

Albuquerque Metro, ZIP Codes 87000 – 87299

MEMBER	AGE	\$100 DEDUCTIBLE		\$250 DEDUCTIBLE		\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE	
		Male	Female	Male	Female	Male	Female	Male	Female
Adult	19-24	\$144	\$173	\$124	\$149	\$ 96	\$115	\$ 84	\$100
	25-29	164	197	141	170	110	132	95	114
	30-34	192	230	165	198	128	153	111	133
	35-39	232	279	200	239	155	186	135	161
	40-44	273	327	234	281	182	218	158	190
	45-49	317	381	273	327	212	254	184	221
	50-54	363	407	312	350	242	271	211	236
	55-59	409	409	351	351	273	273	237	237
	60-64	434	434	373	373	289	289	251	251
	65+	458	458	394	394	306	306	266	266
Each Dependent Child on Parent's Policy	0-24	113	113	97	97	76	76	66	66
Child-Only Policy (No Parent on Policy)	0-01	215	215	185	185	143	143	125	125
	02-06	101	101	87	87	67	67	59	59
	07-18	115	115	99	99	77	77	66	66

New Mexico Outside the Albuquerque Metro Area, ZIP Codes 87300 – 88499

MEMBER	AGE	\$100 DEDUCTIBLE		\$250 DEDUCTIBLE		\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE	
		Male	Female	Male	Female	Male	Female	Male	Female
Adult	19-24	\$159	\$190	\$137	\$164	\$106	\$127	\$ 92	\$110
	25-29	181	217	155	186	121	145	105	126
	30-34	211	253	181	218	141	169	122	147
	35-39	255	306	219	263	170	204	148	178
	40-44	300	360	258	309	200	240	174	208
	45-49	349	419	300	360	233	279	202	243
	50-54	400	448	344	385	267	299	232	259
	55-59	450	450	386	386	300	300	261	261
	60-64	477	477	410	410	318	318	277	277
	65+	504	504	433	433	336	336	292	292
Each Dependent Child on Parent's Policy	0-24	125	125	107	107	83	83	72	72
Child-Only Policy (No Parent on Policy)	0-01	236	236	203	203	158	158	137	137
	02-06	111	111	96	96	74	74	64	64
	07-18	126	126	108	108	84	84	73	73

Rates and Eligibility

- Depending on health status, an individual may be offered coverage at a rate that is 10% to 50% higher than the standard rates above.
- The rate for an applicant (and/or spouse and/or adult dependent child, if applicable) is increased by 10% if any tobacco product (cigarettes, cigars, chewing tobacco, pipe) was used during the twelve (12) consecutive months prior to the date of application. An adult's tobacco use does not affect rates for minor children.
- Family rate: For a given deductible, add up premium rates for each individual. To determine the correct age band, use what a person's age will be on the requested effective date of the policy. The dependent child rate is multiplied by the number of dependent children in the family to be covered. For a minor child applying for his/her own policy, use the appropriate "Child-Only Policy" age band (bottom three rows of table).
- A dependent child must be unmarried and *under* age 25. There are no extensions for students. A child loses dependent status when turning age 25, but can transfer to his/her own policy.
- A child-only policy has no parent on the policy. Submit an application and fee for each child; each child gets own policy.

Area Rating

- BlueDirect is area-rated to reflect variations in medical costs throughout the state. The two rating areas are designated as 1) Albuquerque Metro, and 2) New Mexico Outside the Albuquerque Metro Area. Also refer to the ZIP Codes at the top of each table.