

Individual Health Coverage (IHC)

HMO monthly rates



Effective March 1, 2014, through your AmeriHealth New Jersey 2014 anniversary date.

IHC basic plan rates

Age	Single		Parent and Child/ Children		Couple (rate based on the age of the older adult)			Family (rate based on the age of the older adult)		
	Male	Female	Male parent	Female parent	Male/ Female	Male/ Male	Female/ Female	Male/ Female	Male/ Male	Female/ Female
0-24	\$239	\$434	\$764	\$959	\$673	\$478	\$868	\$1,198	\$1,003	\$1,393
25-29	\$239	\$523	\$764	\$1,047	\$762	\$478	\$1,046	\$1,287	\$1,003	\$1,570
30-34	\$261	\$492	\$787	\$1,017	\$753	\$522	\$984	\$1,279	\$1,048	\$1,509
35-39	\$308	\$453	\$834	\$980	\$761	\$616	\$906	\$1,287	\$1,142	\$1,433
40-44	\$347	\$472	\$871	\$998	\$819	\$694	\$944	\$1,343	\$1,218	\$1,470
45-49	\$409	\$494	\$935	\$1,019	\$903	\$818	\$988	\$1,429	\$1,344	\$1,513
50-54	\$567	\$564	\$1,092	\$1,090	\$1,131	\$1,134	\$1,128	\$1,656	\$1,659	\$1,654
55-59	\$781	\$731	\$1,307	\$1,256	\$1,512	\$1,562	\$1,462	\$2,038	\$2,088	\$1,987
60-64	\$838	\$835	\$1,363	\$1,360	\$1,673	\$1,676	\$1,670	\$2,198	\$2,201	\$2,195
65-69	\$838	\$838	\$1,363	\$1,363	\$1,676	\$1,676	\$1,676	\$2,201	\$2,201	\$2,201
70+	\$838	\$838	\$1,363	\$1,363	\$1,676	\$1,676	\$1,676	\$2,201	\$2,201	\$2,201

IHC preferred plan rates

Age	Single		Parent and Child/ Children		Couple (rate based on the age of the older adult)			Family (rate based on the age of the older adult)		
	Male	Female	Male parent	Female parent	Male/ Female	Male/ Male	Female/ Female	Male/ Female	Male/ Male	Female/ Female
0-24	\$354	\$650	\$1,138	\$1,431	\$1,004	\$708	\$1,300	\$1,788	\$1,492	\$2,081
25-29	\$373	\$780	\$1,153	\$1,562	\$1,153	\$746	\$1,560	\$1,933	\$1,526	\$2,342
30-34	\$393	\$733	\$1,175	\$1,515	\$1,126	\$786	\$1,466	\$1,908	\$1,568	\$2,248
35-39	\$461	\$679	\$1,242	\$1,461	\$1,140	\$922	\$1,358	\$1,921	\$1,703	\$2,140
40-44	\$515	\$706	\$1,299	\$1,490	\$1,221	\$1,030	\$1,412	\$2,005	\$1,814	\$2,196
45-49	\$612	\$738	\$1,392	\$1,521	\$1,350	\$1,224	\$1,476	\$2,130	\$2,004	\$2,259
50-54	\$846	\$840	\$1,628	\$1,623	\$1,686	\$1,692	\$1,680	\$2,468	\$2,474	\$2,463
55-59	\$1,169	\$1,090	\$1,950	\$1,871	\$2,259	\$2,338	\$2,180	\$3,040	\$3,119	\$2,961
60-64	\$1,249	\$1,249	\$2,030	\$2,029	\$2,498	\$2,498	\$2,498	\$3,279	\$3,279	\$3,278
65-69	\$1,249	\$1,249	\$2,030	\$2,030	\$2,498	\$2,498	\$2,498	\$3,279	\$3,279	\$3,279
70+	\$1,249	\$1,249	\$2,030	\$2,030	\$2,498	\$2,498	\$2,498	\$3,279	\$3,279	\$3,279

IHC standard plan rates

Benefit Plan	Single	Parent and Child/ Children	Couple	Family
IHC 50	\$977	\$1,778	\$1,954	\$2,755
IHC 30/50	\$1,111	\$2,022	\$2,222	\$3,133
IHC 30	\$1,169	\$2,127	\$2,338	\$3,296
IHC 15	\$1,974	\$3,593	\$3,948	\$5,567

How to determine the age for IHC rates:

- For new policies, age is calculated based on the subscriber's age as of the last day of the month preceding the effective date of the policy.
- For the "Couple" and the "Family" tiers, the rate is based on the age of the older adult.
- Under most circumstances, changes from one age band to another for affected policyholders will take place on March 1 (or on March 15 for policies originally effective on the 15th of a month). In this case, the age is calculated based on the subscriber's age as of February 28.