Rate: n/a Annual Rate: \$2,781.00 Annual Discounted Rate: n/a Policy Fee: n/a Rating Class: n/a Rate Type: Community Rated Effective Date: 01/01/2024 *
<i>* Effective Date: Please be aware of company specific requirements regarding the effective date of premiums in relation to the application date.</i>			
Company Details			
AM Best Rating: A AM Best Outlook: Stable S&P Rating: A Years in Market: 20	AM Best Rating: A+ AM Best Outlook: Stable S&P Rating: AA- Years in Market: 26	AM Best Rating: A+ AM Best Outlook: Stable S&P Rating: A+ Years in Market: 58	AM Best Rating: A AM Best Outlook: Stable S&P Rating: n/a Years in Market: 32
National Experience			
Lives Covered: 155,387 Premium: \$435,970,496 Loss Ratio: 75.26% Market %: 1.25% Year: 2022	Lives Covered: 3,971,059 Premium: \$10,375,380,139 Loss Ratio: 81.66% Market %: 29.86% Year: 2022	Lives Covered: 340,364 Premium: \$749,026,311 Loss Ratio: 78.84% Market %: 2.16% Year: 2022	Lives Covered: 267,884 Premium: \$613,585,908 Loss Ratio: 80.60% Market %: 1.77% Year: 2022
Statewide Experience			

Lives Covered: 1,863	Lives Covered: 14,209	Lives Covered: 1,636	Lives Covered: 7,909
Premium: \$4,109,630	Premium: \$38,012,644	Premium: \$3,790,045	Premium: \$14,207,749
Loss Ratio: 79.35%	Loss Ratio: 85.47%	Loss Ratio: 97.65%	Loss Ratio: 84.46%
Market %: 3.43%	Market %: 31.75%	Market %: 3.17%	Market %: 11.87%
Year: 2022	Year: 2022	Year: 2022	Year: 2022

Increases

Average Increases History: **4.0%** Average Increases History: **3.7%** Average Increases History: **5.5%** Average Increases History: **6.4%**

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates or underwriting information. For agent use only. Carriers may have made rate or underwriting adjustments that have not yet been reflected in our database. All data obtained from public sources.

Monthly rates may reflect EFT discounts, if applicable.

A few companies in the database offer premium rates based upon special underwriting or administrative rules. In those cases multiple rates are shown for the same company.

Minnesota and Wisconsin: Age increase data is determined using the base policy, not including any riders. Historical increase data is determined using a composite increase on the base policy and the riders.

In Wisconsin, United American rates include the home healthcare rider.

2023 Market Data Source: 2023 NAIC Medicare Supplement Experience Exhibits and data filed with the National Association of Insurance Commissioners in annual financial statements. CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above market data.