

## NJ Medicare Supplement Coverage for People Between Ages 50 and 65 on Medicare Due to Disability *January 2023*

Company	Plan	Female Preferred Rates	Male Preferred Rates
AARP UnitedHealthcare	D	\$148.56	\$170.96
Accendo Ins. Co.	D	\$159.02	\$182.93
Aetna Health Ins. Co.	D	\$142.61	\$163.93
Allstate Health Solutions/National Health Ins. Co.	D	\$134.70	\$154.86
American Benefit Life Ins. Co.	D	\$143.75	\$165.31
Americo/Great Southern Life Ins. Co.	D	\$163.25	\$187.74
AmeriHealth Ins. Co. of N.J.	D	\$162.83	\$162.83
Banker's Fidelity Life Ins. Co.	D	\$141.09	\$158.02
Central States Health & Life Co. of Omaha	D	\$149.50	\$171.92
Cigna Health and Life Ins. Co.	D	\$150.74	\$170.94
Federal Life Ins. Co.	D	\$137.68	\$154.20
Horizon Blue Cross Blue Shield of N.J.	D	\$145.26	\$156.78
Humana Ins. Co. (Achieve)	D	\$154.66	\$177.86
Humana Ins. Co. (Value)	D	\$133.25	\$141.36
Lumico Life Ins. Co.	D	\$137.33	\$153.67
Manhattan Life Assurance Co. of America	D	\$131.00	\$148.92
Pan-American Life Ins. Co.	D	\$146.34	\$168.21
Philadelphia American Life	D	(1) \$144.59	(1) \$156.15
	D	(2) \$131.44	(2) \$141.95
(1) Price for Philadelphia American in Newark Zip Codes 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price for this plan outside Newark			
Royal Arcanum	D	\$138.07	\$158.78
The Capital Life Ins. Co.	D	\$143.47	\$164.99
Transamerica Life Ins. Co.	D	\$151.58	\$166.21
Union Security Ins. Co.	D	\$151.91	\$174.70
United American	D	\$169.00	\$194.00
United States Fire Ins. Co.	D	N/A	N/A
United World Life Ins. Co.	D	\$142.44	\$163.80

Premium increases can occur at any time during the calendar year with authorization from the N.J. Dept. of Banking and Insurance. Some companies may offer premium discounts. Some companies may charge a one time application fee (e.g.\$20/\$25). Questions about premiums, discounts, application fees, benefit packages, and eligibility for enrollment should be directed to the company.

Applicants applying during the first twelve-months of Medicare Part B or in guaranteed issue situations will pay the preferred rates (shown above).

**NOTE:** If applying for policy after your first twelve-months of Part B, the company may turn you down for coverage.

State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

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