

Idaho ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 1

Counties: Benewah, Bonner, Boundary, Kootenai, Shoshone



Age	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
0-14	\$377.70	\$364.12	\$356.82	\$350.54	\$345.18	\$238.64	\$236.26	\$257.35
15	\$411.27	\$396.49	\$388.53	\$381.70	\$375.86	\$259.86	\$257.26	\$280.22
16	\$424.11	\$408.86	\$400.66	\$393.62	\$387.59	\$267.97	\$265.29	\$288.97
17	\$436.95	\$421.24	\$412.79	\$405.53	\$399.33	\$276.08	\$273.32	\$297.72
18	\$450.77	\$434.57	\$425.85	\$418.36	\$411.96	\$284.81	\$281.97	\$307.14
19	\$464.60	\$447.89	\$438.91	\$431.19	\$424.59	\$293.55	\$290.62	\$316.56
20	\$478.91	\$461.70	\$452.43	\$444.48	\$437.68	\$302.59	\$299.58	\$326.31
21	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
22	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
23	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
24	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
25	\$570.05	\$549.56	\$538.53	\$529.06	\$520.97	\$360.18	\$356.59	\$388.41
26	\$581.41	\$560.51	\$549.26	\$539.60	\$531.34	\$367.35	\$363.68	\$396.15
27	\$595.04	\$573.64	\$562.14	\$552.25	\$543.80	\$375.96	\$372.22	\$405.43
28	\$617.18	\$594.99	\$583.06	\$572.80	\$564.04	\$389.95	\$386.06	\$420.52
29	\$635.35	\$612.51	\$600.21	\$589.66	\$580.64	\$401.44	\$397.42	\$432.89
30	\$644.43	\$621.26	\$608.79	\$598.10	\$588.94	\$407.18	\$403.10	\$439.09
31	\$658.06	\$634.40	\$621.67	\$610.74	\$601.40	\$415.78	\$411.64	\$448.37
32	\$671.69	\$647.54	\$634.54	\$623.39	\$613.85	\$424.39	\$420.16	\$457.65
33	\$680.20	\$655.75	\$642.59	\$631.29	\$621.64	\$429.77	\$425.48	\$463.46
34	\$689.28	\$664.50	\$651.17	\$639.73	\$629.94	\$435.51	\$431.16	\$469.64
35	\$693.82	\$668.88	\$655.46	\$643.94	\$634.09	\$438.39	\$434.01	\$472.74
36	\$698.37	\$673.26	\$659.76	\$648.16	\$638.25	\$441.25	\$436.85	\$475.84
37	\$702.91	\$677.64	\$664.05	\$652.37	\$642.39	\$444.13	\$439.70	\$478.94
38	\$707.45	\$682.03	\$668.34	\$656.59	\$646.54	\$446.99	\$442.54	\$482.03
39	\$716.54	\$690.78	\$676.92	\$665.02	\$654.84	\$452.73	\$448.22	\$488.22
40	\$725.62	\$699.54	\$685.50	\$673.45	\$663.14	\$458.48	\$453.90	\$494.40
41	\$739.25	\$712.67	\$698.38	\$686.10	\$675.60	\$467.08	\$462.42	\$503.70
42	\$752.31	\$725.27	\$710.72	\$698.22	\$687.53	\$475.34	\$470.59	\$512.58
43	\$770.48	\$742.78	\$727.88	\$715.08	\$704.14	\$486.81	\$481.96	\$524.97
44	\$793.20	\$764.68	\$749.34	\$736.16	\$724.90	\$501.17	\$496.16	\$540.44
45	\$819.88	\$790.40	\$774.54	\$760.93	\$749.29	\$518.02	\$512.86	\$558.63
46	\$851.67	\$821.05	\$804.58	\$790.44	\$778.34	\$538.11	\$532.74	\$580.29
47	\$887.44	\$855.54	\$838.38	\$823.64	\$811.03	\$560.71	\$555.12	\$604.67
48	\$928.32	\$894.95	\$877.00	\$861.58	\$848.40	\$586.54	\$580.70	\$632.52
49	\$968.64	\$933.81	\$915.07	\$898.98	\$885.23	\$612.01	\$605.91	\$659.98
50	\$1,014.07	\$977.60	\$957.99	\$941.14	\$926.75	\$640.72	\$634.32	\$690.94
51	\$1,058.92	\$1,020.84	\$1,000.37	\$982.77	\$967.74	\$669.05	\$662.38	\$721.49
52	\$1,108.31	\$1,068.46	\$1,047.04	\$1,028.62	\$1,012.88	\$700.26	\$693.28	\$755.15
53	\$1,158.28	\$1,116.63	\$1,094.23	\$1,074.99	\$1,058.55	\$731.83	\$724.54	\$789.19
54	\$1,212.22	\$1,168.64	\$1,145.19	\$1,125.05	\$1,107.85	\$765.92	\$758.28	\$825.95
55	\$1,266.16	\$1,220.64	\$1,196.14	\$1,175.11	\$1,157.14	\$799.99	\$792.02	\$862.70
56	\$1,324.63	\$1,277.01	\$1,251.39	\$1,229.39	\$1,210.59	\$836.95	\$828.60	\$902.55
57	\$1,383.69	\$1,333.94	\$1,307.18	\$1,284.19	\$1,264.55	\$874.26	\$865.54	\$942.78
58	\$1,446.71	\$1,394.70	\$1,366.72	\$1,342.69	\$1,322.15	\$914.08	\$904.96	\$985.72
59	\$1,477.94	\$1,424.81	\$1,396.22	\$1,371.67	\$1,350.68	\$933.81	\$924.49	\$1,007.00
60	\$1,540.96	\$1,485.57	\$1,455.76	\$1,430.16	\$1,408.29	\$973.63	\$963.93	\$1,049.95
61	\$1,595.47	\$1,538.11	\$1,507.25	\$1,480.75	\$1,458.10	\$1,008.07	\$998.01	\$1,087.08
62	\$1,631.25	\$1,572.60	\$1,541.04	\$1,513.95	\$1,490.79	\$1,030.67	\$1,020.39	\$1,111.46
63	\$1,676.10	\$1,615.84	\$1,583.42	\$1,555.58	\$1,531.78	\$1,059.01	\$1,048.45	\$1,142.01
64+	\$1,703.34	\$1,642.11	\$1,609.17	\$1,580.88	\$1,556.69	\$1,076.22	\$1,065.48	\$1,160.58

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Tobacco Users

Rating Area 2

Counties: Clearwater, Idaho, Latah, Lewis, Nez Perce



Age	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
0-14	\$377.70	\$364.12	\$356.82	\$350.54	\$345.18	\$238.64	\$236.26	\$257.35
15	\$411.27	\$396.49	\$388.53	\$381.70	\$375.86	\$259.86	\$257.26	\$280.22
16	\$424.11	\$408.86	\$400.66	\$393.62	\$387.59	\$267.97	\$265.29	\$288.97
17	\$436.95	\$421.24	\$412.79	\$405.53	\$399.33	\$276.08	\$273.32	\$297.72
18	\$450.77	\$434.57	\$425.85	\$418.36	\$411.96	\$284.81	\$281.97	\$307.14
19	\$464.60	\$447.89	\$438.91	\$431.19	\$424.59	\$293.55	\$290.62	\$316.56
20	\$478.91	\$461.70	\$452.43	\$444.48	\$437.68	\$302.59	\$299.58	\$326.31
21	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
22	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
23	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
24	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
25	\$570.05	\$549.56	\$538.53	\$529.06	\$520.97	\$360.18	\$356.59	\$388.41
26	\$581.41	\$560.51	\$549.26	\$539.60	\$531.34	\$367.35	\$363.68	\$396.15
27	\$595.04	\$573.64	\$562.14	\$552.25	\$543.80	\$375.96	\$372.22	\$405.43
28	\$617.18	\$594.99	\$583.06	\$572.80	\$564.04	\$389.95	\$386.06	\$420.52
29	\$635.35	\$612.51	\$600.21	\$589.66	\$580.64	\$401.44	\$397.42	\$432.89
30	\$644.43	\$621.26	\$608.79	\$598.10	\$588.94	\$407.18	\$403.10	\$439.09
31	\$658.06	\$634.40	\$621.67	\$610.74	\$601.40	\$415.78	\$411.64	\$448.37
32	\$671.69	\$647.54	\$634.54	\$623.39	\$613.85	\$424.39	\$420.16	\$457.65
33	\$680.20	\$655.75	\$642.59	\$631.29	\$621.64	\$429.77	\$425.48	\$463.46
34	\$689.28	\$664.50	\$651.17	\$639.73	\$629.94	\$435.51	\$431.16	\$469.64
35	\$693.82	\$668.88	\$655.46	\$643.94	\$634.09	\$438.39	\$434.01	\$472.74
36	\$698.37	\$673.26	\$659.76	\$648.16	\$638.25	\$441.25	\$436.85	\$475.84
37	\$702.91	\$677.64	\$664.05	\$652.37	\$642.39	\$444.13	\$439.70	\$478.94
38	\$707.45	\$682.03	\$668.34	\$656.59	\$646.54	\$446.99	\$442.54	\$482.03
39	\$716.54	\$690.78	\$676.92	\$665.02	\$654.84	\$452.73	\$448.22	\$488.22
40	\$725.62	\$699.54	\$685.50	\$673.45	\$663.14	\$458.48	\$453.90	\$494.40
41	\$739.25	\$712.67	\$698.38	\$686.10	\$675.60	\$467.08	\$462.42	\$503.70
42	\$752.31	\$725.27	\$710.72	\$698.22	\$687.53	\$475.34	\$470.59	\$512.58
43	\$770.48	\$742.78	\$727.88	\$715.08	\$704.14	\$486.81	\$481.96	\$524.97
44	\$793.20	\$764.68	\$749.34	\$736.16	\$724.90	\$501.17	\$496.16	\$540.44
45	\$819.88	\$790.40	\$774.54	\$760.93	\$749.29	\$518.02	\$512.86	\$558.63
46	\$851.67	\$821.05	\$804.58	\$790.44	\$778.34	\$538.11	\$532.74	\$580.29
47	\$887.44	\$855.54	\$838.38	\$823.64	\$811.03	\$560.71	\$555.12	\$604.67
48	\$928.32	\$894.95	\$877.00	\$861.58	\$848.40	\$586.54	\$580.70	\$632.52
49	\$968.64	\$933.81	\$915.07	\$898.98	\$885.23	\$612.01	\$605.91	\$659.98
50	\$1,014.07	\$977.60	\$957.99	\$941.14	\$926.75	\$640.72	\$634.32	\$690.94
51	\$1,058.92	\$1,020.84	\$1,000.37	\$982.77	\$967.74	\$669.05	\$662.38	\$721.49
52	\$1,108.31	\$1,068.46	\$1,047.04	\$1,028.62	\$1,012.88	\$700.26	\$693.28	\$755.15
53	\$1,158.28	\$1,116.63	\$1,094.23	\$1,074.99	\$1,058.55	\$731.83	\$724.54	\$789.19
54	\$1,212.22	\$1,168.64	\$1,145.19	\$1,125.05	\$1,107.85	\$765.92	\$758.28	\$825.95
55	\$1,266.16	\$1,220.64	\$1,196.14	\$1,175.11	\$1,157.14	\$799.99	\$792.02	\$862.70
56	\$1,324.63	\$1,277.01	\$1,251.39	\$1,229.39	\$1,210.59	\$836.95	\$828.60	\$902.55
57	\$1,383.69	\$1,333.94	\$1,307.18	\$1,284.19	\$1,264.55	\$874.26	\$865.54	\$942.78
58	\$1,446.71	\$1,394.70	\$1,366.72	\$1,342.69	\$1,322.15	\$914.08	\$904.96	\$985.72
59	\$1,477.94	\$1,424.81	\$1,396.22	\$1,371.67	\$1,350.68	\$933.81	\$924.49	\$1,007.00
60	\$1,540.96	\$1,485.57	\$1,455.76	\$1,430.16	\$1,408.29	\$973.63	\$963.93	\$1,049.95
61	\$1,595.47	\$1,538.11	\$1,507.25	\$1,480.75	\$1,458.10	\$1,008.07	\$998.01	\$1,087.08
62	\$1,631.25	\$1,572.60	\$1,541.04	\$1,513.95	\$1,490.79	\$1,030.67	\$1,020.39	\$1,111.46
63	\$1,676.10	\$1,615.84	\$1,583.42	\$1,555.58	\$1,531.78	\$1,059.01	\$1,048.45	\$1,142.01
64+	\$1,703.34	\$1,642.11	\$1,609.17	\$1,580.88	\$1,556.69	\$1,076.22	\$1,065.48	\$1,160.58

Idaho ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 3

Counties: Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Washington



Age	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
0-14	\$316.36	\$304.99	\$298.87	\$293.62	\$289.13	\$199.89	\$197.90	\$215.56
15	\$344.49	\$332.10	\$325.44	\$319.72	\$314.83	\$217.66	\$215.49	\$234.72
16	\$355.24	\$342.47	\$335.60	\$329.70	\$324.65	\$224.45	\$222.21	\$242.04
17	\$365.99	\$352.83	\$345.75	\$339.67	\$334.48	\$231.24	\$228.94	\$249.37
18	\$377.57	\$364.00	\$356.69	\$350.42	\$345.06	\$238.56	\$236.18	\$257.26
19	\$389.15	\$375.16	\$367.63	\$361.17	\$355.64	\$245.88	\$243.43	\$265.15
20	\$401.14	\$386.72	\$378.96	\$372.30	\$366.60	\$253.45	\$250.93	\$273.32
21	\$475.58	\$458.48	\$449.28	\$441.38	\$434.63	\$300.48	\$297.49	\$324.03
22	\$475.58	\$458.48	\$449.28	\$441.38	\$434.63	\$300.48	\$297.49	\$324.03
23	\$475.58	\$458.48	\$449.28	\$441.38	\$434.63	\$300.48	\$297.49	\$324.03
24	\$475.58	\$458.48	\$449.28	\$441.38	\$434.63	\$300.48	\$297.49	\$324.03
25	\$477.48	\$460.32	\$451.08	\$443.15	\$436.36	\$301.69	\$298.67	\$325.33
26	\$486.99	\$469.48	\$460.06	\$451.97	\$445.06	\$307.69	\$304.63	\$331.82
27	\$498.41	\$480.49	\$470.85	\$462.57	\$455.49	\$314.91	\$311.76	\$339.59
28	\$516.95	\$498.37	\$488.37	\$479.78	\$472.44	\$326.63	\$323.36	\$352.23
29	\$532.17	\$513.03	\$502.74	\$493.91	\$486.35	\$336.24	\$332.89	\$362.59
30	\$539.78	\$520.37	\$509.93	\$500.97	\$493.30	\$341.05	\$337.65	\$367.78
31	\$551.19	\$531.38	\$520.72	\$511.56	\$503.73	\$348.26	\$344.79	\$375.56
32	\$562.61	\$542.38	\$531.50	\$522.15	\$514.16	\$355.47	\$351.93	\$383.34
33	\$569.74	\$549.26	\$538.24	\$528.78	\$520.68	\$359.98	\$356.39	\$388.19
34	\$577.35	\$556.60	\$545.43	\$535.84	\$527.64	\$364.79	\$361.15	\$393.38
35	\$581.16	\$560.26	\$549.02	\$539.37	\$531.11	\$367.19	\$363.53	\$395.97
36	\$584.95	\$563.93	\$552.62	\$542.90	\$534.60	\$369.59	\$365.91	\$398.56
37	\$588.76	\$567.60	\$556.20	\$546.43	\$538.07	\$372.00	\$368.29	\$401.16
38	\$592.57	\$571.27	\$559.80	\$549.96	\$541.54	\$374.40	\$370.66	\$403.75
39	\$600.18	\$578.59	\$566.99	\$557.02	\$548.50	\$379.21	\$375.42	\$408.94
40	\$607.79	\$585.93	\$574.18	\$564.08	\$555.46	\$384.01	\$380.19	\$414.12
41	\$619.20	\$596.94	\$584.97	\$574.67	\$565.89	\$391.23	\$387.33	\$421.90
42	\$630.14	\$607.48	\$595.29	\$584.83	\$575.88	\$398.14	\$394.17	\$429.35
43	\$645.36	\$622.16	\$609.68	\$598.95	\$589.80	\$407.76	\$403.69	\$439.72
44	\$664.38	\$640.50	\$627.64	\$616.61	\$607.17	\$419.78	\$415.59	\$452.68
45	\$686.73	\$662.04	\$648.77	\$637.36	\$627.61	\$433.90	\$429.57	\$467.91
46	\$713.36	\$687.72	\$673.92	\$662.07	\$651.94	\$450.73	\$446.23	\$486.05
47	\$743.33	\$716.61	\$702.23	\$689.88	\$679.32	\$469.66	\$464.97	\$506.47
48	\$777.57	\$749.61	\$734.58	\$721.65	\$710.61	\$491.30	\$486.39	\$529.80
49	\$811.33	\$782.17	\$766.47	\$752.99	\$741.48	\$512.63	\$507.51	\$552.81
50	\$849.39	\$818.84	\$802.42	\$788.31	\$776.25	\$536.67	\$531.32	\$578.73
51	\$886.96	\$855.07	\$837.91	\$823.18	\$810.58	\$560.40	\$554.81	\$604.33
52	\$928.33	\$894.95	\$877.00	\$861.58	\$848.40	\$586.55	\$580.70	\$632.52
53	\$970.18	\$935.30	\$916.53	\$900.42	\$886.65	\$612.99	\$606.87	\$661.04
54	\$1,015.36	\$978.85	\$959.22	\$942.35	\$927.93	\$641.53	\$635.14	\$691.82
55	\$1,060.54	\$1,022.41	\$1,001.90	\$984.28	\$969.23	\$670.09	\$663.40	\$722.60
56	\$1,109.53	\$1,069.63	\$1,048.17	\$1,029.74	\$1,014.00	\$701.04	\$694.04	\$755.98
57	\$1,158.99	\$1,117.31	\$1,094.90	\$1,075.65	\$1,059.19	\$732.28	\$724.98	\$789.68
58	\$1,211.77	\$1,168.21	\$1,144.77	\$1,124.64	\$1,107.43	\$765.64	\$758.01	\$825.65
59	\$1,237.94	\$1,193.43	\$1,169.49	\$1,148.91	\$1,131.34	\$782.17	\$774.36	\$843.47
60	\$1,290.72	\$1,244.32	\$1,219.35	\$1,197.92	\$1,179.58	\$815.52	\$807.39	\$879.43
61	\$1,336.38	\$1,288.33	\$1,262.49	\$1,240.28	\$1,221.32	\$844.37	\$835.94	\$910.54
62	\$1,366.34	\$1,317.22	\$1,290.79	\$1,268.09	\$1,248.70	\$863.30	\$854.69	\$930.97
63	\$1,403.92	\$1,353.44	\$1,326.28	\$1,302.96	\$1,283.03	\$887.04	\$878.19	\$956.57
64+	\$1,426.74	\$1,375.44	\$1,347.84	\$1,324.14	\$1,303.89	\$901.44	\$892.46	\$972.09

Idaho ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 4

Counties: Bonneville, Fremont, Jefferson, Madison, Teton



Age	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
0-14	\$377.70	\$364.12	\$356.82	\$350.54	\$345.18	\$238.64	\$236.26	\$257.35
15	\$411.27	\$396.49	\$388.53	\$381.70	\$375.86	\$259.86	\$257.26	\$280.22
16	\$424.11	\$408.86	\$400.66	\$393.62	\$387.59	\$267.97	\$265.29	\$288.97
17	\$436.95	\$421.24	\$412.79	\$405.53	\$399.33	\$276.08	\$273.32	\$297.72
18	\$450.77	\$434.57	\$425.85	\$418.36	\$411.96	\$284.81	\$281.97	\$307.14
19	\$464.60	\$447.89	\$438.91	\$431.19	\$424.59	\$293.55	\$290.62	\$316.56
20	\$478.91	\$461.70	\$452.43	\$444.48	\$437.68	\$302.59	\$299.58	\$326.31
21	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
22	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
23	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
24	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
25	\$570.05	\$549.56	\$538.53	\$529.06	\$520.97	\$360.18	\$356.59	\$388.41
26	\$581.41	\$560.51	\$549.26	\$539.60	\$531.34	\$367.35	\$363.68	\$396.15
27	\$595.04	\$573.64	\$562.14	\$552.25	\$543.80	\$375.96	\$372.22	\$405.43
28	\$617.18	\$594.99	\$583.06	\$572.80	\$564.04	\$389.95	\$386.06	\$420.52
29	\$635.35	\$612.51	\$600.21	\$589.66	\$580.64	\$401.44	\$397.42	\$432.89
30	\$644.43	\$621.26	\$608.79	\$598.10	\$588.94	\$407.18	\$403.10	\$439.09
31	\$658.06	\$634.40	\$621.67	\$610.74	\$601.40	\$415.78	\$411.64	\$448.37
32	\$671.69	\$647.54	\$634.54	\$623.39	\$613.85	\$424.39	\$420.16	\$457.65
33	\$680.20	\$655.75	\$642.59	\$631.29	\$621.64	\$429.77	\$425.48	\$463.46
34	\$689.28	\$664.50	\$651.17	\$639.73	\$629.94	\$435.51	\$431.16	\$469.64
35	\$693.82	\$668.88	\$655.46	\$643.94	\$634.09	\$438.39	\$434.01	\$472.74
36	\$698.37	\$673.26	\$659.76	\$648.16	\$638.25	\$441.25	\$436.85	\$475.84
37	\$702.91	\$677.64	\$664.05	\$652.37	\$642.39	\$444.13	\$439.70	\$478.94
38	\$707.45	\$682.03	\$668.34	\$656.59	\$646.54	\$446.99	\$442.54	\$482.03
39	\$716.54	\$690.78	\$676.92	\$665.02	\$654.84	\$452.73	\$448.22	\$488.22
40	\$725.62	\$699.54	\$685.50	\$673.45	\$663.14	\$458.48	\$453.90	\$494.40
41	\$739.25	\$712.67	\$698.38	\$686.10	\$675.60	\$467.08	\$462.42	\$503.70
42	\$752.31	\$725.27	\$710.72	\$698.22	\$687.53	\$475.34	\$470.59	\$512.58
43	\$770.48	\$742.78	\$727.88	\$715.08	\$704.14	\$486.81	\$481.96	\$524.97
44	\$793.20	\$764.68	\$749.34	\$736.16	\$724.90	\$501.17	\$496.16	\$540.44
45	\$819.88	\$790.40	\$774.54	\$760.93	\$749.29	\$518.02	\$512.86	\$558.63
46	\$851.67	\$821.05	\$804.58	\$790.44	\$778.34	\$538.11	\$532.74	\$580.29
47	\$887.44	\$855.54	\$838.38	\$823.64	\$811.03	\$560.71	\$555.12	\$604.67
48	\$928.32	\$894.95	\$877.00	\$861.58	\$848.40	\$586.54	\$580.70	\$632.52
49	\$968.64	\$933.81	\$915.07	\$898.98	\$885.23	\$612.01	\$605.91	\$659.98
50	\$1,014.07	\$977.60	\$957.99	\$941.14	\$926.75	\$640.72	\$634.32	\$690.94
51	\$1,058.92	\$1,020.84	\$1,000.37	\$982.77	\$967.74	\$669.05	\$662.38	\$721.49
52	\$1,108.31	\$1,068.46	\$1,047.04	\$1,028.62	\$1,012.88	\$700.26	\$693.28	\$755.15
53	\$1,158.28	\$1,116.63	\$1,094.23	\$1,074.99	\$1,058.55	\$731.83	\$724.54	\$789.19
54	\$1,212.22	\$1,168.64	\$1,145.19	\$1,125.05	\$1,107.85	\$765.92	\$758.28	\$825.95
55	\$1,266.16	\$1,220.64	\$1,196.14	\$1,175.11	\$1,157.14	\$799.99	\$792.02	\$862.70
56	\$1,324.63	\$1,277.01	\$1,251.39	\$1,229.39	\$1,210.59	\$836.95	\$828.60	\$902.55
57	\$1,383.69	\$1,333.94	\$1,307.18	\$1,284.19	\$1,264.55	\$874.26	\$865.54	\$942.78
58	\$1,446.71	\$1,394.70	\$1,366.72	\$1,342.69	\$1,322.15	\$914.08	\$904.96	\$985.72
59	\$1,477.94	\$1,424.81	\$1,396.22	\$1,371.67	\$1,350.68	\$933.81	\$924.49	\$1,007.00
60	\$1,540.96	\$1,485.57	\$1,455.76	\$1,430.16	\$1,408.29	\$973.63	\$963.93	\$1,049.95
61	\$1,595.47	\$1,538.11	\$1,507.25	\$1,480.75	\$1,458.10	\$1,008.07	\$998.01	\$1,087.08
62	\$1,631.25	\$1,572.60	\$1,541.04	\$1,513.95	\$1,490.79	\$1,030.67	\$1,020.39	\$1,111.46
63	\$1,676.10	\$1,615.84	\$1,583.42	\$1,555.58	\$1,531.78	\$1,059.01	\$1,048.45	\$1,142.01
64+	\$1,703.34	\$1,642.11	\$1,609.17	\$1,580.88	\$1,556.69	\$1,076.22	\$1,065.48	\$1,160.58

Idaho ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 5

Counties: Cassia, Minidoka



	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
Age								
0-14	\$377.70	\$364.12	\$356.82	\$350.54	\$345.18	\$238.64	\$236.26	\$257.35
15	\$411.27	\$396.49	\$388.53	\$381.70	\$375.86	\$259.86	\$257.26	\$280.22
16	\$424.11	\$408.86	\$400.66	\$393.62	\$387.59	\$267.97	\$265.29	\$288.97
17	\$436.95	\$421.24	\$412.79	\$405.53	\$399.33	\$276.08	\$273.32	\$297.72
18	\$450.77	\$434.57	\$425.85	\$418.36	\$411.96	\$284.81	\$281.97	\$307.14
19	\$464.60	\$447.89	\$438.91	\$431.19	\$424.59	\$293.55	\$290.62	\$316.56
20	\$478.91	\$461.70	\$452.43	\$444.48	\$437.68	\$302.59	\$299.58	\$326.31
21	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
22	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
23	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
24	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
25	\$570.05	\$549.56	\$538.53	\$529.06	\$520.97	\$360.18	\$356.59	\$388.41
26	\$581.41	\$560.51	\$549.26	\$539.60	\$531.34	\$367.35	\$363.68	\$396.15
27	\$595.04	\$573.64	\$562.14	\$552.25	\$543.80	\$375.96	\$372.22	\$405.43
28	\$617.18	\$594.99	\$583.06	\$572.80	\$564.04	\$389.95	\$386.06	\$420.52
29	\$635.35	\$612.51	\$600.21	\$589.66	\$580.64	\$401.44	\$397.42	\$432.89
30	\$644.43	\$621.26	\$608.79	\$598.10	\$588.94	\$407.18	\$403.10	\$439.09
31	\$658.06	\$634.40	\$621.67	\$610.74	\$601.40	\$415.78	\$411.64	\$448.37
32	\$671.69	\$647.54	\$634.54	\$623.39	\$613.85	\$424.39	\$420.16	\$457.65
33	\$680.20	\$655.75	\$642.59	\$631.29	\$621.64	\$429.77	\$425.48	\$463.46
34	\$689.28	\$664.50	\$651.17	\$639.73	\$629.94	\$435.51	\$431.16	\$469.64
35	\$693.82	\$668.88	\$655.46	\$643.94	\$634.09	\$438.39	\$434.01	\$472.74
36	\$698.37	\$673.26	\$659.76	\$648.16	\$638.25	\$441.25	\$436.85	\$475.84
37	\$702.91	\$677.64	\$664.05	\$652.37	\$642.39	\$444.13	\$439.70	\$478.94
38	\$707.45	\$682.03	\$668.34	\$656.59	\$646.54	\$446.99	\$442.54	\$482.03
39	\$716.54	\$690.78	\$676.92	\$665.02	\$654.84	\$452.73	\$448.22	\$488.22
40	\$725.62	\$699.54	\$685.50	\$673.45	\$663.14	\$458.48	\$453.90	\$494.40
41	\$739.25	\$712.67	\$698.38	\$686.10	\$675.60	\$467.08	\$462.42	\$503.70
42	\$752.31	\$725.27	\$710.72	\$698.22	\$687.53	\$475.34	\$470.59	\$512.58
43	\$770.48	\$742.78	\$727.88	\$715.08	\$704.14	\$486.81	\$481.96	\$524.97
44	\$793.20	\$764.68	\$749.34	\$736.16	\$724.90	\$501.17	\$496.16	\$540.44
45	\$819.88	\$790.40	\$774.54	\$760.93	\$749.29	\$518.02	\$512.86	\$558.63
46	\$851.67	\$821.05	\$804.58	\$790.44	\$778.34	\$538.11	\$532.74	\$580.29
47	\$887.44	\$855.54	\$838.38	\$823.64	\$811.03	\$560.71	\$555.12	\$604.67
48	\$928.32	\$894.95	\$877.00	\$861.58	\$848.40	\$586.54	\$580.70	\$632.52
49	\$968.64	\$933.81	\$915.07	\$898.98	\$885.23	\$612.01	\$605.91	\$659.98
50	\$1,014.07	\$977.60	\$957.99	\$941.14	\$926.75	\$640.72	\$634.32	\$690.94
51	\$1,058.92	\$1,020.84	\$1,000.37	\$982.77	\$967.74	\$669.05	\$662.38	\$721.49
52	\$1,108.31	\$1,068.46	\$1,047.04	\$1,028.62	\$1,012.88	\$700.26	\$693.28	\$755.15
53	\$1,158.28	\$1,116.63	\$1,094.23	\$1,074.99	\$1,058.55	\$731.83	\$724.54	\$789.19
54	\$1,212.22	\$1,168.64	\$1,145.19	\$1,125.05	\$1,107.85	\$765.92	\$758.28	\$825.95
55	\$1,266.16	\$1,220.64	\$1,196.14	\$1,175.11	\$1,157.14	\$799.99	\$792.02	\$862.70
56	\$1,324.63	\$1,277.01	\$1,251.39	\$1,229.39	\$1,210.59	\$836.95	\$828.60	\$902.55
57	\$1,383.69	\$1,333.94	\$1,307.18	\$1,284.19	\$1,264.55	\$874.26	\$865.54	\$942.78
58	\$1,446.71	\$1,394.70	\$1,366.72	\$1,342.69	\$1,322.15	\$914.08	\$904.96	\$985.72
59	\$1,477.94	\$1,424.81	\$1,396.22	\$1,371.67	\$1,350.68	\$933.81	\$924.49	\$1,007.00
60	\$1,540.96	\$1,485.57	\$1,455.76	\$1,430.16	\$1,408.29	\$973.63	\$963.93	\$1,049.95
61	\$1,595.47	\$1,538.11	\$1,507.25	\$1,480.75	\$1,458.10	\$1,008.07	\$998.01	\$1,087.08
62	\$1,631.25	\$1,572.60	\$1,541.04	\$1,513.95	\$1,490.79	\$1,030.67	\$1,020.39	\$1,111.46
63	\$1,676.10	\$1,615.84	\$1,583.42	\$1,555.58	\$1,531.78	\$1,059.01	\$1,048.45	\$1,142.01
64+	\$1,703.34	\$1,642.11	\$1,609.17	\$1,580.88	\$1,556.69	\$1,076.22	\$1,065.48	\$1,160.58

Idaho ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 6

Counties: Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, Power



Age	Gold plans		Silver plans			Bronze plans		
	Moda Select Idaho Gold 1100 + Vision Exam	Moda Select Idaho Gold 2200 + Vision Exam	Moda Select Idaho Silver 3000 + Vision Exam	Moda Select Idaho Silver 4000 + Vision Exam	Moda Select Idaho Silver 6400 + Vision Exam	Moda Select Idaho Bronze 9200 + Vision Exam	Moda Select Idaho Bronze 10000 + Vision Exam	Moda Select Idaho Bronze HDHP 7500
0-14	\$377.70	\$364.12	\$356.82	\$350.54	\$345.18	\$238.64	\$236.26	\$257.35
15	\$411.27	\$396.49	\$388.53	\$381.70	\$375.86	\$259.86	\$257.26	\$280.22
16	\$424.11	\$408.86	\$400.66	\$393.62	\$387.59	\$267.97	\$265.29	\$288.97
17	\$436.95	\$421.24	\$412.79	\$405.53	\$399.33	\$276.08	\$273.32	\$297.72
18	\$450.77	\$434.57	\$425.85	\$418.36	\$411.96	\$284.81	\$281.97	\$307.14
19	\$464.60	\$447.89	\$438.91	\$431.19	\$424.59	\$293.55	\$290.62	\$316.56
20	\$478.91	\$461.70	\$452.43	\$444.48	\$437.68	\$302.59	\$299.58	\$326.31
21	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
22	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
23	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
24	\$567.78	\$547.37	\$536.39	\$526.96	\$518.90	\$358.74	\$355.16	\$386.86
25	\$570.05	\$549.56	\$538.53	\$529.06	\$520.97	\$360.18	\$356.59	\$388.41
26	\$581.41	\$560.51	\$549.26	\$539.60	\$531.34	\$367.35	\$363.68	\$396.15
27	\$595.04	\$573.64	\$562.14	\$552.25	\$543.80	\$375.96	\$372.22	\$405.43
28	\$617.18	\$594.99	\$583.06	\$572.80	\$564.04	\$389.95	\$386.06	\$420.52
29	\$635.35	\$612.51	\$600.21	\$589.66	\$580.64	\$401.44	\$397.42	\$432.89
30	\$644.43	\$621.26	\$608.79	\$598.10	\$588.94	\$407.18	\$403.10	\$439.09
31	\$658.06	\$634.40	\$621.67	\$610.74	\$601.40	\$415.78	\$411.64	\$448.37
32	\$671.69	\$647.54	\$634.54	\$623.39	\$613.85	\$424.39	\$420.16	\$457.65
33	\$680.20	\$655.75	\$642.59	\$631.29	\$621.64	\$429.77	\$425.48	\$463.46
34	\$689.28	\$664.50	\$651.17	\$639.73	\$629.94	\$435.51	\$431.16	\$469.64
35	\$693.82	\$668.88	\$655.46	\$643.94	\$634.09	\$438.39	\$434.01	\$472.74
36	\$698.37	\$673.26	\$659.76	\$648.16	\$638.25	\$441.25	\$436.85	\$475.84
37	\$702.91	\$677.64	\$664.05	\$652.37	\$642.39	\$444.13	\$439.70	\$478.94
38	\$707.45	\$682.03	\$668.34	\$656.59	\$646.54	\$446.99	\$442.54	\$482.03
39	\$716.54	\$690.78	\$676.92	\$665.02	\$654.84	\$452.73	\$448.22	\$488.22
40	\$725.62	\$699.54	\$685.50	\$673.45	\$663.14	\$458.48	\$453.90	\$494.40
41	\$739.25	\$712.67	\$698.38	\$686.10	\$675.60	\$467.08	\$462.42	\$503.70
42	\$752.31	\$725.27	\$710.72	\$698.22	\$687.53	\$475.34	\$470.59	\$512.58
43	\$770.48	\$742.78	\$727.88	\$715.08	\$704.14	\$486.81	\$481.96	\$524.97
44	\$793.20	\$764.68	\$749.34	\$736.16	\$724.90	\$501.17	\$496.16	\$540.44
45	\$819.88	\$790.40	\$774.54	\$760.93	\$749.29	\$518.02	\$512.86	\$558.63
46	\$851.67	\$821.05	\$804.58	\$790.44	\$778.34	\$538.11	\$532.74	\$580.29
47	\$887.44	\$855.54	\$838.38	\$823.64	\$811.03	\$560.71	\$555.12	\$604.67
48	\$928.32	\$894.95	\$877.00	\$861.58	\$848.40	\$586.54	\$580.70	\$632.52
49	\$968.64	\$933.81	\$915.07	\$898.98	\$885.23	\$612.01	\$605.91	\$659.98
50	\$1,014.07	\$977.60	\$957.99	\$941.14	\$926.75	\$640.72	\$634.32	\$690.94
51	\$1,058.92	\$1,020.84	\$1,000.37	\$982.77	\$967.74	\$669.05	\$662.38	\$721.49
52	\$1,108.31	\$1,068.46	\$1,047.04	\$1,028.62	\$1,012.88	\$700.26	\$693.28	\$755.15
53	\$1,158.28	\$1,116.63	\$1,094.23	\$1,074.99	\$1,058.55	\$731.83	\$724.54	\$789.19
54	\$1,212.22	\$1,168.64	\$1,145.19	\$1,125.05	\$1,107.85	\$765.92	\$758.28	\$825.95
55	\$1,266.16	\$1,220.64	\$1,196.14	\$1,175.11	\$1,157.14	\$799.99	\$792.02	\$862.70
56	\$1,324.63	\$1,277.01	\$1,251.39	\$1,229.39	\$1,210.59	\$836.95	\$828.60	\$902.55
57	\$1,383.69	\$1,333.94	\$1,307.18	\$1,284.19	\$1,264.55	\$874.26	\$865.54	\$942.78
58	\$1,446.71	\$1,394.70	\$1,366.72	\$1,342.69	\$1,322.15	\$914.08	\$904.96	\$985.72
59	\$1,477.94	\$1,424.81	\$1,396.22	\$1,371.67	\$1,350.68	\$933.81	\$924.49	\$1,007.00
60	\$1,540.96	\$1,485.57	\$1,455.76	\$1,430.16	\$1,408.29	\$973.63	\$963.93	\$1,049.95
61	\$1,595.47	\$1,538.11	\$1,507.25	\$1,480.75	\$1,458.10	\$1,008.07	\$998.01	\$1,087.08
62	\$1,631.25	\$1,572.60	\$1,541.04	\$1,513.95	\$1,490.79	\$1,030.67	\$1,020.39	\$1,111.46
63	\$1,676.10	\$1,615.84	\$1,583.42	\$1,555.58	\$1,531.78	\$1,059.01	\$1,048.45	\$1,142.01
64+	\$1,703.34	\$1,642.11	\$1,609.17	\$1,580.88	\$1,556.69	\$1,076.22	\$1,065.48	\$1,160.58