

New Mexico | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	NA
HHD Percent & Definition	7% Roommate**
e-App	Yes
e-Contracting	Yes

** Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	870, 872-884
Area Factor 2	871

Area Factor 1 | FEMALE | Zip 880 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	116.19	116.19	119.02	3/1/19
Southern Guaranty Insurance Company	106.75	107.60	113.88	8/1/18
Renaissance Life & Health Insurance Company of America	106.83	111.67	121.28	11/19/18
Great Southern Life Insurance Company	107.51	107.51	113.25	8/5/19
Union Security Insurance Company	108.63	109.49	115.07	7/19/18
Catholic Life Insurance	111.57	111.57	116.64	7/1/19
National Health Insurance Company	112.49	116.06	123.35	4/1/19
Bankers Fidelity Life Insurance Company (Preferred)	113.24	117.74	126.64	1/1/19
Transamerica Life Insurance Company (Direct)	113.99	131.13	143.30	9/1/14
Shenandoah Life Insurance Company	115.12	117.58	127.18	8/1/18

Area Factor 1 | MALE | Zip 880 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	133.63	133.63	136.86	3/1/19
Southern Guaranty Insurance Company	122.76	123.74	130.97	8/1/18
Renaissance Life & Health Insurance Company of America	122.79	128.35	139.40	11/19/18
Great Southern Life Insurance Company	123.64	123.64	130.24	8/5/19
Union Security Insurance Company	124.92	125.92	132.33	7/19/18
Catholic Life Insurance	124.96	124.96	130.64	7/1/19
Transamerica Life Insurance Company (Direct)	124.98	145.10	159.83	9/1/14
Bankers Fidelity Life Insurance Company (Preferred)	126.83	131.87	141.84	1/1/19
Wmi Mutual Insurance Company	129.00	142.00	150.00	1/1/19
National Health Insurance Company	129.30	133.39	141.80	4/1/19

* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

** Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers.

For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates.

Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government

or federal Medicare program. Source of Premium Rates: CSG Actuarial data feed

New Mexico | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	NA
HHD Percent & Definition	7% Roommate*
e-App	Yes
e-Contracting	Yes

* Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	870, 872-884
Area Factor 2	871

Area Factor 1 | FEMALE | Zip 880 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	93.85	93.85	96.53	3/1/19
Individual Assurance Company, Life, Health & Accident	81.15	84.75	91.86	8/1/18
Southern Guaranty Insurance Company	81.62	82.68	88.30	8/1/18
Renaissance Life & Health Insurance Company of America	82.54	86.29	93.77	11/19/18
Catholic Life Insurance	83.39	83.39	87.18	7/1/19
Union Security Insurance Company	83.85	84.95	90.07	7/19/18
Great Southern Life Insurance Company	85.86	85.86	91.19	8/5/19
Heartland National Life Insurance Company	86.03	86.03	90.07	6/1/19
Shenandoah Life Insurance Company	86.82	88.54	95.77	8/1/18
American Retirement Life Insurance Company (CIGNA) (CIGNA)	87.36	95.66	103.68	7/1/19

Area Factor 1 | MALE | Zip 880 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	107.93	107.93	111.01	3/1/19
Individual Assurance Company, Life, Health & Accident	93.32	97.46	105.64	8/1/18
Catholic Life Insurance	93.39	93.39	97.65	7/1/19
Southern Guaranty Insurance Company	93.86	95.09	101.54	8/1/18
Renaissance Life & Health Insurance Company of America	94.88	99.18	107.78	11/19/18
Transamerica Premier Life Insurance Company	95.42	101.92	107.85	6/1/19
Union Security Insurance Company	96.44	97.69	103.59	7/19/18
Bankers Fidelity Life Insurance Company (Preferred)	98.27	102.62	111.24	1/1/19
Great Southern Life Insurance Company	98.73	98.73	104.87	8/5/19
Heartland National Life Insurance Company	98.94	98.94	103.59	6/1/19

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Source of Premium Rates: CSG Actuarial data feed