

NJ Medicare Supplement Coverage for People Between Ages 50 and 65 on Medicare Due to Disability *March 2021*

Company	Plan	Female Preferred Rates	Male Preferred Rates
Accendo Insurance Company	D	\$151.44	\$174.18
Aetna Health Insurance Company	D	\$134.53	\$154.69
AARP United Healthcare	D	\$133.36	\$153.52
Americo Financial Life & Annuity	D	\$152.57	\$175.46
AmeriHealth Insurance Company of N.J.	D	\$161.17	\$161.17
Banker's Fidelity Life Insurance Company	D	\$141.09	\$158.02
Capital Life Insurance Company	D	\$136.70	\$157.20
Central States Health & Life Co. of Omaha	D	\$139.72	\$161.00
Cigna Health and Life Insurance Company	D	\$150.74	\$170.94
Colonial Penn Life	D	\$138.77	\$154.08
Federal Life Insurance Company	D	\$146.46	\$164.04
Horizon Blue Cross Blue Shield of N.J.	D	\$143.11	\$154.31
Humana Insurance Company (Achieve)	D	\$144.54	\$166.22
Humana Insurance Company (Value)	D	\$126.30	\$133.99
Lumico Life Insurance Company	D	\$134.67	\$150.67
National Guardian Life Insurance Company	D	\$144.29	\$165.93
National Health Insurance Company	D	\$133.76	\$153.79
Omaha Insurance Co.	D	\$134.90	\$155.14
Omaha Insurance Co. (Unisex)	D	\$145.60	\$145.60
Pan-American Life Ins. Co.	D	\$136.77	\$157.21
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			
Prosperity/SBLI USA Life Ins. Co., Inc.	D	\$117.94	\$132.50
Reserve National Life Ins. Co.	D		
Shenandoah Life Ins. Company	D	\$133.08	\$152.97
Supreme Council of the Royal Arcanum	D	\$159.96	\$173.61
Transamerica Life Insurance Company	D	\$154.67	\$169.60
Union Security Insurance Company	D		
United American	D	\$162.00	\$186.00
United States Fire Ins. Co.	D	\$134.67	\$154.67

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. So Applicants applying during the first 6-months of Medicare Part B or in guaranteed issue situations will pay the preferred rates (shown above).
If applying for policy after your first six-months of Part B, the company may turn you down for coverage, or charge higher rates based on your health.