

Medicare Supplement

Quote Comparison

Cigna National Health Insurance Company Cigna Hlth Grp	United World Life Insurance Company Mutual Of Omaha Grp	Humana Insurance Company (Achieve) Humana Grp	Allstate Health Solutions Allstate Ins Grp
\$248.72	\$256.70	\$258.02	\$265.91
Query — City: LAKEWOOD • State: NJ • Zip: 08701 • Age: 75 • Gender: Male • Tobacco: Non-Tobacco	Query — City: LAKEWOOD • State: NJ • Zip: 08701 • Age: 75 • Gender: Male • Tobacco: Non-Tobacco	Query — City: LAKEWOOD • State: NJ • Zip: 08701 • Age: 75 • Gender: Male • Tobacco: Non-Tobacco	Query — City: LAKEWOOD • State: NJ • Zip: 08701 • Age: 75 • Gender: Male • Tobacco: Non-Tobacco
Plan: F	Plan: F	Plan: F	Plan: F
HH Discount: 7.0%	HH Discount: 7.0%	HH Discount: n/a	HH Discount: n/a
Monthly Rate: \$248.72	Monthly Rate: \$256.70	Monthly Rate: \$258.02	Monthly Rate: \$265.91
Monthly Discounted Rate: \$231.30	Monthly Discounted Rate: \$238.73	Monthly Discounted Rate: n/a	Monthly Discounted Rate: n/a
Annual Rate: \$2,985.80	Annual Rate: \$3,080.44	Annual Rate: \$3,096.24	Annual Rate: \$3,190.92
Annual Discounted Rate: \$2,776.79	Annual Discounted Rate: \$2,864.81	Annual Discounted Rate: n/a	Annual Discounted Rate: n/a
Policy Fee: n/a	Policy Fee: n/a	Policy Fee: n/a	Policy Fee: \$ 25.00 (one-time)
Rating Class: n/a	Rating Class: n/a	Rating Class: Achieve	Rating Class: n/a
Rate Type: Attained Age	Rate Type: Attained Age	Rate Type: Attained Age	Rate Type: Attained Age
Effective Date: 08/14/2023 *	Effective Date: 02/01/2024 *	Effective Date: 05/01/2023 *	Effective Date: 02/01/2024 *
<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 Rating: A+	AM Best Rating: A	AM Best Rating: A+
AM Best Outlook: Stable	AM Best Outlook: Stable	AM Best Outlook: Stable	AM Best Outlook: Stable
S&P Rating: n/a	S&P Rating: A+	S&P Rating: n/a	S&P Rating: N/A
Years in Market: 4	Years in Market: 20	Years in Market: 12	Years in Market: 59
National Experience			
Lives Covered: 33,752	Lives Covered: 354,769	Lives Covered: 37,463	Lives Covered: 19,957
Premium: \$38,633,996	Premium: \$729,187,792	Premium: \$74,373,458	Premium: \$41,545,549
Loss Ratio: 79.08%	Loss Ratio: 84.85%	Loss Ratio: 90.08%	Loss Ratio: 83.20%
Market %: 0.11%	Market %: 2.10%	Market %: 0.21%	Market %: 0.12%
Year: 2022	Year: 2022	Year: 2022	Year: 2022
Statewide Experience			

Lives Covered: 0	Lives Covered: 3,993	Lives Covered: 3,200	Lives Covered: 895
Premium: \$0	Premium: \$9,387,263	Premium: \$5,537,589	Premium: \$773,039
Loss Ratio: n/a	Loss Ratio: 70.58%	Loss Ratio: 78.05%	Loss Ratio: 81.11%
Market %: 0.00%	Market %: 0.70%	Market %: 0.41%	Market %: 0.06%
Year: 2022	Year: 2022	Year: 2022	Year: 2022

Increases

Average Age Increases: 3.3%	Average Age Increases: 3.6%	Average Age Increases: 3.7%	Average Age Increases: 3.0%
Average Increases History: n/a	Average Increases History: 7.0%	Average Increases History: n/a	Average Increases History: 1.7%

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.