

Medicare Rate Changes Report (State-Centric View)

Pricing Parameters Used: Age: 65, Gender: M, Tobacco Status: No

Rate Changes Effective June 2025

State	Carrier	Zip	Current Rate	Future Rate	Change	%
AK	UnitedHealthcare Ins Co (79413)					13.05%
						13.05%
		99501	\$158.16	\$178.80	\$20.64	13.05%
AL	Allstate Health Solutions (82538)					21.77%
						32.45%
		35004	\$162.31	\$214.98	\$52.67	32.45%
	UnitedHealthcare Ins Co (79413)	35401	\$149.61	\$198.16	\$48.55	32.45%
						11.09%
						11.09%
AR	UnitedHealthcare Ins Co (79413)					12.00%
						12.00%
		71601	\$206.25	\$231.00	\$24.75	12.00%
AZ	UnitedHealthcare Ins Co (79413)					21.34%
						21.34%
		85001	\$170.78	\$207.23	\$36.45	21.34%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
CA	Allstate Health Solutions (82538)					15.01%
						15.00%
		90001	\$269.01	\$309.36	\$40.35	15.00%
		91901	\$224.18	\$257.80	\$33.62	15.00%
		93201	\$206.24	\$237.18	\$30.94	15.00%
	UnitedHealthcare Ins Co (79413)					15.02%
		90001	\$173.20	\$199.12	\$25.92	14.97%
		91319	\$188.24	\$216.40	\$28.16	14.96%
		91701	\$167.60	\$192.88	\$25.28	15.08%
		91901	\$167.60	\$192.88	\$25.28	15.08%
		92328	\$157.36	\$181.04	\$23.68	15.05%
		93202	\$151.44	\$174.16	\$22.72	15.00%
		93401	\$151.44	\$174.16	\$22.72	15.00%
CO	Cigna Ins Co (65269)					13.82%
						9.00%
		80001	\$157.72	\$171.91	\$14.19	9.00%
		80301	\$143.59	\$156.51	\$12.92	9.00%
		80701	\$172.50	\$188.03	\$15.53	9.00%
	UnitedHealthcare Ins Co (79413)					17.43%
		80001	\$180.88	\$208.88	\$28.00	15.48%
		80011	\$187.28	\$216.24	\$28.96	15.46%
		80020	\$172.08	\$200.72	\$28.64	16.64%
		80101	\$162.64	\$198.64	\$36.00	22.13%
CT						15.98%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
DC	Humana Insurance Company (60052)					20.00%
		06001	\$240.54	\$288.65	\$48.11	20.00%
	UnitedHealthcare Ins Co (79413)					11.97%
		06001	\$263.25	\$294.75	\$31.50	11.97%
	UnitedHealthcare Ins Co (79413)					11.07%
		20001	\$148.82	\$165.29	\$16.47	11.07%
DE	UnitedHealthcare Ins Co (79413)					9.97%
		19701	\$165.14	\$181.61	\$16.47	9.97%
FL	UnitedHealthcare Ins Co (79413)					11.09%
		32003	\$215.16	\$239.05	\$23.89	11.10%
		32007	\$202.82	\$225.34	\$22.52	11.10%
		32099	\$220.49	\$244.96	\$24.47	11.10%
		33002	\$273.99	\$304.35	\$30.36	11.08%
GA	UnitedHealthcare Ins Co (79413)					11.06%
		30002	\$173.00	\$192.00	\$19.00	10.98%
		30011	\$165.00	\$183.25	\$18.25	11.06%
		30139	\$179.75	\$199.75	\$20.00	11.13%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
HI	UnitedHealthcare Ins Co (79413)					12.09%
		96701	\$154.80	\$173.52	\$18.72	12.09%
IA	UnitedHealthcare Ins Co (79413)					10.19%
		50001	\$149.80	\$165.06	\$15.26	10.19%
ID	Allstate Health Solutions (82538)					12.29%
		83201	\$223.19	\$249.98	\$26.79	12.00%
	UnitedHealthcare Ins Co (79413)					12.59%
		83201	\$210.50	\$237.00	\$26.50	12.59%
IL	UnitedHealthcare Ins Co (79413)					13.10%
		60002	\$166.51	\$188.32	\$21.81	13.10%
		60111	\$166.51	\$188.32	\$21.81	13.10%
IN	UnitedHealthcare Ins Co (79413)					16.16%
		46001	\$158.58	\$184.20	\$25.62	16.16%
KS						9.06%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
KY	UnitedHealthcare Ins Co (79413)	66002	\$185.42	\$202.22	\$16.80	9.06%
						15.85%
	UnitedHealthcare Ins Co (79413)	40003	\$160.87	\$181.30	\$20.43	12.70%
		40018	\$166.05	\$191.06	\$25.01	15.06%
		40111	\$170.17	\$203.87	\$33.70	19.80%
LA	UnitedHealthcare Ins Co (79413)					14.09%
						14.09%
		70001	\$177.95	\$202.96	\$25.01	14.05%
MD	Aetna Hlth Ins Co (72052)	70301	\$154.31	\$176.12	\$21.81	14.13%
						19.91%
						19.91%
ME	UnitedHealthcare Ins Co (79413)	20588	\$208.83	\$250.40	\$41.57	19.91%
						12.00%
						12.00%
MI	UnitedHealthcare Ins Co (79413)	03901	\$239.50	\$268.25	\$28.75	12.00%
						10.01%
						10.01%
						10.01%
		48001	\$158.58	\$174.59	\$16.01	10.10%
		48003	\$153.09	\$168.34	\$15.25	9.96%
		48897	\$148.36	\$163.15	\$14.79	9.97%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
MN	UnitedHealthcare Ins Co (79413)					8.02%
		55001	\$224.50	\$242.50	\$18.00	8.02%
MO	Allstate Health Solutions (82538)					17.40%
						19.90%
		63005	\$286.48	\$343.50	\$57.02	19.90%
		63401	\$268.85	\$322.36	\$53.51	19.90%
	UnitedHealthcare Ins Co (79413)	63601	\$253.43	\$303.86	\$50.43	19.90%
		63701	\$246.81	\$295.94	\$49.13	19.91%
						14.06%
MS	UnitedHealthcare Ins Co (79413)	63005	\$196.00	\$223.50	\$27.50	14.03%
		63010	\$213.50	\$243.50	\$30.00	14.05%
		63036	\$181.00	\$206.50	\$25.50	14.09%
MT	UnitedHealthcare Ins Co (79413)					9.05%
		38601	\$176.88	\$192.89	\$16.01	9.05%
NC	Aetna Hlth Ins Co (72052)					11.66%
		59001	\$170.16	\$190.00	\$19.84	11.66%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
		27006	\$138.78	\$173.51	\$34.73	25.03%
	UnitedHealthcare Ins Co (79413)					11.61%
		27006	\$148.51	\$165.75	\$17.24	11.61%
NE	UnitedHealthcare Ins Co (79413)					12.60% 12.60%
		68001	\$193.65	\$218.05	\$24.40	12.60%
NM	UnitedHealthcare Ins Co (79413)					12.64% 12.64%
		87001	\$144.43	\$162.72	\$18.29	12.66%
		87010	\$141.55	\$159.42	\$17.87	12.62%
NV	UnitedHealthcare Ins Co (79413)					14.34% 14.34%
		88901	\$195.18	\$216.53	\$21.35	10.94%
		89001	\$172.00	\$202.50	\$30.50	17.73%
OH	UnitedHealthcare Ins Co (79413)					14.02% 14.02%
		43001	\$156.60	\$178.56	\$21.96	14.02%
OK	Cigna National Health Ins Co (61727)					15.00% 15.00%
		73001	\$162.07	\$186.38	\$24.31	15.00%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
		73401	\$150.09	\$172.61	\$22.52	15.00%
OR						12.50%
	Cigna Hlth & Life Ins Co (67369)					12.50%
		97001	\$198.99	\$223.87	\$24.88	12.50%
		97301	\$187.65	\$211.11	\$23.46	12.50%
		97801	\$203.94	\$229.44	\$25.50	12.50%
PA						17.05%
	Aetna Hlth Ins Co (72052)					18.00%
		15001	\$178.85	\$211.00	\$32.15	17.98%
		15501	\$155.52	\$183.51	\$27.99	18.00%
		18901	\$192.84	\$227.58	\$34.74	18.01%
	UnitedHealthcare Ins Co (79413)					16.11%
		15001	\$155.38	\$183.74	\$28.36	18.25%
		15004	\$175.20	\$201.58	\$26.38	15.06%
		18039	\$187.71	\$215.92	\$28.21	15.03%
RI						11.53%
	UnitedHealthcare Ins Co (79413)					11.53%
		02801	\$158.73	\$177.03	\$18.30	11.53%
SD						25.17%
	UnitedHealthcare Ins Co (79413)					25.17%
		57001	\$164.83	\$206.31	\$41.48	25.17%
UT						16.76%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
VA	UnitedHealthcare Ins Co (79413)	84001	\$166.51	\$194.42	\$27.91	16.76%
						16.76%
VT	UnitedHealthcare Ins Co (79413)	20101	\$154.31	\$173.22	\$18.91	12.25%
						12.25%
WA	UnitedHealthcare Ins Co (79413)	05001	\$243.25	\$287.25	\$44.00	18.09%
						18.09%
WV	UnitedHealthcare Ins Co (79413)	98001	\$255.75	\$288.00	\$32.25	12.61%
						12.61%
WY	UnitedHealthcare Ins Co (79413)	24701	\$160.56	\$180.08	\$19.52	12.16%
						12.16%
	American Family Life Assur Co of Col (60380)	82001	\$140.17	\$165.40	\$25.23	18.00%
						18.00%
	UnitedHealthcare Ins Co (79413)	82001	\$175.66	\$193.20	\$17.54	9.99%
						9.99%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
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Average Rate Change for June 2025: 14.52%

Rate Changes Effective July 2025

State	Carrier	Zip	Current Rate	Future Rate	Change	%
MN	Allstate Health Solutions (82538)					11.89%
						11.89%
		55001	\$188.99	\$211.47	\$22.48	11.89%
		55007	\$208.08	\$232.83	\$24.75	11.89%
NM	Allstate Health Solutions (82538)					27.13%
						27.13%
		87001	\$119.32	\$151.69	\$32.37	27.13%
		87101	\$128.89	\$163.86	\$34.97	27.13%
TX	UnitedHealthcare Ins Co (79413)					15.02%
						15.02%
		73301	\$169.71	\$195.18	\$25.47	15.01%
		75001	\$176.12	\$202.65	\$26.53	15.06%
		75934	\$184.20	\$211.80	\$27.60	14.98%

Average Rate Change for July 2025: 17.58%

Rate Changes Effective August 2025

State	Carrier	Zip	Current Rate	Future Rate	Change	%
NJ						11.61%

State	Carrier	Zip	Current Rate	Future Rate	Change	%
PA	UnitedHealthcare Ins Co (79413)					11.61%
		07001	\$195.76	\$218.48	\$22.72	11.61%
	Allstate Health Solutions (AHL) (60534)					19.90%
		15501	\$134.05	\$160.72	\$26.67	19.90%

Average Rate Change for August 2025: 15.75%

Summary

Overall Average Rate Change: 14.76% Total Regions with Changes: 100 Total States: 44 Total Carriers: 9