

2024 Access Quote Tool

For broker use only — Non-Smoking



REGION 1 (Benewah, Bonner, Boundary, Kootenai, and Shoshone counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$85.70	\$107.58	\$137.25
	Rate Level 5	Acne, mild w/no medications	\$102.34	\$128.46	\$163.90
	Rate Level 9	Migraines, occasional w/generic meds	\$117.29	\$147.23	\$187.83
	Rate Level 15	Asthma, moderate	\$150.82	\$189.30	\$241.51
	Rate Level 20	Bipolar disorder	\$182.43	\$228.98	\$292.14
40	Rate Level 1	None	\$160.53	\$201.50	\$257.08
	Rate Level 5	Hypertension, w/one generic medication	\$191.71	\$240.61	\$306.99
	Rate Level 9	Back pain, w/physical therapy	\$219.71	\$275.77	\$351.84
	Rate Level 15	Diabetes and overweight	\$282.50	\$354.57	\$452.38
	Rate Level 20	Diabetes, hypertension, and overweight	\$341.72	\$428.90	\$547.22
55	Rate Level 1	None	\$264.36	\$331.80	\$423.33
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$315.69	\$396.23	\$505.53
	Rate Level 9	Prior knee replacement	\$361.81	\$454.11	\$579.38
	Rate Level 15	Rheumatoid arthritis	\$465.20	\$583.87	\$744.94
	Rate Level 20	Multiple sclerosis	\$562.72	\$706.28	\$901.11



Access rates can be lower than QHP rates²



ACA KCN Bronze 7500 rates are lower than Access rates



ACA KCN Silver Copay 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

¹Medical conditions and prescriptions listed are examples only.

Blue Cross of Idaho Underwriting Department receives the application and assigns a rate to each person on the plan based on:

- Height and weight
- Tobacco use
- Health history (as listed on the application)
- Blue Cross of Idaho claims history, if applicable
- Prescription drug history (may be accessed from a national database)

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REGION 2 (Clearwater, Idaho, Latah, Lewis, and Nez Perce counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$89.34	\$112.15	\$143.09
	Rate Level 5	Acne, mild w/no medications	\$106.69	\$133.93	\$170.87
	Rate Level 9	Migraines, occasional w/generic meds	\$122.28	\$153.49	\$195.82
	Rate Level 15	Asthma, moderate	\$157.23	\$197.35	\$251.78
	Rate Level 20	Bipolar disorder	\$190.19	\$238.72	\$304.57
40	Rate Level 1	None	\$167.36	\$210.07	\$268.01
	Rate Level 5	Hypertension, w/one generic medication	\$199.86	\$250.85	\$320.05
	Rate Level 9	Back pain, w/physical therapy	\$229.06	\$287.50	\$366.81
	Rate Level 15	Diabetes and overweight	\$294.51	\$369.65	\$471.63
	Rate Level 20	Diabetes, hypertension, and overweight	\$356.26	\$447.15	\$570.50
55	Rate Level 1	None	\$275.61	\$345.92	\$441.34
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$329.12	\$413.09	\$527.04
	Rate Level 9	Prior knee replacement	\$377.20	\$473.43	\$604.03
	Rate Level 15	Rheumatoid arthritis	\$484.99	\$608.72	\$776.64
	Rate Level 20	Multiple sclerosis	\$586.66	\$736.33	\$939.45



Access rates can be lower than QHP rates²



ACA CPN Bronze 7500 rates are lower than Access rates



ACA CPN Silver Copay 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

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- Height and weight
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- Blue Cross of Idaho claims history, if applicable
- Prescription drug history (may be accessed from a national database)

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REGION 3 (Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, and Washington counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$87.58	\$109.94	\$140.26
	Rate Level 5	Acne, mild w/no medications	\$104.58	\$131.28	\$167.49
	Rate Level 9	Migraines, occasional w/generic meds	\$119.87	\$150.46	\$191.95
	Rate Level 15	Asthma, moderate	\$154.13	\$193.45	\$246.81
	Rate Level 20	Bipolar disorder	\$186.43	\$234.00	\$298.55
40	Rate Level 1	None	\$164.05	\$205.92	\$262.72
	Rate Level 5	Hypertension, w/one generic medication	\$195.91	\$245.89	\$313.72
	Rate Level 9	Back pain, w/physical therapy	\$224.53	\$281.82	\$359.56
	Rate Level 15	Diabetes and overweight	\$288.69	\$362.35	\$462.31
	Rate Level 20	Diabetes, hypertension, and overweight	\$349.22	\$438.31	\$559.22
55	Rate Level 1	None	\$270.16	\$339.08	\$432.62
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$322.61	\$404.92	\$516.62
	Rate Level 9	Prior knee replacement	\$369.74	\$464.07	\$592.09
	Rate Level 15	Rheumatoid arthritis	\$475.40	\$596.68	\$761.29
	Rate Level 20	Multiple sclerosis	\$575.06	\$721.77	\$920.88



Access rates can be lower than QHP rates²



ACA IDID Bronze 7500 rates are lower than Access rates



ACA IDID Silver Copay 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

¹Medical conditions and prescriptions listed are examples only.

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- Height and weight
- Tobacco use
- Health history (as listed on the application)
- Blue Cross of Idaho claims history, if applicable
- Prescription drug history (may be accessed from a national database)

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REGION 4 (Bonneville, Butte, Clark, Custer, Fremont, Jefferson, Lemhi, Madison, and Teton counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$89.51	\$112.36	\$143.36
	Rate Level 5	Acne, mild w/no medications	\$106.89	\$134.18	\$171.19
	Rate Level 9	Migraines, occasional w/generic meds	\$122.51	\$153.78	\$196.19
	Rate Level 15	Asthma, moderate	\$157.53	\$197.72	\$252.25
	Rate Level 20	Bipolar disorder	\$190.55	\$239.16	\$305.14
40	Rate Level 1	None	\$167.67	\$210.46	\$268.51
	Rate Level 5	Hypertension, w/one generic medication	\$200.23	\$251.32	\$320.65
	Rate Level 9	Back pain, w/physical therapy	\$229.48	\$288.04	\$367.49
	Rate Level 15	Diabetes and overweight	\$295.06	\$370.34	\$472.51
	Rate Level 20	Diabetes, hypertension, and overweight	\$356.93	\$447.99	\$571.57
55	Rate Level 1	None	\$276.13	\$346.57	\$442.17
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$329.73	\$413.86	\$528.02
	Rate Level 9	Prior knee replacement	\$377.90	\$474.31	\$605.16
	Rate Level 15	Rheumatoid arthritis	\$485.90	\$609.85	\$778.09
	Rate Level 20	Multiple sclerosis	\$587.76	\$737.70	\$941.21



Access rates can be lower than QHP rates²



ACA MVN Bronze Connect 7500 rates are lower than Access rates



ACA MVN Silver Copay Connect 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

¹Medical conditions and prescriptions listed are examples only.

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- Height and weight
- Tobacco use
- Health history (as listed on the application)
- Blue Cross of Idaho claims history, if applicable
- Prescription drug history (may be accessed from a national database)

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REGION 5 (Blaine, Camas, Cassia, Gooding, Jerome, Lincoln, Minidoka, and Twin Falls counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$96.83	\$121.55	\$155.08
	Rate Level 5	Acne, mild w/no medications	\$115.63	\$145.15	\$185.19
	Rate Level 9	Migraines, occasional w/generic meds	\$132.53	\$166.35	\$212.23
	Rate Level 15	Asthma, moderate	\$170.41	\$213.88	\$272.88
	Rate Level 20	Bipolar disorder	\$206.13	\$258.72	\$330.09
40	Rate Level 1	None	\$181.38	\$227.67	\$290.47
	Rate Level 5	Hypertension, w/one generic medication	\$216.61	\$271.87	\$346.86
	Rate Level 9	Back pain, w/physical therapy	\$248.25	\$311.59	\$397.54
	Rate Level 15	Diabetes and overweight	\$319.19	\$400.62	\$511.14
	Rate Level 20	Diabetes, hypertension, and overweight	\$386.11	\$484.62	\$618.30
55	Rate Level 1	None	\$298.70	\$374.90	\$478.32
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$356.69	\$447.70	\$571.20
	Rate Level 9	Prior knee replacement	\$408.80	\$513.09	\$654.64
	Rate Level 15	Rheumatoid arthritis	\$525.62	\$659.72	\$841.71
	Rate Level 20	Multiple sclerosis	\$635.81	\$798.02	\$1,018.16



Access rates can be lower than QHP rates²



ACA SLHP Bronze Carepoint 7500 rates are lower than Access rates



ACA SLHP Silver Copay Carepoint 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

¹Medical conditions and prescriptions listed are examples only.

Blue Cross of Idaho Underwriting Department receives the application and assigns a rate to each person on the plan based on:

- Height and weight
- Tobacco use
- Health history (as listed on the application)
- Blue Cross of Idaho claims history, if applicable
- Prescription drug history (may be accessed from a national database)

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REGION 6 (Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, and Power counties)

Age	Underwriting Health Level	Medical Conditions ¹	Protector™	Safeguard™/Clarity™	Secure™
21	Rate Level 1	None	\$86.88	\$109.07	\$139.15
	Rate Level 5	Acne, mild w/no medications	\$103.76	\$130.24	\$166.16
	Rate Level 9	Migraines, occasional w/generic meds	\$118.92	\$149.26	\$190.43
	Rate Level 15	Asthma, moderate	\$152.90	\$191.92	\$244.85
	Rate Level 20	Bipolar disorder	\$184.95	\$232.14	\$296.19
40	Rate Level 1	None	\$162.75	\$204.29	\$260.63
	Rate Level 5	Hypertension, w/one generic medication	\$194.36	\$243.94	\$311.24
	Rate Level 9	Back pain, w/physical therapy	\$222.75	\$279.58	\$356.71
	Rate Level 15	Diabetes and overweight	\$286.41	\$359.48	\$458.64
	Rate Level 20	Diabetes, hypertension, and overweight	\$346.45	\$434.84	\$554.79
55	Rate Level 1	None	\$268.02	\$336.39	\$429.19
	Rate Level 5	Type II diabetes, controlled w/no complications, one generic medication	\$320.06	\$401.71	\$512.53
	Rate Level 9	Prior knee replacement	\$366.81	\$460.39	\$587.40
	Rate Level 15	Rheumatoid arthritis	\$471.64	\$591.96	\$755.25
	Rate Level 20	Multiple sclerosis	\$570.51	\$716.05	\$913.59



Access rates can be lower than QHP rates²



ACA PQA Bronze Connect 7300 rates are lower than Access rates



ACA PQA Silver Copay Connect 3500 rates are lower than Access rates

²Rate comparison does not take into account APTC reductions

¹Medical conditions and prescriptions listed are examples only.

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