

Understanding Medicare Supplement Quotes

Monthly Premium

Policy Name

\$118.57/mo.		Insurance Company XYZ																																													
HH Discount 7.0%	Parent: Company XYZ AM Best Rating: A- (Outlook Negative) Rate Type: Attained age	Plan: G S&P Rating: n/a Rating Class: n/a	Years in Market: 31 Effective Date: 03/01/2020																																												
Policy Fee \$25.00																																															
Age Increases		Increase History	Market Data																																												
<table><thead><tr><th>Age</th><th>Monthly Amount</th><th>Increase</th></tr></thead><tbody><tr><td>66</td><td>\$ 101.33 /mo</td><td>0.0%</td></tr><tr><td>67</td><td>\$ 101.33 /mo</td><td>0.0%</td></tr><tr><td>68</td><td>\$ 101.33 /mo</td><td>0.0%</td></tr><tr><td>69</td><td>\$ 105.17 /mo</td><td>3.8%</td></tr><tr><td>Average</td><td></td><td>0.9%</td></tr></tbody></table>	Age	Monthly Amount	Increase	66	\$ 101.33 /mo	0.0%	67	\$ 101.33 /mo	0.0%	68	\$ 101.33 /mo	0.0%	69	\$ 105.17 /mo	3.8%	Average		0.9%	<table><thead><tr><th>Date</th><th>Amount</th></tr></thead><tbody><tr><td>01/01/2020</td><td>0.0%</td></tr><tr><td>03/01/2020</td><td>6.0%</td></tr><tr><td>Average</td><td>3.0%</td></tr></tbody></table>	Date	Amount	01/01/2020	0.0%	03/01/2020	6.0%	Average	3.0%	<table><thead><tr><th></th><th>Year: 2018</th><th></th></tr><tr><th></th><th>National</th><th>State</th></tr></thead><tbody><tr><td>Lives</td><td>2,815</td><td>146</td></tr><tr><td>Premium</td><td>\$9,822,085</td><td>\$598,987</td></tr><tr><td>Loss Ratio</td><td>76.81%</td><td>82.10%</td></tr><tr><td>Market %</td><td>0.03%</td><td>0.14%</td></tr></tbody></table>			Year: 2018			National	State	Lives	2,815	146	Premium	\$9,822,085	\$598,987	Loss Ratio	76.81%	82.10%	Market %	0.03%	0.14%
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Age Increases: This is a projection of how much the rates may increase due to your age. Plans that increase premiums due to aging are rated as attained age. If the "Age Increases" column is blank, it means the plans rate type is either community rated or issue age rated. These do not increase by age, but can increase due to cost of living adjustments.

Increase History: This shows the cost of living adjustments the company has made. Each company applies rate increases differently. Some combine them and increase once a year. Some increase based on age then increase again for a cost of living adjustment. For specific information about increase history contact the plan directly or speak with a plan representative.

Lives: Number of people who have enrolled with this company.
Premium: Dollar amount of premiums paid by all enrollees.
Loss Ratio: The percentage of premium dollars spent on medical claims.
Market %: Percentage of enrollees who choose this company.

Market data is from the previous calendar year.

Supplement Definitions

AM Best Rating: This is a rating of the financial strength. A+ is superior. D is poor. Companies must pay to be rated by AM Best and S&P. If an n/a is listed, the company has chosen not to be rated or is too new to be rated.

Effective Date: This is the date the current monthly premium went into effect.

HH Discount: Household Discount may be offered to individual who have another member of their household eligible to purchase a supplement. Contact the company for their specific guidelines.

Policy Fee: This is a one time fee applied when the person completes their application.

Parent: This is the parent insurance company selling this policy

Plan: The coverage offered by this specific policy (*Plan G or Plan N for example*). See brochure entitled Medicare Supplement Fact Sheet for details of coverage options.

Rating Class: Some companies offer different rating classes with different monthly premiums. This can affect those who have to go through underwriting. Other companies may offer an "Innovative" option that may initially have a deductible for a set period of time.

Rate Type: Attained Age rates start out lower, but the premium increases with age. Issue Age rates start out higher, but never increase because of aging. Community Rated rates are the same for everyone who has the plan, age does not affect the premium.

S&P Rating: This is a rating of the financial strength. AAA is the highest rating.

Years in Market: Years the specified policy has been sold in Nebraska.

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Nebraska Medicare Supplement Companies - Contact Information

Company	Phone Number
AARP Medicare Supplement Plans, insured by UnitedHealthcare	1.888.378.0849
Ace Property and Casualty Insurance Company	1.215.640.1000
Aflac, underwritten by Teir One Insurance Company	1.866.990.2668
Allstate Health Solutions	1.855.224.6271
American Benefit Life Insurance Company	1.833.504.0331
American Financial Security Life Insurance Company	1.866.951.0686
Blue Cross and Blue Shield of Nebraska	1.800.422.2763
Cigna Health and Life Insurance Company	1.855.891.9368
Continental Life Insurance Co. of Brentwood, TN (Aetna)	1.800.358.8749
Elips Life Insurance Company – Lumico Medigap Solutions	1.855.774.4491
Everence Association Inc.	1.800.348.7468
Federal Life Insurance Company	1.800.960.1390
Globe Life and Accident Insurance Company	1.888.678.3403
Guarantee Trust Life Insurance Company	1.800.338.7452
Humana Insurance Company	1.800.457.4708
Humana Insurance Company (Achieve)	1.888.602.7443
LifeShield National Insurance Co.	1.800.851.5041
ManhattanLife Insurance and Annuity Company	1.800.877.7703
Medica Health Plans	1.877.704.7864
Medico Life and Health Insurance Company	1.800.228.6080
MedMutual Protect	1.800.654.9106
Nassau Life Insurance Company	1.800.420.5382
Old Surety Life Ins. Co.	1.800.272.5466
Omaha Supplemental Insurance Company	1.844.750.1658
Pekin Life Insurance Company	1.800.322.0160
Philadelphia American Life Insurance Company	1.877.417.7555
Physicians Select Insurance Company	1.800.325.6300
Royal Arcanum	1.912.421.4225
SBLI USA Life Insurance Company, Inc (Prosperity)	1.855.228.3771
State Farm Mutual Automobile Insurance Company	1.800.782.8332
State Mutual Insurance Company	1.877.872.5500
The American Home Life Insurance Company	1.800.876.0199
The Capitol Life Insurance Company	1.844.770.2400
Transamerica Life Insurance Company	1.800.591.4269
Union Security Insurance Company	1.833.552.0827
United American Insurance Company	1.800.331.2512
United States Fire Insurance Company (A Crum & Forster Company)	1.973.490.6600
Universal Fidelity Life Insurance Company	1.800.366.8354
USAA Life Insurance Company	1.800.531.8722
Washington National Insurance Company	1.800.621.3724
Wellcare (Centene)	1.800.877.8021
Wisconsin Physicians Service Insurance Corporation	1.800.236.1448

Updated: 08/07/2023