

Albuquerque Metro, ZIP Codes 87000 – 87299

MEMBER	AGE	\$250 DEDUCTIBLE		\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$2,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Adult	19-24	\$ 98	\$117	\$ 81	\$ 98	\$ 71	\$ 85	\$ 57	\$ 68	\$ 40	\$ 48
	25-29	111	134	93	111	81	97	65	78	45	54
	30-34	130	156	108	130	94	113	75	90	53	63
	35-39	157	189	131	157	114	136	91	110	64	77
	40-44	185	221	154	184	134	160	107	129	75	90
	45-49	215	258	179	215	155	187	125	150	87	105
	50-54	246	276	205	229	178	199	143	160	100	112
	55-59	277	277	231	231	200	200	161	161	112	112
	60-64	294	294	245	245	213	213	171	171	119	119
65+	310	310	258	258	225	225	180	180	126	126	
Each Dependent Child on Parent's Policy	0-24	77	77	64	64	55	55	45	45	31	31
Child-Only Policy (No Parent on Policy)	0-01	146	146	121	121	105	105	84	84	59	59
	02-06	68	68	57	57	50	50	40	40	28	28
	07-18	78	78	65	65	56	56	45	45	32	32

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

MEMBER	AGE	\$250 DEDUCTIBLE		\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE		\$2,000 DEDUCTIBLE		\$5,000 DEDUCTIBLE	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Adult	19-24	\$108	\$129	\$ 90	\$107	\$ 78	\$ 93	\$ 62	\$ 75	\$ 44	\$ 52
	25-29	122	147	102	122	89	106	71	85	50	60
	30-34	143	171	119	143	103	124	83	100	58	70
	35-39	173	208	144	173	125	150	100	120	70	84
	40-44	203	244	169	203	147	176	118	141	82	99
	45-49	236	284	197	236	171	205	137	165	96	115
	50-54	271	303	225	252	196	219	157	176	110	123
	55-59	305	305	254	254	220	220	177	177	124	124
	60-64	323	323	269	269	234	234	188	188	131	131
65+	341	341	284	284	247	247	198	198	139	139	
Each Dependent Child on Parent's Policy	0-24	84	84	70	70	61	61	49	49	34	34
Child-Only Policy (No Parent on Policy)	0-01	160	160	133	133	116	116	93	93	65	65
	02-06	75	75	63	63	54	54	44	44	31	31
	07-18	85	85	71	71	62	62	50	50	35	35

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.