

## RISK POOL RATES

The following chart shows state high-risk pool rates and benefits for 2003. For the purposes of comparison, rates were obtained for a 35-year-old female non-smoker and a 53-year-old male non-smoker.

State	Maximum Benefit	Rate Cap (Rates must be less than this percentage of the state's base individual market rate.)	Financing Mechanism	Summary of Rates and Benefits	
				35 Year-Old Female Nonsmoker	53 Year-Old Male Nonsmoker
Alabama  (Pool coverage is only open to individuals exercising their group to individual portability rights under HIPAA)	Lifetime: \$1 million	200%	Financed through member premiums and assessments to the insurance industry based on premium volume in the state. Insurance carriers are provided with an offset in the amount of the assessment against any premium taxes they pay to the state.	Monthly Premium Rate: \$311.00 Summary of Benefits and Cost-sharing: \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$1500 in addition to the deductible. Comprehensive medical coverage including prescription drugs, maternity, mental health, and substance abuse, among other things.	Monthly Premium Rate: \$417.00 Summary of Benefits and Cost-sharing: \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$1500 in addition to the deductible. Comprehensive medical coverage including prescription drugs, maternity, mental health, and substance abuse, among other things.
Alaska	Lifetime: \$1 million	200%	Funded through subscriber premiums and assessments to association members in proportion to the percentage of total health insurance premiums each member collects in the state.	Monthly Premium Rate: \$486.00 Summary of Benefits and Cost-sharing: \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$2500. Comprehensive medical coverage including prescription drugs, mental health, and substance abuse, among other things.	Monthly Premium Rate: \$850.00 Summary of Benefits and Cost-Sharing: \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$2500. Comprehensive medical coverage including prescription drugs, mental health, and substance abuse, among other things.

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Arkansas	<i>Lifetime:</i> \$1 million	150%	Pool deficits are to be recouped from the state Insurance Department Trust Fund monies up to \$8 million and Trade Act of 2002 grants. Any deficit amount in excess of these funds, or necessary interim operating expenses, shall be recouped through insurer assessments. Association members are assessed for net losses in proportion to their share of total health insurance premiums collected in the state during the year.	<i>Monthly Premium Rate:</i> \$348.53 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$2000. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$622.20 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance on in-network benefits, and an out-of-pocket maximum of \$2000. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
California*	<i>Lifetime:</i> \$750,000 <i>Annual:</i> \$75,000	125%	The plan is funded through subscriber contributions and the Major Risk Medical Insurance Fund directed by the state. \$40 million is deposited annually in the fund from the State Cigarette and Tobacco Products Surtax Fund. With the implementation of AB 1401 in 2003, the appropriation will subsidize costs of pool subscribers as well as persons who move from the pool to guaranteed issue coverage.	<i>Monthly Premium Rate:</i> \$366.00 <i>Summary of Benefits and Cost-Sharing:</i> 75/25% coinsurance for in-network benefits, and an out-of-pocket maximum of \$2500. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$560.00 <i>Summary of Benefits and Cost-Sharing:</i> No deductible with 75/25% coinsurance for in-network benefits, and an out-of-pocket maximum of \$2500. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and preventive care, among other things.

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Colorado*	Lifetime: \$1million	150%	Losses incurred by the pool are financed by premiums, interest from the state's unclaimed property funds, and through a broad-based assessment of health insurers, including stop-loss carriers, on a per covered life basis.	<i>Monthly Premium Rate:</i> \$668.37 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible with varied coinsurance. Out-of-pocket maximums vary based on the deductible. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$846.13 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible with varied coinsurance. Out-of-pocket maximums vary based on the deductible. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
Connecticut	Lifetime: \$1 million	125% initial, 150% maximum	Association members are assessed for plan losses based on their share of health insurance direct claim volume in the state.	<i>Monthly Premium Rate:</i> \$522.29 <i>Summary of Benefits and Cost-sharing:</i> \$500 in-network/\$1000 out-of-network deductible with 80/20% in-network coinsurance and a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$674.16 <i>Summary of Benefits and Cost-sharing:</i> \$500 in-network/\$1000 out-of-network deductible with 80/20% in-network coinsurance and a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.

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Florida* <sup>1</sup>	Lifetime: \$500,000	200-250%	Association members are assessed for plan operating losses based on their market share of health insurance premiums in the state during the year. As a condition of doing business in the state, all insurers, HMOs, MEWAs and prepaid health clinics must be members of the association. Enrollment in this plan has not been open since 1991, due to funding issues. There is an ongoing effort to get the Florida legislature to approve a new funding mechanism to bring in enough revenue to reopen the pool.	<p><i>Monthly Premium Rate:</i> <sup>2</sup> \$221.44 - \$276.12</p> <p><i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with no out-of-pocket maximum and 60/40% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.</p>	<p><i>Monthly Premium Rate:</i> <sup>2</sup> \$348.75 - \$435.94</p> <p><i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with no out-of-pocket maximum and 60/40% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.</p>
Idaho	Lifetime: \$500,000 to \$1 million per carrier, depending on the plan option selected.	125-150%	The state's high risk reinsurance pool is funded by carrier reinsurance premiums, carrier assessments, earned disability premiums, and policies or certificates of insurance for specific disease and hospital confinement indemnity in the state, including reinsurance by way of excess or stop loss coverage in the event of losses to the pool. Additionally, the pool receives public funding based on a formula defined by the Idaho Code.	<p><i>Monthly Premium Rate:</i> \$249.00</p> <p><i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 50% coinsurance and a \$20,000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.</p>	<p><i>Monthly Premium Rate:</i> \$336.00</p> <p><i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 50% coinsurance and a \$20,000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.</p>

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Illinois*	Lifetime: \$1 million	125-150%	In addition to participant premiums, the state of Illinois pays the cost of medically uninsured individuals in ICHIP through an appropriation from the state's general revenue funds. HIPAA eligibles are funded by an assessment on carriers.	<i>Monthly Premium Rate:</i> \$483.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$747.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, substance abuse, and preventive care, among other things.
Indiana*	None	150%	Association members are assessed for net losses in proportion to their share of total health insurance premiums earned in the state during the year. Assessments are offset against income or premium taxes in the year of assessment or following years.	<i>Monthly Premium Rate:</i> \$550.16 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance on in-network benefits with a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and limited preventive care, among other things.	<i>Monthly Premium Rate:</i> \$628.73 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance on in-network benefits with a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and limited preventive care, among other things.
Iowa	<i>Lifetime:</i> \$1 million	150%	Association members are assessed for losses in excess of those covered through premiums and	<i>Monthly Premium Rate:</i> \$696.04 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with	<i>Monthly Premium Rate:</i> \$1165.86 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/

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			the state's Health Insurance Trust Fund. Assessments are allowed to be used as an offset against premium taxes or other forms of taxes payable to the state. These offsets are granted at the rate of 20% per year over a five-year period.	80/20% coinsurance and a \$1000 individual/\$2000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, optional maternity, mental health, and substance abuse, among other things.	20% coinsurance and a \$1000 individual/\$2000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, optional maternity, mental health, and substance abuse, among other things.
Kansas	Lifetime: \$1 million	In first two years of operation of plan, rates shall be established to cover all claims. Thereafter, rates will be reasonable in terms of the benefits provided, risk experience and the expenses of providing coverage.	Insurers may be assessed to recoup net losses in excess of premium revenues. Eighty percent of such assessments may be offset against premium taxes.	<i>Monthly Premium Rate: \$587.72</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with 70/30% coinsurance for the first \$5000 and 90/10% thereafter. Out-of-pocket maximum is 30% of next \$5000 and 10% thereafter. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.</i>	<i>Monthly Premium Rate: \$741.95</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with 70/30% coinsurance for the first \$5000 and 90/10% thereafter. Out-of-pocket maximum is 30% of next \$5000 and 10% thereafter. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.</i>

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Kentucky	Lifetime: \$2 million Unlimited: standard benefit plans only.	175%	The pool is funded through three sources: assessments on insurers, tobacco settlement funds, and premiums from enrollees.	<i>Monthly Premium Rate:</i> \$332.71 <i>Summary of Benefits and Cost-sharing:</i> \$1000 individual/\$2000 family deductible with a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$363.84 <i>Summary of Benefits and Cost-sharing:</i> \$1000 individual/\$2000 family deductible with a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
Louisiana*	Lifetime: \$500,000 Annual: \$100,000	125% initial, 200% maximum	Losses from the Louisiana pool are funded through an annual state appropriation. In addition, each patient (except those covered by either the State Employees Group Benefit program, a program directly subsidized by the federal government, or one covered by an insolvent insurer) admitted to the hospital for treatment other than for mental health or substance abuse, is assessed a risk-pool service charge of \$2 per day for inpatient admissions and \$1 for outpatient procedures. If the insurance arrangement does not pay the service charge, it may be collected from the patient.	<i>Monthly Premium Rate:</i> \$541.07 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with a \$3500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$767.67 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with a \$3500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs and preventive care, among other things.

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Maryland	Lifetime: \$2 million	150%	The Maryland Health Insurance Plan is financed through premiums and an assessment on hospital net patient revenues. Since the state regulates all hospital charges, the state's rate setting commission will be able to add in the assessment for the risk pool to hospital charges.	<i>Monthly Premium Rate:</i> \$205.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 individual/\$2000 family deductible. 80/20% in-network coinsurance with a \$4500 individual/\$9000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things	<i>Monthly Premium Rate:</i> \$267.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 individual/\$2000 family deductible. 80/20% in-network coinsurance with a \$4500 individual/\$9000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things
Minnesota	Lifetime: \$2.8 million for deductible plans and unlimited for Medicare plans	125%	Health insurers are assessed for net losses in proportion to their share of total health insurance premiums collected in the state during the year. In 2002, the Commissioner of Commerce approved a \$70 million allocation to MCHA funded from monies tobacco companies paid to BC/BS of Minnesota as a result of a 1998 tobacco settlement award, which was earmarked to reduce the assessment paid by all state health insurance companies and HMOs. MCHA cannot currently utilize these funds because of a pending lawsuit on the distribution of these funds to organizations that are not BC/BS of Minnesota policyholders.	<i>Monthly Premium Rate:</i> \$165.81 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% in-network co-insurance and a \$3000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among others.	<i>Monthly Premium Rate:</i> \$327.23 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% in-network co-insurance and a \$3000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.

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Mississippi	Lifetime: \$500,000	150% initial 175% maximum	The plan mandates that each insurer shall be assessed an amount not to exceed \$3 per policy per month for the individual market and \$3 per covered employee per month for the group market. Excluded are policies insuring federal or state employees. The plan is currently assessing insurers at a rate of \$1 per covered person per month.	<i>Monthly Premium Rate:</i> \$271.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance and no out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$397.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance and no out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, and substance abuse, among other things.
Missouri	Lifetime: \$1 million	150% initial 200% maximum	Association members are assessed for net losses in proportion to their share of total health insurance premiums collected in the state during the year. Assessments can be offset by premium taxes in the year of assessment.	<i>Monthly Premium Rate:</i> \$520.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$2500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$646.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$2500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
Montana	Lifetime: \$1 million	200%	Association members are assessed for net losses in proportion to their share of total health insurance premiums collected in the state during the year. Assessments can be offset by premium taxes in the year of assessment.	<i>Monthly Premium Rate:</i> \$335.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance and a \$5000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$514.00 <i>Summary of Benefits and Cost-Sharing:</i> \$1000 deductible with 80/20% coinsurance and a \$5000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, and preventive care, among other things.

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Nebraska*	Lifetime: \$1 million	135%	The Director of Insurance establishes a special fund from the premium tax revenue generated by all health and accident insurance premiums collected by the state.	<i>Monthly Premium Rate:</i> \$515.07 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$2000 out-of-pocket maximum and 80/20% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$665.83 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$2000 out-of-pocket maximum and 80/20% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
New Hampshire	Lifetime: \$2 million	150%	Losses incurred by the pool are financed by premiums and a broad-based assessment of health insurers, including stop-loss carriers, on a per covered life basis.	<i>Monthly Premium Rate:</i> \$197.00 <i>Summary of Benefits and Cost Sharing:</i> \$1500 deductible with 80/20% coinsurance and a \$2500 in-network/\$4750 out-of-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$491.00 <i>Summary of Benefits and Cost-sharing:</i> \$1500 deductible with 80/20% coinsurance and a \$2500 in-network/\$4750 out-of-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.

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New Mexico	None	125%	Pool losses are financed by an assessment on health insurance carriers in the state and can be offset by a 30% premium tax credit.	<i>Monthly Premium Rate:</i> \$407.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$625.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$2500 individual/\$5000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, mental health, substance abuse, and preventive care, among other things.
North Dakota	Lifetime: \$1 million	135%	Association members doing more than \$100,000 in accident and health insurance business within the state are assessed for net losses of the pool. These members are allowed a direct offset against premium taxes in the year of assessment.	<i>Monthly Premium Rate:</i> \$255.90 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible with a \$3000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$357.70 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$3000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.

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Oklahoma	Lifetime: \$500,000	150%	Association members are assessed for net losses in proportion to their share of the total health insurance premiums collected in the state during the year. Assessments are offset against premium taxes in the year of assessment or following years.	<i>Monthly Premium Rate:</i> \$685.27 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$10,000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$860.28 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$10,000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.
Oregon*	Lifetime: \$1 million	125%	The pool is currently funded through a combination of member premiums, assessments to insurers and reinsurers on a per covered life basis and interest earned on money held in reserve.	<i>Monthly Premium Rate:</i> \$271.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 medical and \$100 prescription drug deductible with 80/20% coinsurance on in-network benefits and a \$1500 medical/\$600 prescription drug out-of-pocket maximum. Comprehensive medical benefits include prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$415.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 medical and \$100 prescription drug deductible with 80/20% coinsurance on in-network benefits and a \$1500 medical/\$600 prescription drug out-of-pocket maximum. Comprehensive medical benefits include prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.

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South Carolina	Lifetime: \$1 million	200%	Insurers are assessed for net losses in proportion to their share of total health insurance premiums collected in the state during the preceding year. Assessments can be offset against premium or income taxes in year of assessment or following years. The total tax credits for assessments in any one year are limited to \$10 million for all members combined	<i>Monthly Premium Rate:</i> \$534.28 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance on in-network benefits and a \$2000 in-network/\$7000 out-of-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$669.92 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance on in-network benefits and a \$2000 in-network/\$7000 out-of-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.
South Dakota <sup>3</sup>	Lifetime: \$1.5 million (2004)	150%	The pool is funded by a combination of premiums paid by individual members, state general revenue funding of \$1.5 million, assessments to health insurance carriers providing coverage in the state (including stop loss and excess loss carries on a per covered life basis not to exceed \$0.25 per person per month), and federal grant funds.	<i>Monthly Premium Rate:</i> \$281.72 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 75/25% coinsurance and an out-of-pocket maximum of the deductible plus 25% of the next \$9000. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$376.71 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 75/25% coinsurance and an out-of-pocket maximum of the deductible plus 25% of the next \$9000. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.

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Texas*	Lifetime: \$1 million \$1.5 million (2004)	200%	Health insurers including stop loss carriers are assessed for pool losses based on premium volume. Certain types of carriers are exempt from the assessment.	<i>Monthly Premium Rate:</i> \$443.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance in-network and a \$2500 in-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.	<i>Monthly Premium Rate:</i> \$592.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance in-network and a \$2500 in-network out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care, among other things.
Utah	Lifetime: \$1 million Annual: \$200,000	150% <sup>4</sup>	The plan is funded by the Comprehensive Health Insurance Pool Enterprise Fund. This fund is credited with all premiums, appropriations from the state's general fund, and interest and dividends earned on the funds assets.	<i>Monthly Premium Rate:</i> \$301.30 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care among other things.	<i>Monthly Premium Rate:</i> \$417.45 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$1500 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care among other things.
Washington*	Lifetime: \$ 1 million	150%	Pool losses are covered by an assessment on health insurance carriers including stop loss carriers on a per covered life basis.	<i>Monthly Premium Rate:</i> \$321.36 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$1500 out-of-pocket maximum and 80/20% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$564.54 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$1500 out-of-pocket maximum and 80/20% coinsurance. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.

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				35 Year-Old Female Nonsmoker	53 Year-Old Male Nonsmoker
Wisconsin	Lifetime: \$1 million	200%	HIRSP is funded by four sources: state general-purpose revenues; policyholder premiums; insurer assessments; and reduced payments to health care providers.	<i>Monthly Premium Rate:</i> \$302.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance on the first \$5000 and 100% thereafter, and a \$2000 individual/\$4000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care among other things.	<i>Monthly Premium Rate:</i> \$627.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with 80/20% coinsurance on the first \$5000 and 100% thereafter, and a \$2000 individual/\$4000 family out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, substance abuse, and preventive care among other things.
Wyoming	Lifetime: \$350,000 Brown Plan \$600,000 Gold Plan	200%	Association members including stoploss carriers are assessed for plan losses based on their share of health insurance premium volume in the state. Insurers can receive a partial premium tax credit for assessments paid up to \$2.5 million.	<i>Monthly Premium Rate:</i> \$452.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$4000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.	<i>Monthly Premium Rate:</i> \$571.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with 80/20% coinsurance and a \$4000 out-of-pocket maximum. Comprehensive medical coverage includes prescription drugs, maternity, mental health, and substance abuse, among other things.

\*The high-risk insurance pools in California, Colorado, Florida, Illinois, Indiana, Louisiana, Oregon, Nebraska, Texas, and Wisconsin charge different premium rates according to the participant's city/county of residence. For all eleven of these states, we sought premium rates for individuals who lived in the state capitals, which would be Sacramento, Denver, Tallahassee, Springfield, Indianapolis, Baton Rouge, Salem, Lincoln, Austin, and Madison, respectively.

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<sup>1</sup> Enrollment in the Florida Comprehensive Health Association was closed on June 30, 1991. Therefore, the rate data listed on this chart represents the rates that would be charged to current pool participants who meet the specified age/gender criterion.

<sup>2</sup> Florida adjusts its high-risk pool monthly premiums on a three-tier system for underwriting based on the health of the beneficiary.

<sup>3</sup> The South Dakota Risk Pool was created on June 27, 2003, during a special session of the state legislature called by Governor M. Michael Rounds. The state moved quickly to make the new program operational by August 1, 2003.

<sup>4</sup> HIPAA eligibles have their premium rates limited to those permitted under the Utah Code PL 104-191, 110 Stat. 1986, Sec. 2744(c)(2)(B). At the current time, the pool is 100% to 175% more than the average small employer rate in the state of Utah. The pool may increase premiums bi-annually. There was a 15% increase for July 2003, and there will be no increase in January 2004. In accordance with the Act, assessment is made of the prevailing premium levels for the largest insurers in Utah offering coverage comparable to pool coverage. Upon instruction by the Board, the pool rate has in the past been set at 150% of the above referenced rate.