

MEDICARE INTERACTIVE RATE GUIDE

The Medicare interactive rate guide is a collaborative comparison tool to help you find the plan and company that are right for you. Select specific demographics and plan options that best fit you. You can also view premium increase history, download rates in Excel, and take screenshots of the rates. Click the ⓘ How to button in the guide to help you navigate.

Q WHAT IS PREMIUM TYPE?

A Premium type is how premium changes as you age. There are 3 premium types.

ATTAINED AGE—Premium is based on your age and will automatically increase as you get older. This is the most common premium type.

COMMUNITY-RATED—Premium is generally priced the same for everyone who has that Medicare Supplement plan. The age of the beneficiary does not affect the premium price.

ISSUE AGE—Premium is based on the age you were when you purchased the policy and will only increase when a rate increase is approved.

Q WHAT DOES EFFECTIVE DATE MEAN?

A Effective date is the date the shown premiums will be used. For premiums with an effective date before today, the premium shown is what you will pay. For premiums with a future effective date, the premium shown may be different than the premium you would be quoted.

Q WHY IS THE TABLE NOT SHOWING ANY INFORMATION?

A Make sure every filter has at least one option selected. If every filter has at least one selection made it may be that the premium you are searching for does not exist in this guide. Try adding selections to your search.

Note: the table may be missing if using internet explorer to view the tool. Try viewing the tool using a different browser.

Q WHY IS MY COMPANY OR A COMPANY I KNOW IS NOT LISTED IN THE GUIDE?

A Only companies that responded to a survey are included in this guide.

Q WHAT IS THE DIFFERENCE BETWEEN PLANS?

A Each plan offers different benefits. Review the Plan Benefit Table in the interactive tool.

If you want additional help choosing a plan that is right for you, call State Health Insurance Assistance Program (SHIP) at 1-800-551-3191 or visit dphhs.mt.gov/sltc/aging/ship.