

**PLAN N UNDERWRITING RULES - AGE, UNDERWRITING, TOBACCO RATING**

State	Plan N Available If < Age 65?	ESRD Knockout Health Question Required for Plan N?	Tobacco Rates During OE/GI for Plan N?	Tobacco Rates Outside OE/GI for Plan N?
AL	No	No	YES	YES
AR	No	No	No	No
AZ	No	No	YES	YES
CA	No	No	YES	YES
CO	YES	YES	No	YES
FL	YES	YES	YES	YES
GA	No	No	YES	YES
IA	No	No	No	No
ID	No	No	YES	YES
IL	YES	YES	No	YES
IN	No	No	YES	YES
KS	YES	YES	YES	YES
KY	YES	YES	No	YES
LA	YES	YES	No	YES
MD	No	No	No	No
ME	YES	YES	YES	YES
MI	No	No	No	YES
MN	No	No	YES	YES
MO	YES	YES	No	YES
MS	YES	YES	YES	YES
MT	No	No	YES	YES
NC	No	No	No	YES
ND	No	No	No	YES
NE	No	No	YES	YES
NH	YES	YES	No	YES
NJ	No	No	No	YES
NM	No	No	YES	YES
NV	No	No	YES	YES
NY	YES	No	No	No
OH	No	No	No	YES
OK	No	No	YES	YES
OR	YES	YES	YES	YES
PA	YES	YES	No	YES
SC	No	No	YES	YES
SD	YES	YES	YES	YES
TN	No	No	No	No
TX	No	No	YES	YES
UT	No	No	No	YES
VA	No	No	No	No
WA	No	No	No	No
WI	YES	YES	No	YES
WV	No	No	YES	YES
WY	No	No	YES	YES

**NOTE:** As of 5-14-2010, Five of the Plan N states are pending state approvals.  
(FL, MN, TN, VA, and WI).