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☛ Details: Informational Hearing: Health Insurance Risk Sharing Program (HIRSP), October 19, 1995

(FORM UPDATED: 08/11/2010)

## WISCONSIN STATE LEGISLATURE ... PUBLIC HEARING - COMMITTEE RECORDS

### 1995-96

(session year)

### Assembly

(Assembly, Senate or Joint)

### Committee on Insurance, Securities and Corporate Policy...

#### COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

#### INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)  
(**ab** = Assembly Bill)                      (**ar** = Assembly Resolution)                      (**ajr** = Assembly Joint Resolution)  
(**sb** = Senate Bill)                              (**sr** = Senate Resolution)                              (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

I, introduce folks  
Dale explains how we operate - Chairs section -

**INFORMATIONAL HEARING AGENDA**  
**Health Insurance Risk Sharing Program**

Thursday, October 19

2-5 p.m.

318SW, Capitol

Presenters: Peter Farrow-Insurance Administrator  
Office of the Commissioner of Insurance

Eileen Mallow-HIRSP Board Staff  
Office of the Commissioner of Insurance

Fred Nepple-Legal Counsel  
Office of the Commissioner of Insurance

I. Background Information on the Health Insurance Risk Sharing Program

Including: -History of program  
-Legislative history  
-Outline of demographics of HIRSP population-Why has population decreased but costs increased?  
-Problems currently being faced  
-HIRSP rate setting methodology

II. Discussion of Employee Retirement Income Security Act of 1974 (ERISA) and other court cases which affect HIRSP

Discussion of 1995 Annual Report discrepancies

III. Options for HIRSP Board/OCI/Legislative action to address current problems

Anticipated timeline for corrective action

\*\*During and following this portion of the hearing, HIRSP board members and representatives from Blue Cross & Blue Shield as well as the State Medical Society, the Association of Wisconsin HMOs, and the Wisconsin Association of Life & Health Insurers, Inc., will be available to answer questions.

Subject  
Hospital ABM meeting

Commissioners over time has deferred more & less who are these  
After An opportunity to sound board - in the past they had more authority  
has com

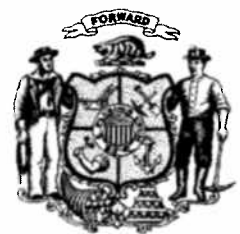
up to speed - not solve problems - bills / action by OCI -

One group has direct involvement

Any members of HIRSP Board may make a statement -



# WISCONSIN STATE LEGISLATURE





State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

**Tommy G. Thompson**  
Governor

**Josephine W. Musser**  
Commissioner

OFFICE OF HEALTH CARE INFORMATION  
121 East Wilson Street, P. O. Box 7984  
Madison, Wisconsin 53707-7984  
Phone: 608-266-7568  
Fax: 608-264-9881

**Trudy A. Karlson, Ph.D.**  
Director

MEMORANDUM

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TO: Interested Colleagues

FROM: Trudy A. Karlson, Ph.D., Director *TAK*  
Office of Health Care Information

DATE: October 13, 1995

RE: OHCI Two-Year Implementation Plan

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At a recent meeting, the Board of Health Care Information reviewed the enclosed progress report on OHCI's Implementation Plan. The Board suggested that we send this to those of you who helped in the development of OHCI's plan and its implementation. We continue to progress—and will keep you informed as we do.

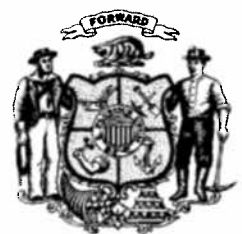
We would welcome any comments or suggestions on our work and thank those of you from whom we have already heard.

TAK

Enclosure



# WISCONSIN STATE LEGISLATURE



# Two-Year Implementation Plan

Vision	Goal	Action Plans	Implementation	Proposed Dates	Progress to Date (9/95)	
I	Consumers use information, interactive access, and advanced technology	Timely information in multiple forms	Streamline data production to ease provider burden and free staff resources	<ul style="list-style-type: none"> <li>Reengineer physician notification process</li> <li>Electronic data submission and editing</li> </ul>	<ul style="list-style-type: none"> <li>Completion expected 2nd quarter 1995</li> <li>Fiscal survey pilot—3rd quarter 1995</li> <li>Inpatient and outpatient data pilot—1st quarter 1996; fully implemented by end of 1996</li> </ul>	<ul style="list-style-type: none"> <li>Physician notification project completed and being evaluated.</li> <li>Pilots for "paperless" data submission and editing of hospital fiscal report and in/out patient data submission underway.</li> </ul>
			Diversify information products to increase access and use	<ul style="list-style-type: none"> <li>Dissemination plan</li> </ul>	<ul style="list-style-type: none"> <li>Plan completed 2nd quarter 1995</li> </ul>	<ul style="list-style-type: none"> <li>Completed. (Plan includes new products such as data on CD ROM packaged with software to read, print material targeted to legislators, data documentation and media kit).</li> </ul>
II	Data across spectrum; comparative measures of systems	Complete provider and health care database	Expand outpatient data collection	<ul style="list-style-type: none"> <li>On-line access; reports</li> </ul>	<ul style="list-style-type: none"> <li>Pilot in 4th quarter 1995; implementation throughout 1996</li> </ul>	<ul style="list-style-type: none"> <li>Internet and World Wide Web project to start October 1. Some information will be available through these services by fourth quarter.</li> </ul>
			Reengineer current ambulatory data collection process	<ul style="list-style-type: none"> <li>Newsletter and health data snapshots</li> </ul>	<ul style="list-style-type: none"> <li>Prototypes completed 3rd quarter 1995; implementation throughout 1995 and 1996</li> </ul>	<ul style="list-style-type: none"> <li>Small Area Analysis Report will include options for obtaining data on preformatted diskette for further user analysis.</li> </ul>
			Reengineer current ambulatory data collection process	<ul style="list-style-type: none"> <li>Consumer information services (kiosk, hotline, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Planning and implementation will follow on-line access; partial staffing or cooperative ventures with other agencies may be available in 1997</li> </ul>	<ul style="list-style-type: none"> <li>Three newsletter format reports have been published as well as a "Health Care Index"</li> </ul>
II continued...			<ul style="list-style-type: none"> <li>Plan pilot project for outpatient data</li> </ul>	<ul style="list-style-type: none"> <li>Plan completed 4th quarter 1995; implementation during 1996</li> </ul>	<ul style="list-style-type: none"> <li>Still to come! Additional ideas include an e-mail-based service for the legislature about health care issues.</li> </ul>	
			<ul style="list-style-type: none"> <li>Plan pilot project for outpatient data</li> </ul>	<ul style="list-style-type: none"> <li>Plan completed 4th quarter 1995.</li> </ul>	<ul style="list-style-type: none"> <li>Ambulatory surgery electronic data collection being piloted.</li> </ul>	
			<ul style="list-style-type: none"> <li>Plan pilot project for outpatient data</li> </ul>	<ul style="list-style-type: none"> <li>Plan completed 4th quarter 1995; implementation during 1996</li> </ul>	<ul style="list-style-type: none"> <li>Initial planning begun. May combine</li> </ul>	

# Two-Year Implementation Plan ... continued

Vision	Goal	Action Plans	Implementation	Proposed Dates	Progress to Date (9/95)
		Report on systems of care	>	Plan demonstration project to develop health system performance measures	<ul style="list-style-type: none"> <li>Plan completed 1st quarter 1996; implementation through 1996 and early 1997</li> <li>Initial plan to develop options completed. Decisions made 2nd quarter 1996 for implementation 3rd quarter 1996.</li> </ul>
		Create linkage with other state health data	>	Link other state data (OCI, DOH, DOT)	<ul style="list-style-type: none"> <li>Ongoing</li> <li>More data linkages continuing. Data linkage software may be valuable for episode of care data.</li> <li>Would like to work with DOH to coordinate Internet dissemination of community health indicators.</li> </ul>
	<b>Episodes of care</b>	Develop common data infrastructure to increase ease of use for multiple institutions and sectors	>	Cooperative project, including action on uniform payer, patient, provider IDs and common data translation standards	<ul style="list-style-type: none"> <li>Project planning to begin 3rd quarter 1995; implementation will be ongoing</li> <li>Planning begun.</li> </ul>
	<b>III. Strong user education</b>	<b>User education</b>		Diversify information products	<ul style="list-style-type: none"> <li>Dissemination plan</li> <li>See above</li> </ul>
		Actively promote OHCI services	>	Newsletter and brief health data manuscripts	<ul style="list-style-type: none"> <li>See above</li> </ul>
			>	On-line access	<ul style="list-style-type: none"> <li>See above</li> </ul>
			>	Ongoing public outreach	<ul style="list-style-type: none"> <li>Ongoing efforts</li> </ul>
			>		<ul style="list-style-type: none"> <li>Initiating internal improvements in access to information, including an Executive Information System of all OHCI databases, additional community health data, population data and on-line Medline services. This initiative will enable quick responses to user requests, and will aid in user information services such as, hot-lines, or e-mail-based services. Although an ongoing project, initial stages of easing internal access, adding population data and Medline Services, should be completed by the end of 1995.</li> </ul>
<b>IV. National and statewide</b>	<b>Regional and national data</b>	Scan environment	>	Staff training and exposure	<ul style="list-style-type: none"> <li>Ongoing efforts</li> <li>Active participation by OHCI staff</li> </ul>

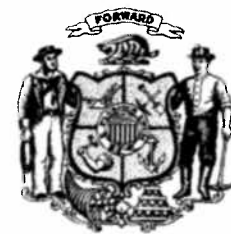
# Two-Year Implementation Plan ... continued

Vision	Goal	Action Plans	Implementation	Proposed Dates	Progress to Date (9/95)
Leadership	access	Network		<ul style="list-style-type: none"> <li>&gt; Participation in National and State Efforts</li> <li>▪ Ongoing efforts</li> </ul>	<p>in a variety of state and national organizations, including Alliance Quality Forum, WIPRO Steering committee, Wisconsin Primary Care Consortium, RWJ meetings, National Association of Health Data Organizations, HCFA and ACHPR sponsored meetings, National Association of Insurance Commissioners, Association of Health Services Research, as well as continued training in advanced database management and electronic data collection technologies.</p>
V. Public/private partnership	Partnership	Broaden participation and promote OHCI	<ul style="list-style-type: none"> <li>&gt; Identification and filling of gaps in stakeholder participation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Ongoing with periodic review and assessment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Continuing outreach through staff speaking engagements to private sector and government groups and through revitalizing TACs.</li> </ul>
			<ul style="list-style-type: none"> <li>&gt; Demonstration projects: re performance measures, common data infrastructure, and outpatient data collection</li> </ul>	<ul style="list-style-type: none"> <li>▪ Outcome will result, in part, from aforementioned pilots</li> </ul>	<ul style="list-style-type: none"> <li>▪ We are building into our plans active participation from stakeholders.</li> </ul>
			<ul style="list-style-type: none"> <li>&gt; New information products noted above</li> </ul>		





# WISCONSIN STATE LEGISLATURE



**Senate and Assembly  
Joint Committee Hearing**

—

**Senate Committee on Insurance**

**— Senator Dale Schultz, Chair —**

—

**Assembly Committee on Insurance, Securities  
and Corporate Policy**

**— Representative Sheryl Albers, Chair —**

—

**Informational Hearing on**

**The Health Insurance Risk Sharing Plan**

**— HIRSP —**

**October 19, 1995**

**2:00 - 5:00 p.m.**

**Room 318 SW, State Capitol**

**FISCAL YEAR 1996**

MONTH	A.1	A.2	B.1	B.2	C.1	C.2	C.3	D.1	D.2	E
FY 1995										
ENROLLMENT	ENROLLMENT	ENROLLMENT	GPR	GPR	BANK	INVESTMENT	PHARMACY	INSURANCE	INSURANCE	
PREMIUM	PREMIUM	PREMIUM	SUBSIDY	SUBSIDY	INTEREST	INTEREST	REBATES &	ASSESSMENTS	ASSESSMENTS	
DEPOSITED	REFUNDED	OBLIGATED	OBLIGATED	OBLIGATED	DEPOSITED	DEPOSITED	MISC INCOME	DEPOSITED	REFUNDED	
JUL 95	\$1,980,661.55	(\$36,427.89)	\$149,788.76	\$64,195.73	\$0.00	\$8,725.69	\$100.50	\$6,862,774.92	\$0.00	\$9,051,221.09
AUG	\$2,055,405.77	(\$21,128.13)	\$264,640.03	\$64,195.73	\$758.39	\$13,956.25	\$19,092.02	\$2,910,005.47	(\$12,804.60)	\$5,294,319.93
SEP										\$0.00
OCT										\$0.00
NOV										\$0.00
DEC										\$0.00
JAN 96										\$0.00
FEB										\$0.00
MAR										\$0.00
APR										\$0.00
MAY										\$0.00
JUN										\$0.00
TOTAL	\$4,036,067.32	(\$57,555.92)	\$414,428.79	\$128,391.46	\$758.39	\$22,881.94	\$19,184.02	\$9,772,780.39	(\$12,804.60)	\$14,345,543.32

MONTH	CLAIMS PAID	CLAIM REFUNDS	AGENT REFERRALS	ADMIN FEES	OCI	MERIDIAN	BCBSU	OTHER	TOTAL	BALANCE
FY 1995										
JUL 95	\$5,116,920.34	(\$89,883.26)	\$3,430.00	\$0.00	\$0.00	\$0.00	\$291,825.00	\$7,556.87	\$5,325,158.93	\$3,726,082.16
AUG	\$4,021,957.23	(\$150,897.00)	\$2,905.00	\$0.00	\$0.00	\$0.00	\$140,225.00	\$0.00	\$4,014,100.23	\$1,280,219.70
SEP									\$0.00	\$0.00
OCT									\$0.00	\$0.00
NOV									\$0.00	\$0.00
DEC									\$0.00	\$0.00
JAN 96									\$0.00	\$0.00
FEB									\$0.00	\$0.00
MAR									\$0.00	\$0.00
APR									\$0.00	\$0.00
MAY									\$0.00	\$0.00
JUN									\$0.00	\$0.00
TOTAL	\$9,138,877.57	(\$240,780.26)	\$6,335.00	\$0.00	\$0.00	\$0.00	\$432,050.00	\$7,556.87	\$9,378,212.16	\$5,006,301.86

CLAIMS PAID	\$8,998,207.29
ADMINISTRATIVE FEES AND OTHER EXPENSES	\$441,051.87
TOTAL OPERATING/ADMINISTRATIVE EXPENSES	\$9,439,259.16
PREMIUM CHARGED TO AND PAID BY ENROLLEES	\$3,979,510.31
PREMIUM CHARGED TO AND PAID BY ENROLLEES	\$364,422.07
SUBSIDIES PAID BY STATE GPR	\$0.00
SUBSIDIES PAID BY INSURANCE ASSESSMENTS	\$0.00
RATE STRUCTURE ASSESSMENTS COLLECTED	\$9,759,975.79
BANK AND INVESTMENT INCOME/MISCELLANEOUS	\$12,632.85
TOTAL REVENUE	\$10,345,541.02
BALANCE AS OF AUG 31 95	\$2,086,281.93

MONTH	STRUCTURE	TARGETED 40% ASSESSMENT FUNDING	ACTUAL RATE STRUCTURE FUNDING	YEAR-TO-DATE SURPLUS/(SHORTFALL)
FY 1995				
JUL 94	\$6,862,774.92	\$0.00	\$4,393,149.10	(\$1,210,406.40)
AUG	\$2,897,200.87	\$0.00	\$3,735,703.66	\$4,946,110.06
SEP	\$0.00	\$0.00		\$1,210,406.40
OCT	\$0.00	\$0.00		
NOV	\$0.00	\$0.00		
DEC	\$0.00	\$0.00		
JAN 95	\$0.00	\$0.00		
FEB	\$0.00	\$0.00		
MAR	\$0.00	\$0.00		
APR	\$0.00	\$0.00		
MAY	\$0.00	\$0.00		
JUN	\$0.00	\$0.00		
TOTAL	\$9,759,975.79			

MONTH	STRUCTURE	PREMIUM	DEDUCTIBLE	TOTAL
FY 1995				
JUL 94	\$6,862,774.92	\$0.00	\$0.00	\$6,862,774.92
AUG	\$2,897,200.87	\$0.00	\$0.00	\$2,897,200.87
SEP	\$0.00	\$0.00	\$0.00	\$0.00
OCT	\$0.00	\$0.00	\$0.00	\$0.00
NOV	\$0.00	\$0.00	\$0.00	\$0.00
DEC	\$0.00	\$0.00	\$0.00	\$0.00
JAN 95	\$0.00	\$0.00	\$0.00	\$0.00
FEB	\$0.00	\$0.00	\$0.00	\$0.00
MAR	\$0.00	\$0.00	\$0.00	\$0.00
APR	\$0.00	\$0.00	\$0.00	\$0.00
MAY	\$0.00	\$0.00	\$0.00	\$0.00
JUN	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$9,759,975.79			\$9,759,975.79

YEAR-TO-DATE SURPLUS/(SHORTFALL) =	(\$1,210,406.40)
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**CALENDAR YEAR 1995**

MONTH	A1	A2	B-1	B-2	C-1	C-2	C-3	D-1	D-2	E
JAN 95	\$1,900,550.59	(\$31,981.94)	\$0.00	\$0.00	\$0.00	\$5,979.18	\$0.20	\$1,741,363.78	\$0.00	\$3,615,931.81
FEB	\$1,787,102.23	(\$33,490.89)	\$0.00	\$0.00	\$0.00	\$6,568.45	\$0.00	\$4,676,219.99	\$0.00	\$6,444,400.78
MAR	\$2,078,682.44	(\$40,343.82)	\$0.00	\$0.00	\$0.00	\$12,833.32	\$1,087.88	\$782,700.76	(\$10,766.57)	\$2,828,174.01
APR	\$1,659,944.31	(\$31,278.00)	\$0.00	\$0.00	\$0.00	\$13,906.24	\$0.90	\$3,754,429.53	\$0.00	\$5,396,003.08
MAY	\$1,890,103.00	(\$32,681.30)	\$0.00	\$0.00	\$0.00	\$13,125.00	\$2,221.21	\$54,107.06	(\$37,569.59)	\$1,889,325.39
JUN	\$2,179,251.32	(\$23,887.46)	\$0.00	\$0.00	\$0.00	\$0.00	\$4,604.09	\$4,747,598.15	(\$3,000.00)	\$6,904,587.10
JUL	\$1,980,661.65	(\$36,427.98)	\$149,798.76	\$0.00	\$0.00	\$8,725.69	\$100.50	\$6,862,774.92	\$0.00	\$9,051,221.09
AUG	\$2,055,057.77	(\$21,129.13)	\$264,840.03	\$64,195.73	\$758.39	\$13,856.25	\$19,092.02	\$2,910,005.47	(\$12,804.60)	\$5,294,319.93
SEP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OCT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NOV	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$13,542,581.31	(\$333,160.52)	\$414,638.78	\$149,723.76	\$728.39	\$74,092.13	\$27,190.90	\$26,630,200.76	(\$94,340.75)	\$41,847,600.78

MONTH	CLAIMS PAID	CLAIM REFUNDS	AGENT REFERRALS	ADMIN FEES	ADMIN FEES	ADMIN FEES	OTHER EXPENSES	TOTAL EXPENSES	BALANCE
JAN 95	\$4,095,518.14	(\$66,721.53)	\$2,975.00	\$0.00	\$13,676.71	\$146,159.00	\$7,901.63	\$4,199,498.95	(\$503,567.14)
FEB	\$3,234,230.68	(\$61,376.53)	\$2,940.00	\$0.00	\$0.00	\$146,075.00	\$8,012.23	\$3,529,621.38	\$2,914,579.40
MAR	\$4,899,478.31	(\$97,132.99)	\$3,463.00	\$0.00	\$32,060.96	\$144,576.00	\$2,375.30	\$4,984,822.98	(\$2,158,648.97)
APR	\$4,281,915.19	(\$55,553.22)	\$2,870.00	\$0.00	\$0.00	\$141,466.00	\$2,551.76	\$4,353,249.73	\$1,042,753.35
MAY	\$4,694,301.49	(\$65,214.84)	\$2,450.00	\$0.00	\$13,289.31	\$143,002.00	\$2,833.93	\$4,790,661.89	(\$2,901,336.50)
JUN	\$2,235,912.71	(\$149,439.39)	\$2,660.00	\$1,000,000.00	\$0.00	\$0.00	\$3,238.07	\$2,182,268.40	\$4,712,217.70
JUL	\$5,116,820.34	(\$89,683.28)	\$3,430.00	\$0.00	\$0.00	\$291,825.00	\$2,668.87	\$5,325,158.83	\$3,726,062.16
AUG	\$4,021,957.23	(\$150,997.00)	\$2,905.00	\$0.00	\$0.00	\$140,225.00	\$0.00	\$4,014,100.23	\$1,280,219.70
SEP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OCT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NOV	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$23,750,234.09	(\$3,718,331.33)	\$23,035.00	\$1,000,000.00	\$158,028.89	\$1,133,265.00	\$24,877.59	\$23,329,663.48	\$6,032,378.30

CLAIMS PAID	\$23,024,115.72
ADMINISTRATIVE FEES AND OTHER EXPENSES	\$1,365,587.77
TOTAL OPERATING/ADMINISTRATIVE EXPENSES	\$24,389,703.49
PREMIUM CHANGED TO AND PAID BY ENROLLEES	\$15,289,520.79
SUBSIDIES PAID BY STATE GPR	\$564,422.07
SUBSIDIES PAID BY INSURANCE ASSESSMENTS	\$1,486,029.51
RATE STRUCTURE ASSESSMENTS COLLECTED	\$23,990,030.50
BANK AND INVESTMENT INCOME, MISCELLANEOUS	\$101,900.32
TOTAL REVENUE	\$41,421,402.19
BALANCE ON 01-AUG-95	\$6,904,587.10
BALANCE ON 31-DEC-95	\$6,032,378.30

MONTH	CLAIMS PAID	CLAIM REFUNDS	AGENT REFERRALS	ADMIN FEES	ADMIN FEES	ADMIN FEES	OTHER EXPENSES	TOTAL EXPENSES	BALANCE
JAN 94	\$1,539,329.45	(\$151,757.87)	\$90,276.46	\$0.00	\$1,741,363.78				
FEB	\$4,400,116.90	\$222,509.45	\$53,593.64	\$4,676,218.99					
MAR	\$513,828.51	\$152,615.77	\$106,489.91	\$72,934.19					
APR	\$3,554,798.41	\$129,073.98	\$70,557.24	\$3,754,429.53					
MAY	(\$82,377.98)	\$21,721.90	\$77,193.54	\$16,537.48					
JUN	\$4,284,359.40	\$407,375.41	\$42,984.34	\$4,744,599.15					
JUL	\$6,862,774.92	\$0.00	\$0.00	\$6,862,774.92					
AUG	\$2,897,200.87	\$0.00	\$0.00	\$2,897,200.87					
SEP	\$0.00	\$0.00	\$0.00	\$0.00					
OCT	\$0.00	\$0.00	\$0.00	\$0.00					
NOV	\$0.00	\$0.00	\$0.00	\$0.00					
DEC	\$0.00	\$0.00	\$0.00	\$0.00					
TOTAL	\$23,990,030.50	\$1,085,954.38	\$400,975.13	\$25,486,060.01					

MONTH	CLAIMS PAID	CLAIM REFUNDS	AGENT REFERRALS	ADMIN FEES	ADMIN FEES	ADMIN FEES	OTHER EXPENSES	TOTAL EXPENSES	BALANCE
JAN 94	\$1,539,329.45	(\$151,757.87)	\$90,276.46	\$0.00	\$1,741,363.78				
FEB	\$4,400,116.90	\$222,509.45	\$53,593.64	\$4,676,218.99					
MAR	\$513,828.51	\$152,615.77	\$106,489.91	\$72,934.19					
APR	\$3,554,798.41	\$129,073.98	\$70,557.24	\$3,754,429.53					
MAY	(\$82,377.98)	\$21,721.90	\$77,193.54	\$16,537.48					
JUN	\$4,284,359.40	\$407,375.41	\$42,984.34	\$4,744,599.15					
JUL	\$6,862,774.92	\$0.00	\$0.00	\$6,862,774.92					
AUG	\$2,897,200.87	\$0.00	\$0.00	\$2,897,200.87					
SEP	\$0.00	\$0.00	\$0.00	\$0.00					
OCT	\$0.00	\$0.00	\$0.00	\$0.00					
NOV	\$0.00	\$0.00	\$0.00	\$0.00					
DEC	\$0.00	\$0.00	\$0.00	\$0.00					
TOTAL	\$23,990,030.50	\$1,085,954.38	\$400,975.13	\$25,486,060.01					

CLAIMS PAID	\$23,024,115.72
ADMINISTRATIVE FEES AND OTHER EXPENSES	\$1,365,587.77
TOTAL OPERATING/ADMINISTRATIVE EXPENSES	\$24,389,703.49
PREMIUM CHANGED TO AND PAID BY ENROLLEES	\$15,289,520.79
SUBSIDIES PAID BY STATE GPR	\$564,422.07
SUBSIDIES PAID BY INSURANCE ASSESSMENTS	\$1,486,029.51
RATE STRUCTURE ASSESSMENTS COLLECTED	\$23,990,030.50
BANK AND INVESTMENT INCOME, MISCELLANEOUS	\$101,900.32
TOTAL REVENUE	\$41,421,402.19
BALANCE ON 01-AUG-95	\$6,904,587.10
BALANCE ON 31-DEC-95	\$6,032,378.30

**FISCAL YEAR 1995**

MONTH	A.1	A.2	B.1	B.2	C.1	C.2	C.3	D.1	D.2	E
FY 1995			GPR	GPR						
	ENROLLEE PREMIUM	ENROLLEE PREMIUM	PREMIUM SUBSIDY	DEDUCTIBLE SUBSIDY	BANK INTEREST DEPOSITED	INVESTMENT INTEREST DEPOSITED	MISC INCOME DEPOSITED	INSURANCE ASSESSMENTS DEPOSITED	INSURANCE ASSESSMENTS REFUNDED	TOTAL REVENUES
JUL 94	\$1,742,851.44	(\$2,783,811)	\$0.00	\$0.00	\$1,126.10	\$7,202.78	\$0.00	\$1,788,308.15	\$0.00	\$3,512,004.66
AUG	\$2,118,913.06	(\$3,709,85)	\$0.00	\$0.00	\$0.00	\$8,127.77	\$0.00	\$4,004,390.91	\$0.00	\$6,498,722.09
SEP	\$2,250,322.19	(\$4,946,25)	\$0.00	\$0.00	\$4,030.25	\$9,384.41	\$0.90	\$1,662,690.44	\$0.00	\$3,876,392.95
OCT	\$1,781,575.84	(\$2,795,52)	\$0.00	\$0.00	\$1,288.26	\$9,770.83	\$0.00	\$2,650,516.21	\$0.00	\$4,421,155.62
NOV	\$2,020,839.24	(\$3,135,82)	\$0.00	\$0.00	\$4,699.49	\$13,460.42	\$0.02	\$13,138.07	\$0.00	\$2,018,001.42
DEC	\$2,063,331.85	(\$28,695,57)	\$0.00	\$0.00	\$1,483.58	\$12,177.08	\$0.00	\$0.00	\$0.00	\$2,047,297.04
JAN 95	\$1,900,550.59	(\$3,961,94)	\$0.00	\$0.00	\$0.00	\$5,979.18	\$0.20	\$1,741,363.78	\$0.00	\$3,615,931.81
FEB	\$1,797,102.23	(\$33,480,89)	\$0.00	\$0.00	\$0.00	\$6,569.45	\$0.00	\$4,676,219.99	\$0.00	\$6,444,400.78
MAR	\$2,078,662.44	(\$40,343,82)	\$0.00	\$0.00	\$0.00	\$12,933.32	\$1,087.88	\$793,700.76	(\$10,766.57)	\$2,826,174.01
APR	\$1,659,944.31	(\$31,278,00)	\$0.00	\$0.00	\$0.00	\$12,906.24	\$0.90	\$3,754,429.63	\$0.00	\$5,386,003.08
MAY	\$1,590,103.00	(\$32,681,30)	\$0.00	\$0.00	\$0.00	\$13,125.00	\$2,221.21	\$54,107.06	(\$37,569.58)	\$1,889,325.39
JUN	\$2,179,251.32	(\$23,887,48)	\$0.00	\$0.00	\$0.00	\$0.00	\$4,604.09	\$4,747,599.15	(\$3,000.00)	\$8,904,587.10
TOTAL	\$23,485,623.81	(\$59,320,83)	\$0.00	\$0.00	\$12,627.93	\$170,632.48	\$2,915.26	\$28,276,294.15	(\$61,246.13)	\$44,449,938.58

MONTH	F.1	F.2	G	H.1	H.2	H.3	H.4	I	J
FY 1995	CLAIMS	CLAIM	AGENT REFERRALS	OCI	MERIDIAN	BCBSU	OTHER EXPENSES	TOTAL EXPENSES	BALANCE
JUL 94	\$3,356,596.70	(\$8,535,18)	\$4,480.00	\$0.00	\$0.00	\$155,227.00	\$4,141.60	\$3,461,910.11	\$50,094.55
AUG	\$3,820,674.29	(\$14,506,14)	\$2,660.00	\$0.00	\$28,919.58	\$143,110.00	\$1,108.68	\$3,881,866.41	\$2,616,855.68
SEP	\$3,338,798.51	(\$88,947,43)	\$4,060.00	\$74,081.14	\$14,116.26	\$142,789.00	\$70.64	\$3,994,968.12	(\$108,575.17)
OCT	\$3,714,825.46	(\$52,091,12)	\$2,520.00	\$0.00	\$13,959.81	\$160,485.00	\$127.31	\$3,839,836.46	\$581,319.16
NOV	\$4,790,829.83	(\$66,723,70)	\$3,500.00	\$0.00	\$13,864.45	\$136,612.25	\$0.00	\$4,878,082.95	(\$2,860,081.43)
DEC	\$3,433,923.28	(\$87,710,79)	\$3,675.00	\$0.00	\$13,736.31	\$148,672.00	\$0.00	\$3,514,295.80	(\$1,466,986.76)
JAN 95	\$4,095,518.14	(\$66,731,53)	\$2,973.00	\$0.00	\$13,676.71	\$146,158.00	\$7,901.63	\$4,199,498.95	(\$883,567.44)
FEB	\$3,434,230.88	(\$51,376,53)	\$2,940.00	\$0.00	\$0.00	\$146,015.00	\$8,012.23	\$3,529,821.38	\$2,914,579.40
MAR	\$4,899,478.31	(\$97,132,59)	\$3,465.00	\$0.00	\$32,060.96	\$144,576.00	\$2,375.30	\$4,984,822.98	(\$2,156,648.97)
APR	\$4,261,915.18	(\$55,553,22)	\$2,870.00	\$0.00	\$0.00	\$141,466.00	\$2,551.76	\$4,353,249.73	\$1,042,753.35
MAY	\$4,894,501.49	(\$55,214,84)	\$2,450.00	\$0.00	\$13,288.31	\$143,002.00	\$2,833.93	\$4,790,661.89	(\$2,291,336.50)
JUN	\$3,235,872.71	(\$148,439,38)	\$2,660.00	\$100,000.00	\$0.00	\$0.00	\$3,236.07	\$2,192,369.40	\$4,715,217.70
TOTAL	\$46,370,004.81	(\$89,382,48)	\$38,325.00	\$100,000.00	\$443,923.28	\$1,608,133.25	\$13,333.13	\$41,811,394.68	\$1,538,613.87

53.33%	PREMIUMS CHARGED TO AND PAID BY ENROLLEES PLUS SUBSIDY PAYMENTS ON BEHALF OF ENROLLEES PROVIDED BY OPERATING AND ADMINISTRATIVE EXPENSE	48.50%	PREMIUMS CHARGED TO AND PAID BY ENROLLEES DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSE
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MONTH	CLAIMS PAID	ADMINISTRATIVE FEES AND OTHER EXPENSES	TOTAL OPERATING AND ADMINISTRATIVE EXPENSES
FY 1995			
JUL 94	\$45,915,042.15	\$1,996,341.93	\$47,911,384.08
AUG	\$52,093,897.58	\$0.00	\$52,093,897.58
SEP	\$29,970,079.13	\$0.00	\$29,970,079.13
OCT	\$23,254,848.87	\$131,180.37	\$23,386,029.24
NOV	\$2,018,001.42	\$0.00	\$2,018,001.42
DEC	\$2,047,297.04	\$0.00	\$2,047,297.04
JAN 95	\$3,615,931.81	\$0.00	\$3,615,931.81
FEB	\$6,444,400.78	\$0.00	\$6,444,400.78
MAR	\$2,826,174.01	\$0.00	\$2,826,174.01
APR	\$5,386,003.08	\$0.00	\$5,386,003.08
MAY	\$1,889,325.39	\$0.00	\$1,889,325.39
JUN	\$8,904,587.10	\$0.00	\$8,904,587.10
TOTAL	\$189,449,938.58	\$0.00	\$189,449,938.58

MONTH	TARGETED 80% RATE STRUCTURE FUNDING	ACTUAL RATE STRUCTURE FUNDING	YEAR-TO-DATE SURPLUS/(SHORTFALL)	TARGETED 40% ASSESSMENT FUNDING	ASSESSMENTS OBLIGATED YEAR-TO-DATE	OBLIGATED ASSESSMENT EXCESS/(SHORTFALL)
FY 1995						
JUL 94	\$28,566,830.45	\$29,393,113.13	(\$3,173,717.32)	\$19,044,553.63	\$22,218,270.95	\$3,173,717.32
AUG	\$27,582,830.45	\$27,582,830.45	\$0.00	\$18,055,210.95	\$21,229,100.95	\$3,173,717.32
SEP	\$26,598,830.45	\$26,598,830.45	\$0.00	\$17,066,460.95	\$20,240,000.95	\$3,173,717.32
OCT	\$25,614,830.45	\$25,614,830.45	\$0.00	\$16,077,710.95	\$19,250,900.95	\$3,173,717.32
NOV	\$24,630,830.45	\$24,630,830.45	\$0.00	\$15,088,960.95	\$18,261,800.95	\$3,173,717.32
DEC	\$23,646,830.45	\$23,646,830.45	\$0.00	\$14,100,210.95	\$17,272,700.95	\$3,173,717.32
JAN 95	\$22,662,830.45	\$22,662,830.45	\$0.00	\$13,111,460.95	\$16,283,600.95	\$3,173,717.32
FEB	\$21,678,830.45	\$21,678,830.45	\$0.00	\$12,122,710.95	\$15,294,500.95	\$3,173,717.32
MAR	\$20,694,830.45	\$20,694,830.45	\$0.00	\$11,133,960.95	\$14,305,400.95	\$3,173,717.32
APR	\$19,710,830.45	\$19,710,830.45	\$0.00	\$10,145,210.95	\$13,316,300.95	\$3,173,717.32
MAY	\$18,726,830.45	\$18,726,830.45	\$0.00	\$9,156,460.95	\$12,327,200.95	\$3,173,717.32
JUN	\$17,742,830.45	\$17,742,830.45	\$0.00	\$8,167,710.95	\$11,338,100.95	\$3,173,717.32
TOTAL	\$218,566,830.45	\$218,566,830.45	\$0.00	\$145,833,960.95	\$172,730,870.95	\$3,173,717.32

MONTH	STRUCTURE SUBSIDY	PREMIUM SUBSIDY	DEDUCTIBLE SUBSIDY	TOTAL
FY 1995				
JUL 94	\$1,459,460.64	\$271,486.81	\$57,360.70	\$1,788,308.15
AUG	\$4,112,748.75	\$233,917.07	\$57,823.08	\$4,404,390.91
SEP	\$1,462,015.80	\$166,066.13	\$34,008.51	\$1,662,090.44
OCT	\$2,460,568.48	\$148,083.59	\$41,666.14	\$2,650,316.21
NOV	\$2,651,106.18	\$234,449.46	\$43,797.79	\$3,130,353.43
DEC	(\$194,889.33)	\$160,268.11	\$34,620.22	\$0.00
JAN 95	\$1,539,329.45	\$151,757.87	\$50,276.46	\$1,741,363.78
FEB	\$4,400,116.90	\$222,698.45	\$53,503.64	\$4,676,319.99
MAR	\$513,828.51	\$152,615.77	\$106,489.91	\$772,934.19
APR	\$3,554,798.41	\$129,073.98	\$70,557.24	\$3,754,429.63
MAY	(\$82,377.96)	\$21,721.90	\$77,193.54	\$16,537.48
JUN	\$4,294,359.40	\$407,735.41	\$42,864.34	\$4,744,959.15
TOTAL	\$23,254,848.87	\$2,299,225.55	\$670,853.58	\$26,224,928.00

YEAR-TO-DATE SURPLUS/(SHORTFALL) =	(\$3,173,717.32)
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**FISCAL YEAR 1994**

MONTH	A.1	A.2	B.1	B.2	C.1	C.2	C.3	D.1	D.2	E
JUL 93	\$2,283,637.08	(\$6,386.50)	\$184,749.48	\$54,823.03	\$3,427.08	\$0.00	\$5.76	\$4,681,980.53	\$0.00	\$7,182,038.68
AUG	\$2,351,054.34	(\$20,359.21)	\$181,061.79	\$71,339.83	\$6,930.60	\$0.00	\$0.00	\$355,645.77	\$0.00	\$2,946,673.22
SEP	\$2,483,370.28	(\$38,451.80)	\$169,134.79	\$81,483.48	\$4,462.87	\$0.00	\$0.00	\$2,813,069.46	\$0.00	\$5,512,669.36
OCT	\$2,289,937.24	(\$28,373.62)	\$200,128.08	\$54,878.66	\$3,834.45	\$0.00	\$0.00	\$79,242.90	(\$212,737.27)	\$2,386,910.45
NOV	\$2,103,916.74	(\$35,359.52)	\$182,905.61	\$36,782.48	\$3,138.48	\$0.00	\$0.00	\$59,503.39	\$0.00	\$2,354,865.19
DEC	\$1,909,391.33	(\$23,845.81)	\$168,530.09	\$54,720.91	\$1,100.08	\$0.00	\$0.00	\$47,398.39	\$0.00	\$2,002,778.71
JAN 94	\$1,953,280.78	(\$34,376.78)	\$245,424.81	\$23,901.29	\$0.00	\$0.00	\$2.88	\$5,383,870.96	\$0.00	\$7,582,083.92
FEB	\$2,288,671.21	(\$31,788.04)	\$164,828.74	(\$30,164.50)	\$2,315.17	\$0.00	\$9,879.57	\$255,949.28	(\$8,588.83)	\$2,670,831.60
MAR	\$2,378,002.37	(\$41,870.23)	\$9,081.31	\$0.00	\$1,771.71	\$0.00	\$0.00	\$3,957,237.89	\$0.00	\$6,303,233.03
APR	\$1,924,088.64	(\$45,133.08)	\$0.00	\$0.00	\$183.69	\$0.00	\$0.00	\$0.00	\$0.00	\$1,878,120.27
MAY	\$2,215,737.45	(\$34,371.82)	\$0.00	\$0.00	\$6,847.88	\$0.00	\$0.60	\$13,836.41	\$0.00	\$2,202,070.22
JUN	\$2,133,321.89	(\$28,480.99)	\$0.00	\$0.00	\$4,046.02	\$0.00	\$0.00	\$43,280.93	\$0.00	\$2,154,337.85
TOTAL	\$28,295,180.38	(\$370,887.20)	\$1,505,254.72	\$368,345.28	\$42,884.88	\$0.00	\$73,583.48	\$18,083,844.94	(\$227,387.10)	\$44,877,650.50

MONTH	F.1	F.2	G	H.1	H.2	H.3	H.4	I	J
JUL 93	\$1,807,234.14	(\$78,528.08)	\$0.00	\$0.00	\$16,067.30	\$146,151.00	\$193,484.01	\$1,884,428.36	\$3,297,608.32
AUG	\$4,385,880.56	(\$29,915.08)	\$4,410.00	\$47,624.53	\$32,063.80	\$171,549.00	\$206,862.92	\$4,818,475.53	(\$1,871,902.31)
SEP	\$4,440,421.77	(\$85,658.30)	\$2,905.00	\$0.00	\$15,508.40	\$154,368.00	\$0.00	\$4,527,591.87	\$985,077.49
OCT	\$4,190,201.20	(\$107,485.84)	\$3,390.00	\$0.00	\$15,158.50	\$151,653.00	\$0.00	\$4,254,936.86	(\$1,888,026.41)
NOV	\$4,311,878.45	(\$75,683.32)	\$4,980.00	\$0.00	\$15,003.72	\$150,770.00	\$0.00	\$4,412,308.85	(\$2,057,444.68)
DEC	\$4,554,333.12	(\$140,637.88)	\$4,095.00	\$0.00	\$14,695.20	\$150,807.00	\$4,558.81	\$4,588,151.55	(\$1,985,372.84)
JAN 94	\$4,087,241.77	(\$157,428.15)	\$3,673.00	\$0.00	\$14,768.52	\$148,939.00	\$10,892.63	\$4,108,086.77	\$3,473,987.15
FEB	\$2,988,120.90	(\$147,317.62)	\$3,380.00	\$0.00	\$14,752.38	\$149,622.00	\$27,673.88	\$3,016,211.54	(\$345,379.94)
MAR	\$4,453,424.00	(\$113,150.81)	\$4,895.00	\$0.00	\$14,484.00	\$146,791.00	\$3,173.50	\$4,506,540.69	\$1,796,292.34
APR	\$2,994,199.81	(\$158,480.33)	\$2,940.00	\$0.00	\$15,654.32	\$149,035.00	\$3,236.11	\$3,006,575.01	(\$1,127,454.74)
MAY	\$3,387,221.12	(\$107,540.35)	\$4,550.00	\$29,700.00	\$14,794.21	\$144,989.00	\$0.00	\$3,452,713.88	(\$1,261,643.76)
JUN	\$3,489,644.41	(\$84,328.16)	\$4,270.00	\$0.00	\$14,613.92	\$141,900.00	\$3,912.82	\$3,549,414.99	(\$1,395,057.14)
TOTAL	\$44,829,372.35	(\$7,786,182.73)	\$43,350.00	\$27,354.53	\$187,870.87	\$1,806,574.00	\$456,498.78	\$46,138,927.80	(\$4,828,288.50)

CLAMS PAID	ADMINISTRATIVE FEES AND OTHER EXPENSES	TOTAL OPERATING/ADMINISTRATIVE EXPENSES	PREMIUM CHARGED TO AND PAID BY ENROLLEES	SUBSIDIES PAID BY STATE GPR	SUBSIDIES PAID BY INSURANCE ASSESSMENTS	RATE STRUCTURE ASSESSMENTS COLLECTED	BANK AND INVESTMENT INCOME, MISCELLANEOUS	TOTAL REVENUE
\$43,543,218.82	\$2,583,873.38	\$46,126,837.96	\$23,924,363.18	\$1,875,000.00	\$1,477,242.28	\$16,385,375.59	\$115,649.44	\$45,272,350.59

ACTUAL RATE STRUCTURE FUNDING	TARGETED 60% RATE STRUCTURE FUNDING	YEAR-TO-DATE SURPLUS(SHORTFALL)	TARGETED 40% ASSESSMENT FUNDING	ASSESSMENTS OBLIGATED YEAR-TO-DATE	OBLIGATED ASSESSMENT EXCESS(SHORTFALL)
\$28,500,064.07	\$27,676,102.20	\$823,961.87	\$18,450,734.60	\$17,826,722.93	(\$623,961.87)

MONTH	STRUCTURE SUBSIDY	PREMIUM SUBSIDY	DEDUCTIBLE SUBSIDY	TOTAL
JUL 93	\$4,681,980.53	\$4,681,980.53	\$4,681,980.53	\$13,995,941.59
AUG	\$355,845.77	\$355,845.77	\$355,845.77	\$1,067,537.31
SEP	\$2,813,069.46	\$2,813,069.46	\$2,813,069.46	\$8,449,218.38
OCT	(\$124,494.37)	(\$124,494.37)	(\$124,494.37)	(\$373,483.11)
NOV	\$59,503.39	\$59,503.39	\$59,503.39	\$178,510.17
DEC	\$474,398.39	\$474,398.39	\$474,398.39	\$1,423,195.16
JAN 94	\$5,393,870.96	\$5,393,870.96	\$5,393,870.96	\$16,181,612.88
FEB	\$247,359.45	\$247,359.45	\$247,359.45	\$762,078.35
MAR	\$3,788,355.54	\$3,788,355.54	\$3,788,355.54	\$11,365,066.62
APR	(\$340,617.23)	(\$340,617.23)	(\$340,617.23)	(\$1,021,354.00)
MAY	(\$281,811.17)	\$235,512.06	\$60,135.52	\$13,816.41
JUN	(\$872,073.13)	\$513,727.08	\$158,348.05	\$0.00
TOTAL	\$16,385,375.59	\$1,070,246.17	\$406,986.12	\$17,862,617.88

MONTH	PREMIUMS CHARGED TO AND PAID BY ENROLLEES PLUS SUBSIDY PAYMENTS ON BEHALF OF ENROLLEES DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSES	PREMIUMS CHARGED TO AND PAID BY ENROLLEES DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSES
61.73%	61.73%	56.20%

YEAR-TO-DATE SURPLUS(SHORTFALL) =
\$823,961.87

**CALENDAR YEAR 1993**

MONTH	ENROLLMENT		PREMIUM		SUBSIDY		DEDUCTIBLE		BANK INTEREST		INVESTMENT INTEREST		MISC INCOME		INSURANCE ASSESSMENTS		INSURANCE ASSESSMENTS		TOTAL REVENUES	
	ENROLLEE	PREMIUM	ENROLLEE	PREMIUM	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED	DEPOSITED	REFUNDED
JAN 93	\$2,031,173.00	\$30,417,711	\$0.00	\$0.00	\$5,193.74	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
FEB	\$1,997,989.79	\$49,027,500	\$0.00	\$0.00	\$358.56	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
MAR	\$2,280,344.43	\$35,404,889	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
APR	\$2,104,888.89	\$34,054,431	\$0.00	\$0.00	\$5,285.45	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
MAY	\$1,984,730.38	\$28,464,021	\$0.00	\$0.00	\$4,713.38	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
JUN	\$1,923,703.78	\$45,303,332	\$0.00	\$0.00	\$5,198.35	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
JUL	\$2,263,837.08	\$6,398,300	\$184,749.49	\$54,623.03	\$3,427.09	\$0.00	\$5.76	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
AUG	\$2,331,054.34	\$20,359,271	\$181,881.78	\$71,339.83	\$6,830.60	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
SEP	\$2,483,970.26	\$39,451,600	\$189,134.78	\$91,483.48	\$4,462.97	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
OCT	\$2,289,937.24	\$29,373,821	\$200,128.09	\$54,878.66	\$5,834.45	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
NOV	\$2,103,916.74	\$35,359,821	\$162,905.61	\$38,762.48	\$5,136.49	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
DEC	\$1,909,391.38	\$25,843,611	\$168,330.09	\$34,720.91	\$1,000.09	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03
TOTAL	\$23,606,324.81	\$318,488,311	\$1,067,309.96	\$275,888.48	\$47,843.17	\$0.00	\$0.00	\$0.00	\$3,474,744.76	\$3,668.07	\$5,370,399.54	\$0.00	\$0.00	\$2,005,939.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,939.03

MONTH	CLAIMS		CLAIM REFUNDS		AGENT REFERRALS		ADMIN FEES		THE CONTROL		MULTI OMAHA		OTHER		TOTAL		BALANCE	
	F.1	F.2	G	H.1	H.2	H.3	H.4	I	J	K	L	M	N	O	P	Q	R	S
JAN 93	\$3,788,590.30	\$65,220.24	\$7,175.00	\$9,658.94	\$15,373.80	\$192,808.37	\$937.00	\$3,958,321.07	\$1,992,382.04	\$2,247,018.84	\$1,992,382.04	\$2,247,018.84	\$1,992,382.04	\$2,247,018.84	\$1,992,382.04	\$2,247,018.84	\$1,992,382.04	\$2,247,018.84
FEB	\$2,915,506.93	\$80,126.46	\$8,680.00	\$4,428.59	\$15,356.25	\$189,535.39	\$0.00	\$3,073,380.70	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84	\$2,247,018.84
MAR	\$4,029,319.86	\$198,587.23	\$9,785.00	\$4,191.40	\$0.00	\$0.00	\$1,031.82	\$3,844,720.25	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55	\$833,731.55
APR	\$3,086,166.72	\$72,053.20	\$6,195.00	\$0.00	\$31,706.07	\$383,900.79	\$75.00	\$3,435,990.38	\$1,043,666.06	\$1,807,127.84	\$1,043,666.06	\$1,807,127.84	\$1,043,666.06	\$1,807,127.84	\$1,043,666.06	\$1,807,127.84	\$1,043,666.06	\$1,807,127.84
MAY	\$2,725,304.17	\$31,037.47	\$6,510.00	\$10,510.13	\$16,220.66	\$191,758.40	\$85.00	\$2,919,350.88	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
JUN	\$3,913,159.81	\$24,885.00	\$5,600.00	\$0.00	\$0.00	\$193,036.75	\$0.00	\$4,111,311.83	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
JUL	\$1,607,234.14	\$78,238.09	\$0.00	\$0.00	\$16,067.30	\$146,151.00	\$183,484.01	\$1,984,428.36	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32	\$5,287,808.32
AUG	\$4,385,880.56	\$29,915.88	\$4,410.00	\$47,824.53	\$32,063.60	\$171,549.00	\$206,882.92	\$4,818,475.53	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
SEP	\$4,440,471.77	\$85,659.30	\$2,905.00	\$0.00	\$15,506.40	\$154,388.00	\$0.00	\$4,527,391.87	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49	\$3,985,077.49
OCT	\$4,180,291.20	\$107,485.84	\$3,390.00	\$0.00	\$15,158.50	\$151,653.00	\$0.00	\$4,254,936.86	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
NOV	\$4,311,979.45	\$75,693.32	\$4,900.00	\$0.00	\$15,003.72	\$150,770.00	\$5,350.00	\$4,412,309.85	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
DEC	\$4,554,333.12	\$140,637.80	\$4,095.00	\$0.00	\$14,996.30	\$150,807.00	\$4,588.91	\$4,588,151.55	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84	\$1,807,127.84
TOTAL	\$43,657,080.81	\$685,809.81	\$45,070.00	\$133,634.12	\$703,839.24	\$3,678,437.38	\$112,384.98	\$45,824,966.44	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40	\$18,071,278.40

MONTH	PREMIUMS CHARGED TO AND PAID BY ENROLLEES PLUS SUBSIDY PAYMENTS ON		RATINGS		PREMIUMS CHARGED TO AND PAID BY ENROLLEES	
	RESULT OF ENROLLEES DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSES	55.05%	55.05%	55.05%	DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSES	
JAN 93	\$3,788,590.30	\$65,220.24	\$7,175.00	\$9,658.94	\$15,373.80	\$192,808.37
FEB	\$2,915,506.93	\$80,126.46	\$8,680.00	\$4,428.59	\$15,356.25	\$189,535.39
MAR	\$4,029,319.86	\$198,587.23	\$9,785.00	\$4,191.40	\$0.00	\$1,031.82
APR	\$3,086,166.72	\$72,053.20	\$6,195.00	\$0.00	\$31,706.07	\$383,900.79
MAY	\$2,725,304.17	\$31,037.47	\$6,510.00	\$10,510.13	\$16,220.66	\$191,758.40
JUN	\$3,913,159.81	\$24,885.00	\$5,600.00	\$0.00	\$0.00	\$193,036.75
JUL	\$1,607,234.14	\$78,238.09	\$0.00	\$0.00	\$16,067.30	\$146,151.00
AUG	\$4,385,880.56	\$29,915.88	\$4,410.00	\$47,824.53	\$32,063.60	\$171,549.00
SEP	\$4,440,471.77	\$85,659.30	\$2,905.00	\$0.00	\$15,506.40	\$154,388.00
OCT	\$4,180,291.20	\$107,485.84	\$3,390.00	\$0.00	\$15,158.50	\$151,653.00
NOV	\$4,311,979.45	\$75,693.32	\$4,900.00	\$0.00	\$15,003.72	\$150,770.00
DEC	\$4,554,333.12	\$140,637.80	\$4,095.00	\$0.00	\$14,996.30	\$150,807.00
TOTAL	\$43,657,080.81	\$685,809.81	\$45,070.00	\$133,634.12	\$703,839.24	\$3,678,437.38

MONTH	CLAIMS PAID		ADMINISTRATIVE FEES AND OTHER EXPENSES		TOTAL OPERATING/ADMINISTRATIVE EXPENSES		PREMIUM CHARGED TO AND PAID BY ENROLLEES		SUBSIDIES PAID BY STATE GPR		SUBSIDIES PAID BY INSURANCE ASSESSMENTS		RATE STRUCTURE ASSESSMENTS COLLECTED		BANK AND INVESTMENT INCOME MISCELLANEOUS		TOTAL REVENUE	
	CLAIMS PAID	ADMINISTRATIVE FEES AND OTHER EXPENSES	TOTAL OPERATING/ADMINISTRATIVE EXPENSES	PREMIUM CHARGED TO AND PAID BY ENROLLEES	SUBSIDIES PAID BY STATE GPR	SUBSIDIES PAID BY INSURANCE ASSESSMENTS	RATE STRUCTURE ASSESSMENTS COLLECTED	BANK AND INVESTMENT INCOME MISCELLANEOUS	TOTAL REVENUE									
JAN 93	\$42,987,358.42	\$2,841,610.72	\$45,828,969.14	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
FEB	\$35,838,299.14	\$2,841,610.72	\$38,679,909.86	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
MAR	\$48,123,456.78	\$2,841,610.72	\$50,965,067.50	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
APR	\$38,456,789.12	\$2,841,610.72	\$41,298,399.84	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
MAY	\$35,123,456.78	\$2,841,610.72	\$37,965,067.50	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
JUN	\$45,678,901.23	\$2,841,610.72	\$48,520,511.95	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
JUL	\$21,345,678.90	\$2,841,610.72	\$24,187,289.62	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
AUG	\$48,123,456.78	\$2,841,610.72	\$50,965,067.50	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
SEP	\$48,123,456.78	\$2,841,610.72	\$50,965,067.50	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
OCT	\$45,678,901.23	\$2,841,610.72	\$48,520,511.95	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
NOV	\$45,678,901.23	\$2,841,610.72	\$48,520,511.95	\$23,227,076.50	\$1,443,118.33	\$1,560,658.17	\$16,552,983.15	\$58,290.69	\$44,607,296.36									
DEC	\$48,123,456.78	\$2,841,610.72	\$50,965,067.50	\$23,227,														



**FISCAL YEAR 1993**

MONTH	A1	A2	B1	B2	C1	C2	C3	D1	D2	E
JUL 92	\$2,050,517.68	(\$48,919.55)	\$65,391.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,644,047.88
AUG	\$1,885,584.16	(\$55,401.78)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,368,104.50
SEP	\$1,974,884.59	(\$48,266.50)	\$0.00	\$0.00	\$2,586.79	\$4,000.00	\$0.00	\$1,532,424.89	(\$15,312,411)	\$3,450,087.36
OCT	\$2,042,407.14	(\$55,399.47)	\$0.00	\$0.00	\$3,400.43	\$0.00	\$0.00	\$2,603,028.94	(\$26,531)	\$4,583,214.51
NOV	\$2,007,407.01	(\$30,585.19)	\$0.00	\$0.00	\$5,008.90	\$0.00	\$0.00	\$418,207.29	\$0.00	\$2,402,038.01
DEC	\$2,111,943.56	(\$33,203.70)	\$0.00	\$0.00	\$5,048.47	\$0.00	\$0.00	\$490,203.39	\$0.00	\$2,574,899.72
JAN 93	\$2,031,173.00	(\$30,417.71)	\$0.00	\$0.00	\$5,183.74	\$0.00	\$0.00	\$0.00	\$0.00	\$2,005,938.03
FEB	\$1,897,898.79	(\$49,027.50)	\$0.00	\$0.00	\$158.56	\$0.00	\$0.00	\$3,474,744.76	(\$3,886.07)	\$5,320,399.54
MAR	\$2,280,344.43	(\$35,404.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,446,175.11	(\$12,682.83)	\$4,678,451.80
APR	\$2,104,886.88	(\$34,054.51)	\$0.00	\$0.00	\$5,298.45	\$0.00	\$0.00	\$316,496.49	\$0.00	\$2,392,424.32
MAY	\$1,964,730.38	(\$28,464.02)	\$0.00	\$0.00	\$4,715.38	\$0.00	\$0.00	\$2,550,858.89	\$234,540.30	\$4,776,478.73
JUN	\$1,929,703.28	(\$45,303.52)	\$0.00	\$0.00	\$5,198.35	\$0.00	\$0.00	\$856,441.72	\$0.00	\$2,742,139.83
TOTAL	\$24,271,191.91	(\$444,644.34)	\$65,391.79	\$0.00	\$18,904.87	\$4,000.00	\$1,000.00	\$6,070,203.86	\$202,812.44	\$44,780,493.55

HERAP EXPENDITURE JUL 92 - JUN 93

FY 1993	F.1	F.2	G	H.1	H.2	H.3	H.4	I	J
MONTH	CLAIMS PAID	CLAIM REFUNDS	AGENT REFERRALS	OCI ADMIN FEES	THE CONTROL ADMIN FEES	MULTI OMAHA ADMIN FEES	MISC ADMIN EXP	TOTAL EXPENSES	BALANCE
JUL 92	\$3,766,994.80	(\$129,497.91)	\$12,600.00	\$7,492.99	\$15,508.80	\$0.00	\$914.94	\$3,674,013.72	\$2,037,044.08
AUG	\$2,793,170.83	(\$104,892.18)	\$10,150.00	\$7,448.07	\$0.00	\$0.00	\$488.47	\$2,706,365.18	\$1,491,921.70
SEP	\$2,008,445.46	(\$18,899.90)	\$9,365.00	\$6,739.17	\$0.00	\$565,662.51	\$346.00	\$3,570,888.24	(\$120,820.88)
OCT	\$3,364,228.20	(\$138,546.07)	\$8,880.00	\$5,028.28	\$31,162.05	\$152,625.87	\$0.00	\$3,423,179.33	\$1,170,035.18
NOV	\$2,728,313.06	(\$80,792.92)	\$7,350.00	\$5,326.56	\$30,871.80	\$307,048.06	\$7,242.75	\$3,005,359.29	(\$803,321.28)
DEC	\$3,837,681.78	(\$26,739.16)	\$6,825.00	\$0.00	\$15,446.70	\$195,271.88	\$0.00	\$4,048,498.00	(\$4,473,504.28)
JAN 93	\$3,788,390.30	(\$65,220.34)	\$7,175.00	\$8,658.94	\$15,373.80	\$192,808.37	\$937.00	\$3,958,321.07	(\$1,952,302.04)
FEB	\$2,915,506.93	(\$50,126.48)	\$8,880.00	\$4,428.59	\$15,356.25	\$189,535.39	\$0.00	\$3,073,380.70	\$2,247,018.84
MAR	\$4,028,319.88	(\$188,587.83)	\$9,765.00	\$4,191.40	\$0.00	\$0.00	\$1,031.82	\$3,844,720.25	\$833,751.55
APR	\$3,088,186.72	(\$12,053.20)	\$5,185.00	\$0.00	\$31,706.07	\$383,900.79	\$75.00	\$3,435,890.38	(\$1,043,586.06)
MAY	\$2,725,304.17	(\$31,037.47)	\$6,510.00	\$19,510.13	\$16,220.66	\$191,758.40	\$85.00	\$2,919,350.89	\$1,807,127.84
JUN	\$3,913,159.81	(\$24,885.00)	\$5,600.00	\$1,216.53	\$16,183.74	\$183,038.75	\$0.00	\$4,111,311.83	\$1,368,172.00
TOTAL	\$38,885,893.02	(\$307,288.53)	\$67,985.00	\$68,098.68	\$187,829.32	\$2,324,614.81	\$1,323.96	\$44,773,515.83	\$3,833,172.85

STATE OF	PREMIUMS CHARGED TO AND PAID BY ENROLLEES PLUS SUBSIDY PAYMENTS ON	STATE OF	PREMIUMS CHARGED TO AND PAID BY ENROLLEES
84.11%	REIMBURSEMENT OF ENROLLEES DIVORCED BY OPERATING AND ADMINISTRATIVE EXPENSE	56.94%	DIVORCED BY OPERATING AND ADMINISTRATIVE EXPENSE

MONTH	CLAIMS PAID	ADMINISTRATIVE FEES AND OTHER EXPENSES
FY 1993	\$38,034,624.57	\$2,738,752.31
TOTAL OPERATING AND ADMINISTRATIVE EXPENSES	\$40,773,376.88	
PREMIUM CHARGED TO AND PAID BY ENROLLEES	\$23,782,547.57	
SUBSIDIES PAID BY STATE GPR	\$65,391.79	
SUBSIDIES PAID BY INSURANCE ASSESSMENTS	\$3,228,123.54	
RATE STRUCTURE ASSESSMENTS COLLECTED	\$17,676,522.56	
BANK AND INVESTMENT INCOME MISCELLANEOUS	\$42,904.07	
TOTAL REVENUE	\$44,780,493.55	

DATE	TARGETED 60% RATE STRUCTURE FUNDING	ACTUAL RATE STRUCTURE FUNDING
YEAR-TO-DATE SURPLUS(SHORTFALL)	\$28,779,059.52	\$17,623,339
TARGETED 40% ASSESSMENT FUNDING	\$16,708,550.75	\$14,982,311.36
ASSESSMENTS OBLIGATED YEAR-TO-DATE	\$14,982,311.36	\$17,623,339
OBLIGATED ASSESSMENT EXCESS(SHORTFALL)	(\$1,716,233.39)	

FY 1993	MONTH	RATE STRUCTURE SUBSIDY	PREMIUM SUBSIDY	DEDUCTIBLE SUBSIDY	TOTAL
JUL 92	\$3,421,729.51	\$206,553.13	\$15,785.24	\$3,644,047.88	
AUG	\$2,078,873.63	\$270,859.24	\$18,271.63	\$2,368,104.50	
SEP	\$1,245,931.74	\$253,282.82	\$17,827.82	\$1,517,042.48	
OCT	\$2,318,807.52	\$281,479.11	\$22,915.78	\$2,603,002.41	
NOV	\$123,492.19	\$275,729.42	\$18,985.68	\$419,207.29	
DEC	\$185,417.99	\$257,837.81	\$46,347.59	\$489,603.39	
JAN 93	(\$287,854.69)	\$233,356.04	\$34,198.65	\$0.00	
FEB	\$3,190,139.37	\$253,124.07	\$27,815.25	\$3,471,078.69	
MAR	\$2,185,812.07	\$212,986.48	\$34,733.71	\$2,433,532.26	
APR	\$133,761.73	\$158,275.43	\$24,459.33	\$316,496.49	
MAY	\$2,563,195.02	\$202,098.47	\$20,245.50	\$2,785,498.99	
JUN	\$517,316.48	\$325,986.14	\$13,537.10	\$856,841.72	
TOTAL	\$17,876,522.56	\$2,931,120.16	\$287,005.38	\$20,094,648.10	

STATE STRUCTURE PERFORMANCE	YEAR-TO-DATE SURPLUS(SHORTFALL) =	\$1,716,233.39
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**CALENDAR YEAR 1992**

MONTH	ENROLLMENT		PREMIUM		DEDUCTIBLE		BANK INTEREST		INVESTMENT INTEREST		INCOME		INSURANCE ASSESSMENTS		TOTAL REVENUES	
	A1	A2	ENROLLMENT	PREMIUM	DEDUCTIBLE	BANK INTEREST	INVESTMENT INTEREST	INCOME	INSURANCE ASSESSMENTS	INSURANCE ASSESSMENTS	INCOME	INSURANCE ASSESSMENTS	INSURANCE ASSESSMENTS	INSURANCE ASSESSMENTS	INSURANCE ASSESSMENTS	TOTAL
JAN 92	\$1,735,013.11	\$36,197,133	\$118,382.12	\$32,384.52	\$18,739.05	\$1,925.00	\$0.00	\$401,717.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,271,964.41	
FEB	\$1,620,554.78	\$40,749.13	\$105,420.69	\$15,980.49	\$13,292.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,714,408.85	
MAR	\$1,706,804.22	\$41,208.84	\$106,726.03	\$14,464.12	\$7,814.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,794,600.42	
APR	\$1,789,581.46	\$35,081.88	\$36,548.42	\$20,321.46	\$6,300.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,872,028.99	
MAY	\$1,619,967.52	\$30,203.67	\$108,224.77	\$14,564.94	\$1,223.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,806,364.32	
JUN	\$1,982,476.82	\$43,537.47	\$222,569.18	\$20,543.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,833,804.82	
JUL	\$2,050,537.68	\$48,918.53	\$85,391.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,711,057.80	
AUG	\$1,885,564.16	\$55,401.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,198,288.88	
SEP	\$1,974,684.59	\$48,266.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,450,067.36	
OCT	\$2,042,407.14	\$55,595.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,593,214.51	
NOV	\$2,007,407.01	\$30,583.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,402,028.01	
DEC	\$2,111,943.56	\$33,203.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,574,991.72	
TOTAL	\$23,526,982.05	\$298,950.39	\$2,922,283.08	\$118,382.12	\$85,474.52	\$3,843.90	\$0.00	\$18,429,330.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,722,828.09	

MONTH	CLAIMS		CLAIM REFUNDS		AGENT REFERRALS		ADMIN FEES		MISC ADMIN FEES		MISC ADMIN FEES		MISC ADMIN FEES		TOTAL EXPENSES		BALANCE
	F.1	F.2	CLAIM	REFUNDS	AGENT	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	ADMIN FEES	TOTAL	
JAN 92	\$3,477,093.82	\$0.00	\$6,965.00	\$6,921.88	\$0.00	\$126,419.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,617,389.91	(\$1,345,425.50)
FEB	\$2,696,781.21	\$172,178.23	\$12,913.00	\$3,991.18	\$25,439.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,666,958.31	(\$952,549.46)
MAR	\$3,890,014.33	\$87,951.59	\$10,280.00	\$5,112.39	\$11,055.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,818,520.38	(\$2,023,919.97)
APR	\$4,258,208.58	\$22,854.52	\$7,805.00	\$5,922.50	\$11,238.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,260,332.01	(\$2,388,293.02)
MAY	\$3,109,832.56	\$102,839.59	\$6,965.00	\$8,179.32	\$0.00	\$133,420.89	\$275.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,155,834.22	\$650,530.10
JUN	\$3,468,502.88	\$13,317.19	\$9,590.00	\$9,840.34	\$45,987.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,521,600.34	\$1,312,004.48
JUL	\$3,766,994.90	\$179,497.97	\$12,600.00	\$7,482.99	\$15,508.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,674,013.72	\$2,037,044.08
AUG	\$2,793,170.83	\$104,892.19	\$10,150.00	\$7,448.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,796,365.18	\$1,491,921.70
SEP	\$3,008,445.46	\$19,889.99	\$8,365.00	\$6,759.17	\$0.00	\$585,862.51	\$546.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,570,888.24	(\$120,820.88)
OCT	\$3,364,229.20	\$139,546.07	\$9,680.00	\$5,028.28	\$31,462.05	\$152,625.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,423,179.33	\$1,170,035.18
NOV	\$2,728,313.06	\$80,782.92	\$7,350.00	\$5,326.56	\$30,871.80	\$307,048.06	\$7,242.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,005,359.29	(\$80,321.29)
DEC	\$3,857,691.78	\$26,739.16	\$6,825.00	\$0.00	\$15,446.70	\$195,271.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,048,496.00	(\$1,417,504.29)
TOTAL	\$48,473,376.65	\$2,006,458.32	\$1,000,000.00	\$73,027.68	\$18,688.70	\$3,426,446.23	\$1,426,959.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$41,489,858.94	(\$2,346,298.86)

RATIOS #1	PREMIUMS CHARGED TO AND PAID BY ENROLLEES PLUS SUBSIDY PAYMENTS ON	RATIOS #2	PREMIUMS CHARGED TO AND PAID BY ENROLLEES
58.69%	REMAINDER OF ENROLLEES DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSE	53.12%	DIVIDED BY OPERATING AND ADMINISTRATIVE EXPENSE

CLAIMS PAID	ADMINISTRATIVE FEES AND OTHER EXPENSES	TOTAL OPERATING/ADMINISTRATIVE EXPENSES	PREMIUM CHARGED TO AND PAID BY ENROLLEES	SUBSIDIES PAID BY STATE GPR	SUBSIDIES PAID BY INSURANCE ASSESSMENTS	RATE STRUCTURE ASSESSMENTS COLLECTED	BANK AND INVESTMENT INCOME, MISCELLANEOUS	TOTAL REVENUES
\$39,610,780.39	\$1,689,156.55	\$41,699,936.94	\$22,028,011.66	\$901,432.26	\$1,667,465.37	\$14,594,379.23	\$7,349.52	\$29,722,828.09

ACTUAL RATE STRUCTURE FUNDING	TARGETED 60% RATE STRUCTURE FUNDING	YEAR-TO-DATE SURPLUS(SHORTFALL)	TARGETED 40% ASSESSMENT FUNDING	ASSESSMENTS OBLIGATED YEAR-TO-DATE	OBLIGATED ASSESSMENT EXCESS(SHORTFALL)
\$24,337,026.19	\$24,881,362.16	(\$544,335.97)	\$16,587,574.78	\$17,131,910.75	\$544,335.97

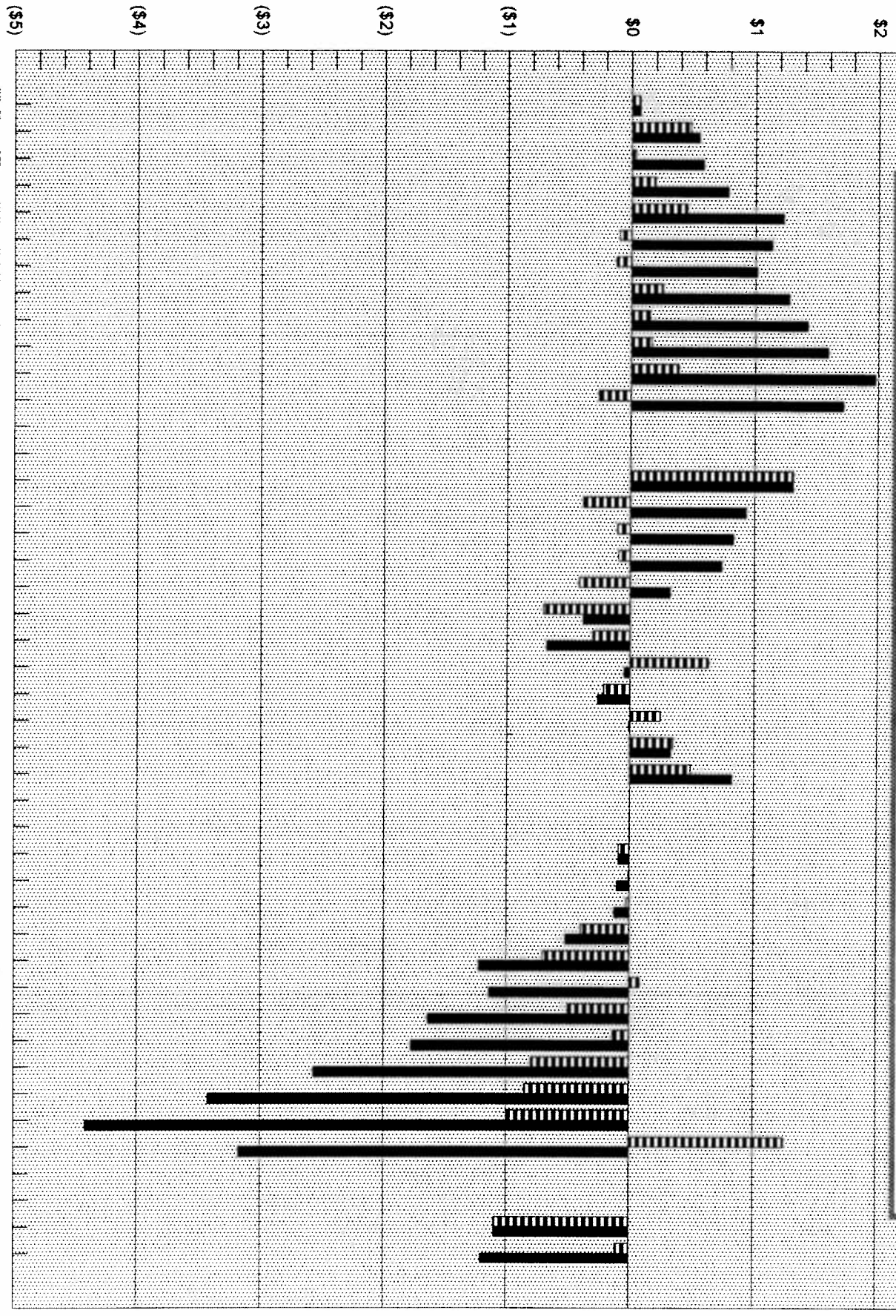
MONTH	RATE STRUCTURE SUBSIDY	PREMIUM SUBSIDY	DEDUCTIBLE SUBSIDY	TOTAL
JAN 92	\$401,717.74	\$0.00	\$0.00	\$401,717.74
FEB	\$0.00	\$0.00	\$0.00	\$0.00
MAR	\$0.00	\$0.00	\$0.00	\$0.00
APR	\$34,349.25	\$0.00	\$0.00	\$34,349.25
MAY	\$2,092,587.10	\$0.00	\$0.00	\$2,092,587.10
JUN	\$2,651,572.56	\$0.00	\$0.00	\$2,651,572.56
JUL	\$3,421,729.51	\$206,553.13	\$15,765.24	\$3,644,047.88
AUG	\$2,078,973.63	\$270,659.24	\$18,271.53	\$2,368,104.50
SEP	\$1,245,931.74	\$253,282.82	\$17,827.92	\$1,517,052.48
OCT	\$2,318,607.52	\$261,479.11	\$22,915.78	\$2,603,002.41
NOV	\$123,482.19	\$275,729.42	\$19,985.68	\$419,207.29
DEC	\$185,417.99	\$297,837.81	\$46,947.59	\$490,203.39
TOTAL	\$14,554,379.23	\$1,525,751.53	\$141,713.84	\$16,221,844.60



YEAR-TO-DATE SURPLUS(SHORTFALL) =	(\$544,335.97)	17-Oct-95
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HRSP Rate Schedule Funding of 60% of Plan Operating & Administrative Costs  
Fiscal Year Performance - Monthly and Cumulative Surplus / (Shortfall), Fiscal Years 1993, 1994, 1995, 1996

Surplus / (Shortfall) in Rate Schedule Funding

(Millions)



 Monthly Surplus / (Shortfall)
  Cumulative Surplus / (Shortfall)

# HIRSP Rate Schedule Funding of 60% of Plan Operating and Administrative Costs

## Surplus / (Shortfall) - Fiscal Years 1993, 1994, 1995, 1996

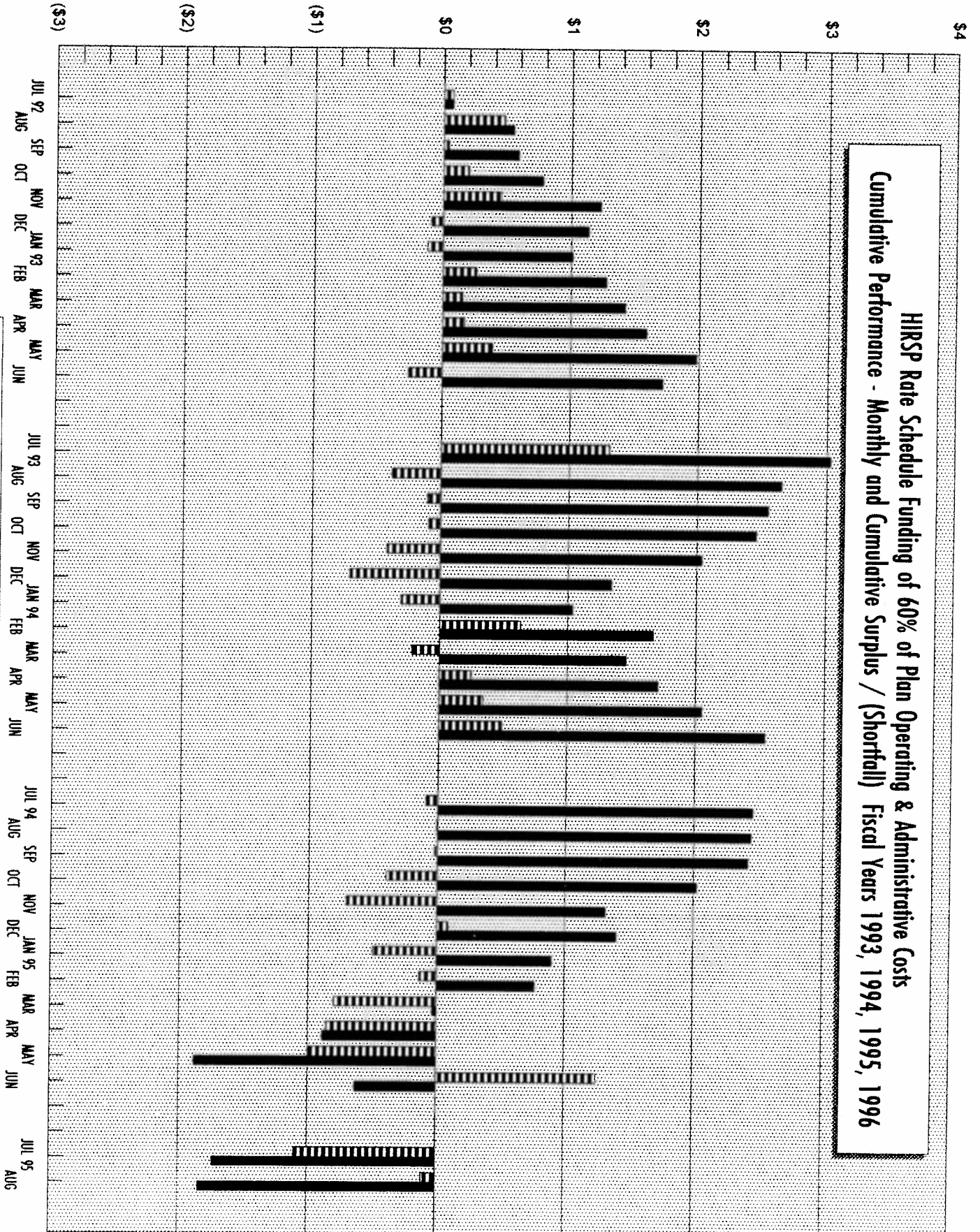
### Fiscal Year Performance

Fiscal Year	A			B			C			D			E			F			G		
	TOTAL PROGRAM COSTS	TOTAL PROGRAM COSTS	TARGET PREMIUM RECOVERY (60% x B)	TOTAL NET MONTHLY PREMIUM DEPOSITED	TOTAL MONTHLY PREMIUM OBLIGATED	ACTUAL CUMULATIVE PREMIUM RECOVERY	AS % OF TOTAL CUMULATIVE PROGRAM COSTS (F/B)	MONTHLY SURPLUS or (SHORTFALL) IN RATE STRUCTURE RECOVERY (ID + E - (60% x A))	CUMULATIVE SURPLUS or (SHORTFALL) IN RATE STRUCTURE RECOVERY (F - C)	CUMULATIVE SURPLUS or (SHORTFALL) IN RATE STRUCTURE RECOVERY (KROSS CHECK)											
<b>FY 1993</b>																					
JUL 92	\$3,674,013.17	\$3,674,013.17	\$2,204,408.23	\$2,001,618.13	\$271,394.82	\$2,273,012.95	61.33%	\$89,154.82	\$89,154.82	\$89,154.82											
AUG	\$2,706,385.18	\$6,390,376.90	\$3,828,277.34	\$1,530,142.36	\$270,459.74	\$4,374,694.67	68.65%	\$477,222.51	\$566,377.33	\$566,377.33											
SEP	\$3,754,836.86	\$5,851,287.14	\$3,970,780.28	\$1,932,418.09	\$252,352.82	\$4,984,518.94	65.86%	\$37,177.87	\$583,555.30	\$583,555.30											
OCT	\$3,432,178.33	\$13,374,448.47	\$8,024,587.88	\$1,888,418.87	\$651,478.11	\$6,002,518.96	65.82%	\$194,383.18	\$777,938.48	\$777,938.48											
NOV	\$3,005,389.29	\$16,379,803.76	\$9,627,883.48	\$1,976,821.82	\$716,728.42	\$11,055,197.80	67.49%	\$448,335.67	\$1,227,274.14	\$1,227,274.14											
DEC	\$4,048,498.00	\$20,428,301.76	\$12,256,981.06	\$2,076,739.86	\$257,817.81	\$13,645,848.60	64.16%	(\$92,519.89)	\$1,134,754.21	\$1,134,754.21											
JAN 93	\$3,956,317.07	\$23,586,622.83	\$14,631,975.70	\$2,000,753.28	\$353,356.04	\$13,645,848.60	64.63%	(\$20,881.31)	\$1,013,872.90	\$1,013,872.90											
FEB	\$3,073,380.70	\$27,480,003.53	\$16,416,002.12	\$1,444,962.29	\$553,124.07	\$17,47,592.26	64.63%	\$256,057.94	\$1,271,930.84	\$1,271,930.84											
MAR	\$3,544,720.25	\$31,504,723.78	\$18,782,834.27	\$2,244,838.54	\$212,988.48	\$20,205,834.96	64.63%	\$157,033.67	\$1,423,004.71	\$1,423,004.71											
APR	\$3,436,990.28	\$34,740,714.16	\$20,644,428.50	\$2,070,632.32	\$159,275.43	\$22,434,746.78	64.59%	\$167,313.58	\$1,580,318.29	\$1,580,318.29											
MAY	\$3,818,350.88	\$37,980,065.05	\$22,856,038.03	\$1,935,288.36	\$202,668.47	\$24,573,071.62	65.23%	\$386,714.30	\$1,977,032.59	\$1,977,032.59											
JUN	\$4,111,311.83	\$41,777,378.88	\$25,082,028.13	\$1,880,399.78	\$235,588.14	\$26,778,059.52	64.11%	(\$290,789.20)	\$1,716,233.39	\$1,716,233.39											
<b>TOTALS</b>	\$41,771,378.88	\$41,771,378.88	\$25,082,028.13	\$23,782,547.57	\$2,996,511.95	\$26,778,059.52	64.11%	\$1,716,233.39	\$1,716,233.39	\$1,716,233.39											
<b>FY 1994</b>																					
JUL 93	\$1,894,428.36	\$1,894,428.36	\$1,130,557.02	\$2,261,240.78	\$164,748.49	\$2,441,989.27	128.59%	\$1,311,333.25	\$1,311,333.25	\$1,311,333.25											
AUG	\$4,518,475.53	\$6,702,803.89	\$4,021,742.33	\$2,330,895.13	\$181,881.79	\$4,684,547.19	73.92%	(\$378,528.40)	\$832,604.86	\$832,604.86											
SEP	\$4,527,591.87	\$11,230,495.76	\$6,728,287.46	\$2,444,518.66	\$168,134.79	\$4,684,547.19	67.59%	(\$102,901.87)	\$829,803.18	\$829,803.18											
OCT	\$4,284,836.86	\$15,485,432.62	\$8,281,246.87	\$2,260,583.82	\$200,128.08	\$4,684,547.19	64.78%	(\$82,270.41)	\$737,832.78	\$737,832.78											
NOV	\$4,412,399.45	\$19,897,742.47	\$11,833,645.48	\$2,008,597.22	\$62,905.81	\$4,684,547.19	61.62%	(\$415,823.08)	\$321,708.70	\$321,708.70											
DEC	\$4,888,181.85	\$24,483,884.02	\$14,681,338.47	\$1,883,546.10	\$168,530.09	\$4,684,547.19	58.45%	(\$700,815.37)	(\$379,105.87)	(\$379,105.87)											
JAN 94	\$4,108,008.77	\$28,483,884.02	\$17,196,358.47	\$1,883,546.10	\$17,280,395.18	\$4,684,547.19	57.82%	(\$300,543.25)	(\$679,648.82)	(\$679,648.82)											
FEB	\$4,108,008.77	\$33,611,922.33	\$18,986,715.40	\$1,883,546.10	\$164,628.74	\$4,684,547.19	59.83%	\$831,714.89	(\$47,873.94)	(\$47,873.94)											
MAR	\$4,506,940.69	\$38,111,933.02	\$21,670,278.81	\$2,336,132.12	\$154,950.80	\$4,684,547.19	56.26%	(\$213,841.49)	(\$261,815.43)	(\$261,815.43)											
APR	\$3,028,875.81	\$42,277,422.01	\$24,474,224.82	\$1,878,365.53	\$175,007.56	\$4,684,547.19	58.97%	\$249,888.11	(\$11,816.32)	(\$11,816.32)											
MAY	\$3,453,713.86	\$46,128,837.00	\$27,876,102.20	\$2,181,365.53	\$152,122.06	\$4,684,547.19	60.78%	\$344,689.20	\$332,457.88	\$332,457.88											
JUN	\$3,549,414.89	\$49,788,837.00	\$27,876,102.20	\$2,107,030.90	\$513,727.08	\$4,684,547.19	61.79%	\$491,108.89	\$823,567.87	\$823,567.87											
<b>TOTALS</b>	\$46,128,837.00	\$46,128,837.00	\$27,876,102.20	\$25,923,383.18	\$2,973,700.89	\$26,500,084.07	61.79%	\$823,567.87	\$823,567.87	\$823,567.87											
<b>FY 1995</b>																					
JUL 94	\$3,461,910.11	\$3,461,910.11	\$2,077,148.07	\$1,715,267.83	\$271,486.81	\$1,986,754.44	57.39%	(\$80,391.83)	(\$80,391.83)	(\$80,391.83)											
AUG	\$3,861,868.41	\$7,328,776.52	\$4,408,283.97	\$2,086,203.41	\$233,817.07	\$4,306,774.92	58.61%	(\$3,099.37)	(\$89,480.99)	(\$89,480.99)											
SEP	\$3,861,868.41	\$11,328,744.84	\$6,791,246.78	\$2,301,285.94	\$186,056.13	\$6,674,126.98	58.81%	(\$23,628.80)	(\$123,118.79)	(\$123,118.79)											
OCT	\$3,839,638.48	\$15,168,581.10	\$9,101,148.66	\$1,759,730.32	\$148,063.93	\$4,841,980.90	56.53%	(\$398,037.87)	(\$451,157.79)	(\$451,157.79)											
NOV	\$4,878,042.65	\$20,046,663.95	\$12,027,998.37	\$1,896,703.47	\$34,448.48	\$10,803,143.78	63.89%	(\$105,686.53)	(\$1,224,894.59)	(\$1,224,894.59)											
DEC	\$3,514,284.90	\$23,480,883.75	\$14,136,579.83	\$2,033,638.38	\$160,288.11	\$12,989,048.27	55.16%	\$85,527.01	(\$1,139,527.59)	(\$1,139,527.59)											
JAN 95	\$4,189,689.85	\$27,180,458.70	\$16,656,273.22	\$1,868,588.03	\$151,577.87	\$15,017,384.78	54.10%	(\$489,352.85)	(\$1,638,880.43)	(\$1,638,880.43)											
FEB	\$3,529,821.38	\$31,280,280.08	\$18,656,273.22	\$1,761,811.34	\$222,509.45	\$17,001,515.38	54.33%	(\$133,772.04)	(\$1,772,652.47)	(\$1,772,652.47)											
MAR	\$4,984,822.86	\$36,276,103.08	\$21,785,081.84	\$2,039,318.62	\$152,615.77	\$18,193,449.97	52.81%	(\$798,959.40)	(\$2,571,611.87)	(\$2,571,611.87)											
APR	\$4,353,248.73	\$40,628,352.79	\$24,337,071.87	\$1,628,666.31	\$129,073.98	\$20,951,180.26	51.57%	(\$954,208.55)	(\$3,425,821.41)	(\$3,425,821.41)											
MAY	\$4,780,881.89	\$46,418,014.68	\$27,251,408.81	\$1,857,441.70	\$21,721.90	\$22,830,383.86	50.27%	(\$995,233.53)	\$4,421,054.95)	(\$4,421,054.95)											
JUN	\$2,182,289.40	\$47,811,384.08	\$28,566,830.45	\$2,153,383.88	\$407,375.41	\$22,383,113.13	53.33%	\$1,247,337.83	(\$3,173,717.32)	(\$3,173,717.32)											
<b>TOTALS</b>	\$47,811,384.08	\$47,811,384.08	\$28,566,830.45	\$23,080,887.58	\$2,289,225.55	\$25,380,113.13	53.33%	(\$3,173,717.32)	(\$3,173,717.32)	(\$3,173,717.32)											
<b>FY 1996</b>																					
JUL 95	\$3,325,158.83	\$3,325,158.83	\$3,185,095.38	\$1,944,233.87	\$149,788.78	\$2,094,022.43	38.32%	(\$1,101,062.93)	(\$1,101,062.93)	(\$1,101,062.93)											
AUG	\$4,014,100.23	\$8,339,259.16	\$5,603,555.90	\$2,014,276.84	\$264,840.03	\$4,383,148.10	47.04%	(\$109,343.47)	(\$1,210,406.40)	(\$1,210,406.40)											
SEP	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
OCT	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
NOV	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
DEC	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
JAN 96	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
FEB	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
MAR	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
APR	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
MAY	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
JUN	\$0.00	\$8,339,259.16	\$5,603,555.90	\$0.00	\$0.00	\$4,383,148.10	47.04%	\$0.00	(\$1,210,406.40)	(\$1,210,406.40)											
<b>TOTALS</b>	\$8,339,259.16	\$8,339,259.16	\$5,603,555.90	\$3,978,510.31	\$414,638.79	\$4,383,148.10	47.04%	(\$1,210,406.40)	(\$1,210,406.40)	(\$1,210,406.40)											

# Surplus / (Shortfall) in Rate Schedule Funding

(Millions)

**HIRSP Rate Schedule Funding of 60% of Plan Operating & Administrative Costs**  
**Cumulative Performance - Monthly and Cumulative Surplus / (Shortfall) Fiscal Years 1993, 1994, 1995, 1996**



▨ Monthly Surplus / (Shortfall)

■ Cumulative Surplus / (Shortfall)

# HIRSP Rate Schedule Funding of 60% of Plan Operating and Administrative Costs

## Surplus / (Shortfall) - Fiscal Years 1993, 1994, 1995, 1996

### Cumulative Performance

A	B	C	D	E	F	G	H	I	J
TOTAL MONTHLY PROGRAM COSTS	TOTAL CUMULATIVE PROGRAM COSTS	TARGET PREMIUM RECOVERY (60% X B)	TOTAL NET MONTHLY PREMIUM DEPOSITED	TOTAL MONTHLY PREMIUM OBLIGATED	ACTUAL CUMULATIVE PREMIUM RECOVERY	ACTUAL CUMULATIVE PREMIUM RECOVERY AS % OF TOTAL CUMULATIVE PROGRAM COSTS [F / B]	MONTHLY SURPLUS or (SHORTFALL) IN RATE STRUCTURE [D + E - (60% X A)]	CUMULATIVE SURPLUS or (SHORTFALL) IN RATE STRUCTURE RECOVERY [F - C]	CUMULATIVE SURPLUS or (SHORTFALL) IN RATE STRUCTURE RECOVERY (CROSS CHECK)

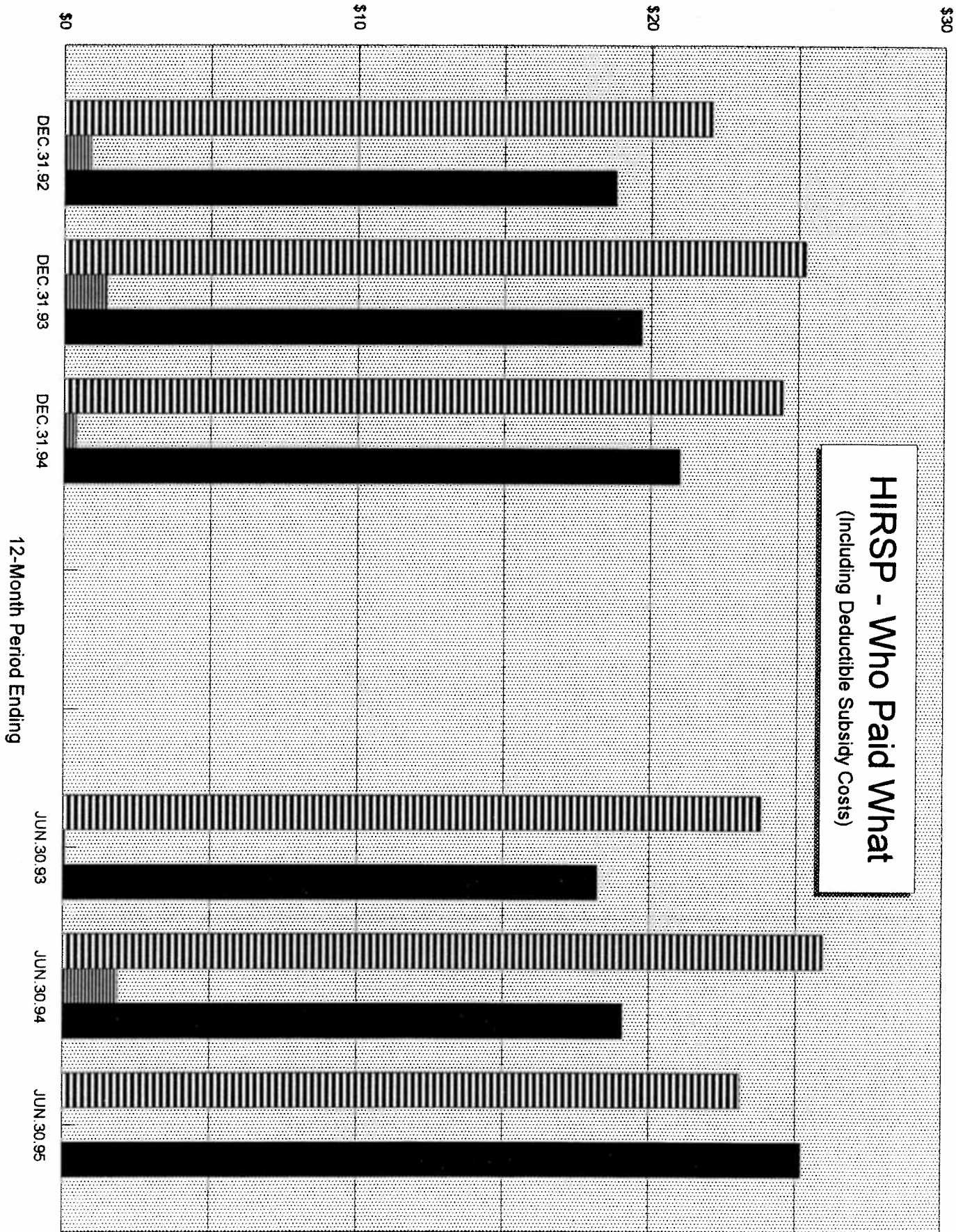
FY 1993										
JUL 92	\$3,674,013.72	\$3,674,013.72	\$2,204,404.23	\$2,001,618.13	\$271,844.92	\$2,273,563.05	61.88%	\$69,154.82	\$69,154.82	\$69,154.82
AUG	\$2,706,565.16	\$6,380,578.88	\$3,628,227.34	\$1,830,182.38	\$270,659.24	\$4,374,604.67	68.56%	\$477,222.51	\$546,377.33	\$546,377.33
SEP	\$3,570,648.24	\$9,951,227.14	\$3,970,780.28	\$1,926,418.06	\$293,292.82	\$6,534,318.58	65.85%	\$37,177.87	\$583,555.20	\$583,555.20
OCT	\$3,423,178.33	\$13,374,405.47	\$4,074,887.48	\$1,868,811.67	\$261,479.11	\$6,602,908.38	63.82%	\$194,383.16	\$777,938.48	\$777,938.48
NOV	\$1,006,358.29	\$14,379,763.76	\$3,827,853.48	\$1,978,621.82	\$275,229.42	\$1,005,151.80	67.48%	\$449,335.67	\$1,227,274.14	\$1,227,274.14
DEC	\$4,046,496.00	\$20,426,260.76	\$12,246,881.08	\$2,078,739.86	\$267,837.81	\$13,301,735.27	65.55%	\$692,519.93	\$1,134,754.21	\$1,134,754.21
JAN 93	\$3,964,921.07	\$23,388,622.83	\$14,631,973.70	\$2,078,755.29	\$253,356.04	\$15,645,048.60	64.18%	\$120,681.31	\$1,075,872.90	\$1,075,872.90
FEB	\$3,073,360.70	\$27,460,003.53	\$16,476,002.12	\$1,848,982.29	\$233,124.07	\$17,747,932.96	64.63%	\$258,057.84	\$1,271,930.84	\$1,271,930.84
MAR	\$3,444,720.25	\$31,304,723.78	\$18,182,834.27	\$2,244,639.54	\$272,966.48	\$20,205,638.98	64.55%	\$151,073.87	\$1,423,004.71	\$1,423,004.71
APR	\$3,435,890.89	\$34,740,614.67	\$20,444,428.50	\$2,070,632.38	\$259,275.43	\$22,454,748.79	64.56%	\$187,313.58	\$1,590,318.29	\$1,590,318.29
MAY	\$2,819,350.89	\$37,560,065.56	\$22,246,039.03	\$1,836,286.56	\$202,058.47	\$24,573,071.62	65.25%	\$346,714.30	\$1,977,032.59	\$1,977,032.59
JUN	\$4,111,311.83	\$41,771,376.88	\$25,082,826.13	\$1,860,399.78	\$326,588.14	\$28,779,058.52	64.11%	\$280,789.20	\$1,716,233.39	\$1,716,233.39
TOTALS	\$41,771,376.88	\$41,771,376.88	\$25,082,826.13	\$23,782,547.57	\$2,986,511.95	\$28,779,058.52	64.11%	\$1,716,233.39	\$1,716,233.39	\$1,716,233.39

FY 1994										
JUL 93	\$1,864,428.36	\$43,635,805.24	\$26,193,483.14	\$2,257,240.78	\$164,748.49	\$29,221,048.79	66.94%	\$1,311,333.25	\$3,027,566.65	\$3,027,566.65
AUG	\$4,616,475.53	\$48,252,280.77	\$28,064,568.48	\$2,330,695.13	\$181,861.79	\$31,733,606.71	65.46%	\$378,528.40	\$2,649,038.25	\$2,649,038.25
SEP	\$4,527,891.87	\$52,780,172.64	\$31,401,123.58	\$2,444,518.86	\$169,134.79	\$34,347,560.16	64.80%	\$102,901.67	\$2,546,136.58	\$2,546,136.58
OCT	\$4,254,936.88	\$57,035,109.52	\$34,354,005.70	\$2,260,563.62	\$200,128.09	\$36,607,951.87	64.29%	\$82,270.41	\$2,463,868.17	\$2,463,868.17
NOV	\$4,417,309.65	\$61,452,419.17	\$37,001,471.61	\$2,686,597.22	\$162,905.61	\$39,039,414.70	63.30%	\$415,923.08	\$2,037,843.09	\$2,037,843.09
DEC	\$2,588,151.55	\$64,040,570.72	\$39,754,382.34	\$1,883,346.47	\$168,330.09	\$41,091,484.26	62.02%	\$710,015.37	\$1,337,127.72	\$1,337,127.72
JAN 94	\$4,108,088.17	\$70,148,658.89	\$42,719,214.80	\$2,256,874.10	\$245,424.81	\$43,265,798.07	61.47%	\$300,343.25	\$1,036,584.47	\$1,036,584.47
FEB	\$3,016,211.54	\$73,164,870.43	\$44,029,941.53	\$2,018,004.00	\$245,873.17	\$43,697,300.98	62.77%	\$631,774.99	\$1,668,359.45	\$1,668,359.45
MAR	\$4,206,940.69	\$77,371,811.12	\$46,233,105.94	\$2,336,132.12	\$164,090.80	\$46,187,523.90	61.67%	\$213,841.49	\$1,454,417.96	\$1,454,417.96
APR	\$3,008,575.01	\$80,380,386.13	\$48,337,050.95	\$1,878,938.58	\$175,007.44	\$48,241,468.02	62.11%	\$249,999.11	\$1,704,417.07	\$1,704,417.07
MAY	\$3,453,713.98	\$83,834,100.11	\$50,809,276.33	\$2,141,385.53	\$235,512.06	\$50,658,565.61	62.43%	\$344,689.20	\$2,049,086.26	\$2,049,086.26
JUN	\$3,540,414.99	\$87,374,515.10	\$52,738,828.33	\$2,107,030.90	\$513,227.06	\$53,279,123.59	62.89%	\$491,108.89	\$2,540,195.26	\$2,540,195.26
TOTALS	\$46,126,837.00	\$87,898,213.08	\$52,738,828.33	\$25,824,363.18	\$2,575,700.89	\$55,279,123.59	62.89%	\$823,961.87	\$2,540,195.26	\$2,540,195.26

FY 1995										
JUL 94	\$3,481,810.11	\$91,360,123.99	\$54,816,074.34	\$1,715,267.63	\$271,488.81	\$57,285,078.03	62.68%	(\$90,391.63)	\$2,449,803.64	\$2,449,803.64
AUG	\$3,881,868.41	\$95,241,992.40	\$57,142,194.24	\$2,086,203.41	\$233,817.07	\$59,585,898.51	62.56%	(\$8,098.37)	\$2,440,704.27	\$2,440,704.27
SEP	\$3,844,836.46	\$99,086,828.86	\$59,336,175.11	\$2,201,285.54	\$166,066.13	\$61,593,260.58	62.44%	(\$23,628.80)	\$2,417,075.47	\$2,417,075.47
OCT	\$3,533,836.46	\$102,620,665.32	\$61,440,076.89	\$1,759,780.32	\$149,003.59	\$63,881,114.48	61.86%	(\$386,037.87)	\$2,021,037.50	\$2,021,037.50
NOV	\$4,870,082.85	\$107,490,748.17	\$64,168,526.70	\$1,886,703.42	\$234,448.46	\$66,082,267.37	61.22%	(\$705,986.83)	\$1,315,340.67	\$1,315,340.67
DEC	\$3,514,295.80	\$111,005,043.97	\$66,675,504.18	\$2,033,636.38	\$160,988.11	\$68,276,174.86	61.26%	\$335,327.01	\$1,400,687.88	\$1,400,687.88
JAN 95	\$4,199,489.85	\$115,204,533.82	\$69,395,203.55	\$1,868,888.65	\$151,787.87	\$70,286,514.36	60.76%	(\$489,352.85)	\$801,314.83	\$801,314.83
FEB	\$3,328,821.38	\$118,533,355.20	\$71,313,086.38	\$1,761,611.34	\$222,309.45	\$72,280,538.17	60.64%	(\$133,772.04)	\$1,671,542.79	\$1,671,542.79
MAR	\$4,884,822.98	\$123,418,178.18	\$74,503,980.18	\$2,039,318.62	\$152,615.77	\$74,472,571.56	59.97%	(\$789,958.40)	(\$31,416.80)	(\$31,416.80)
APR	\$4,353,248.73	\$127,771,426.91	\$77,415,940.00	\$1,828,868.31	\$129,073.98	\$76,230,313.85	59.31%	(\$854,208.55)	(\$885,628.15)	(\$885,628.15)
MAY	\$4,790,861.88	\$132,562,288.79	\$79,890,337.14	\$1,957,441.70	\$21,721.90	\$78,109,417.45	58.59%	(\$995,233.53)	(\$1,880,859.69)	(\$1,880,859.69)
JUN	\$2,192,369.40	\$134,754,658.19	\$81,305,753.78	\$2,135,383.88	\$407,316.41	\$80,672,238.72	59.53%	\$1,247,337.63	(\$633,522.06)	(\$633,522.06)
TOTALS	\$47,611,344.06	\$135,808,587.98	\$81,305,753.78	\$23,083,887.58	\$2,298,226.55	\$80,672,238.72	59.53%	(\$3,173,717.32)	(\$633,522.06)	(\$633,522.06)

FY 1996										
JUL 95	\$5,325,158.93	\$140,834,795.88	\$84,584,854.13	\$1,644,233.67	\$149,788.76	\$82,786,388.15	58.77%	(\$1,101,082.93)	(\$1,734,584.98)	(\$1,734,584.98)
AUG	\$4,014,100.23	\$144,848,896.12	\$86,598,314.27	\$2,034,276.84	\$284,840.03	\$85,085,385.82	58.73%	(\$109,343.47)	(\$1,843,928.45)	(\$1,843,928.45)
SEP	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
OCT	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
NOV	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
DEC	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
JAN 96	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
FEB	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
MAR	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
APR	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
MAY	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
JUN	\$0.00	\$144,848,896.12	\$86,598,314.27	\$0.00	\$0.00	\$85,085,385.82	58.73%	\$0.00	(\$1,843,928.45)	(\$1,843,928.45)
TOTALS	\$9,339,258.16	\$144,848,896.12	\$86,598,314.27	\$3,978,510.51	\$414,638.79	\$85,085,385.82	58.73%	(\$1,210,406.40)	(\$1,843,928.45)	(\$1,843,928.45)

HIRSP Funding  
(Millions)



▨ Total Paid by Beneficiaries

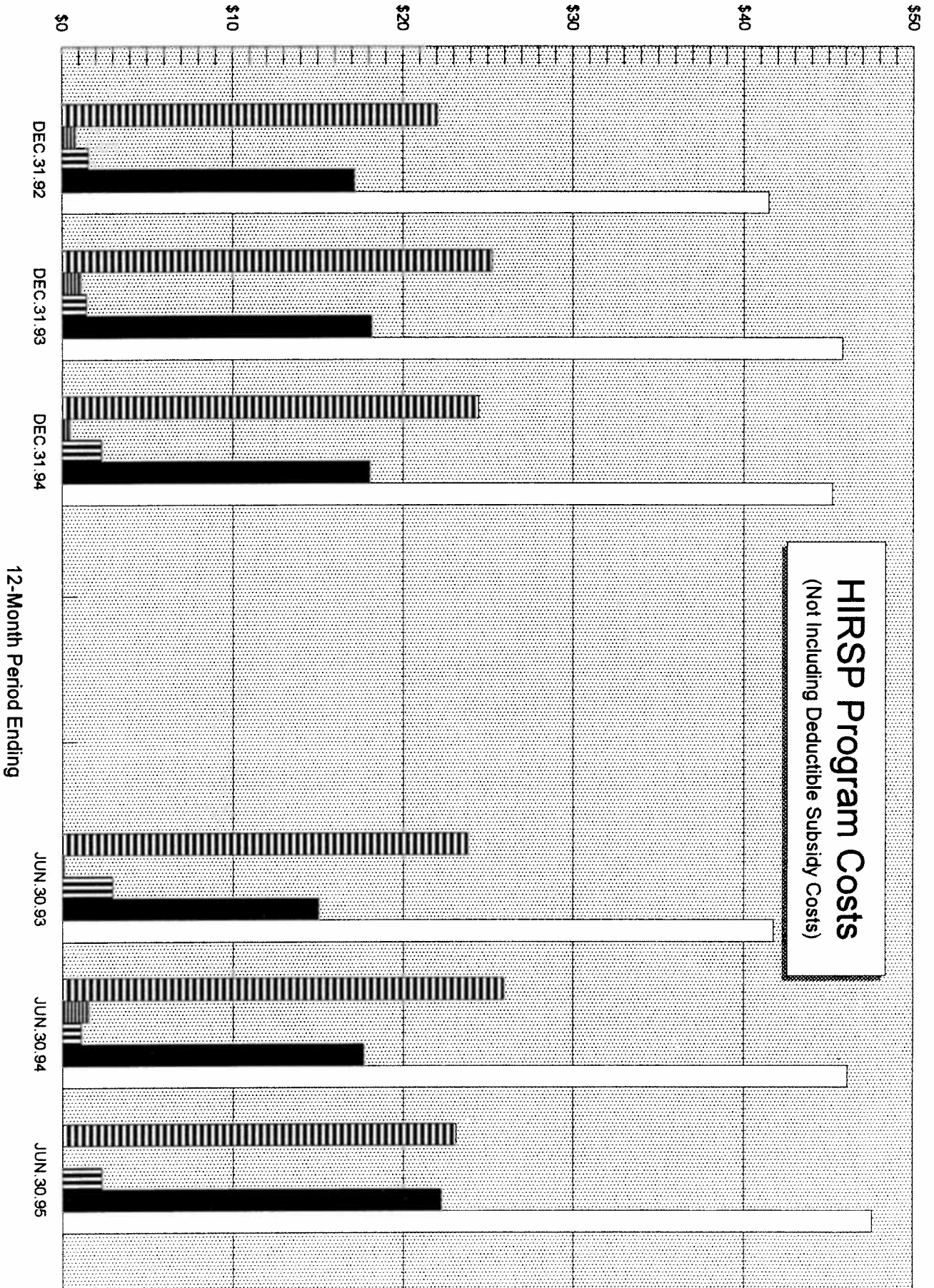
□ Total Paid by State GPR

■ Total Paid by Insurance Assessments

12-Month Period Ending

# HIRSP Funding

(Millions)



**HIRSP Program Costs**  
(Not Including Deductible Subsidy Costs)



## Health Insurance Risk Sharing Plan (HIRSP) Who Paid What

12-MONTH PERIOD ENDING	PROGRAM COSTS	BENEFICIARY RATE SCHEDULE PREMIUM COLLECTED	INSURANCE RATE SCHEDULE ASSESSMENTS OBLIGATED	STATE GPR PREMIUM SUBSIDY OBLIGATED	INSURANCE PREMIUM SUBSIDY ASSESSMENTS OBLIGATED	TOTAL PAID BY BENEFICIARIES	TOTAL PAID BY STATE GPR	TOTAL PAID BY INSURANCE ASSESSMENTS	CROSS CHECK TOTAL
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CALENDAR YEAR									
DEC.31.92	\$41,468,936.94	\$22,028,011.66	\$17,131,910.75	\$783,263.00	\$1,525,751.53	\$22,028,011.66	\$783,263.00	\$18,657,662.28	\$41,468,936.94
DEC.31.93	\$45,828,969.14	\$25,227,076.50	\$18,129,214.15	\$1,067,309.86	\$1,405,368.63	\$25,227,076.50	\$1,067,309.86	\$19,534,582.78	\$45,828,969.14
DEC.31.94	\$45,201,902.73	\$24,462,119.40	\$18,017,221.13	\$438,144.86	\$2,284,417.34	\$24,462,119.40	\$438,144.86	\$20,301,638.47	\$45,201,902.73

FISCAL YEAR									
JUN.30.93	\$41,771,376.88	\$23,782,547.57	\$14,992,317.36	\$65,391.79	\$2,931,120.16	\$23,782,547.57	\$65,391.79	\$17,923,437.52	\$41,771,376.88
JUN.30.94	\$46,126,837.00	\$25,924,363.18	\$17,626,772.93	\$1,505,454.72	\$1,070,246.17	\$25,924,363.18	\$1,505,454.72	\$18,697,019.10	\$46,126,837.00
JUN.30.95	\$47,611,384.08	\$23,093,887.58	\$22,218,270.95	\$0.00	\$2,299,225.55	\$23,093,887.58	\$0.00	\$24,517,496.50	\$47,611,384.08

TOTAL DEDUCTIBLE SUBSIDY OBLIGATED	STATE GPR DEDUCTIBLE SUBSIDY OBLIGATED	INSURANCE DEDUCTIBLE SUBSIDY ASSESSMENTS OBLIGATED	HIRSP COSTS INCLUDING DEDUCTIBLE SUBSIDY	TOTAL HIRSP COSTS INCLUDING DEDUCTIBLE SUBSIDY
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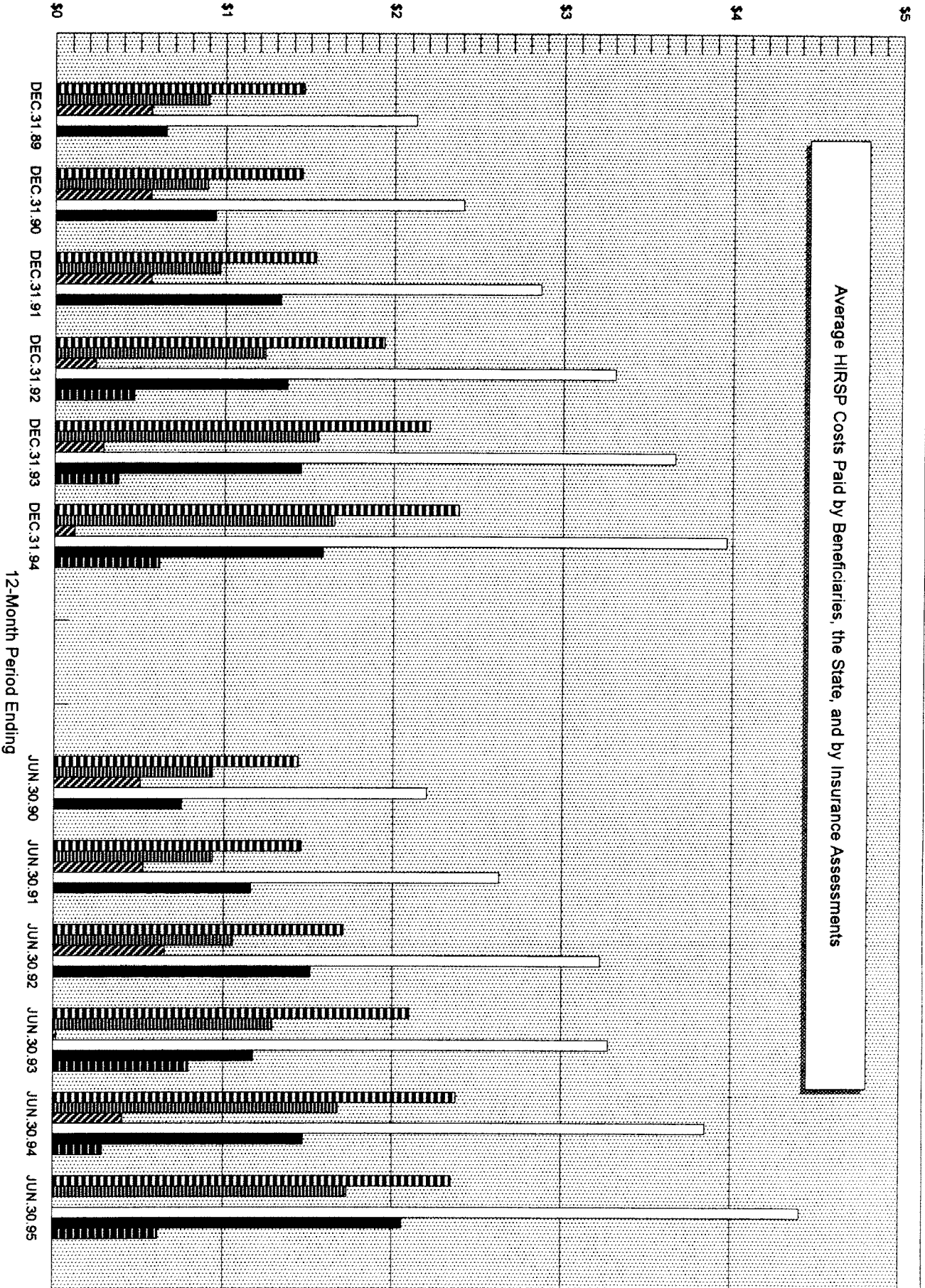
CALENDAR YEAR				
DEC.31.92	\$259,883.10	\$118,169.26	\$141,713.84	\$41,728,820.04
DEC.31.93	\$531,098.03	\$375,808.49	\$155,289.54	\$46,360,067.17
DEC.31.94	\$646,710.07	(\$30,164.50)	\$676,874.57	\$45,848,612.80

FISCAL YEAR				
JUN.30.93	\$297,003.38	\$0.00	\$297,003.38	\$42,068,380.26
JUN.30.94	\$776,541.40	\$369,545.28	\$406,996.12	\$46,903,378.40
JUN.30.95	\$670,853.58	\$0.00	\$670,853.58	\$48,282,237.66

Average HIRSP Costs Paid by Beneficiaries, the State, and by Insurance Assessments

12-Month Cost per Policy

(Thousands)

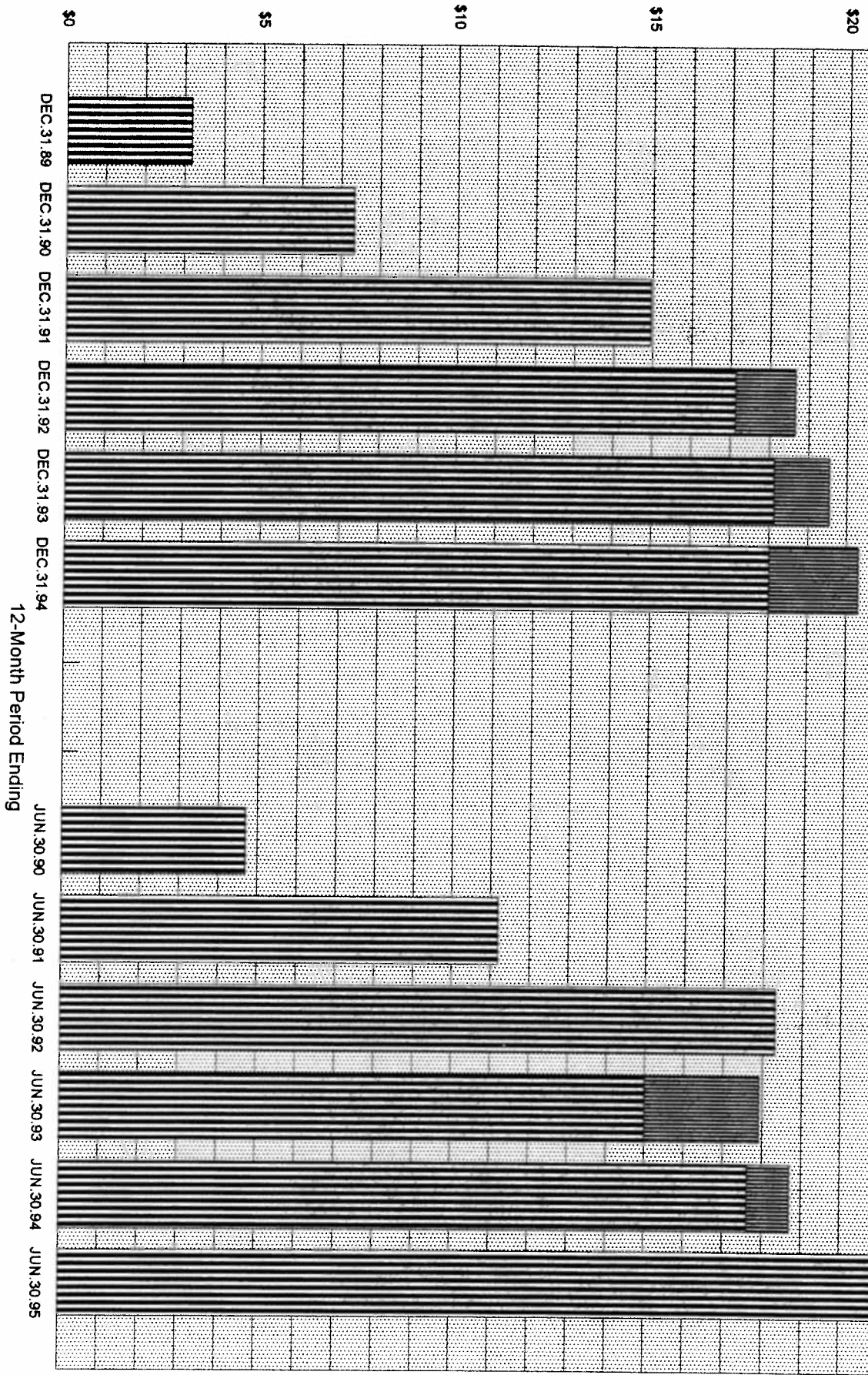


\$25

### 12-Month HIRSP Assessments for Deficits and Subsidies

### 12-Month Assessments

(Millions)



HIRSP Assessments for Rate Structure Deficit
  HIRSP Assessments for Subsidies

AVERAGE HIRSP COSTS, PREMIUMS, AND SUBSIDIES FOR CALENDAR YEARS 1989 - 1994 AND FISCAL YEARS 1990 - 1995  
SHOWING AVERAGE HIRSP COSTS PAID BY BENEFICIARIES, BY THE STATE, AND BY INSURANCE ASSESSMENTS

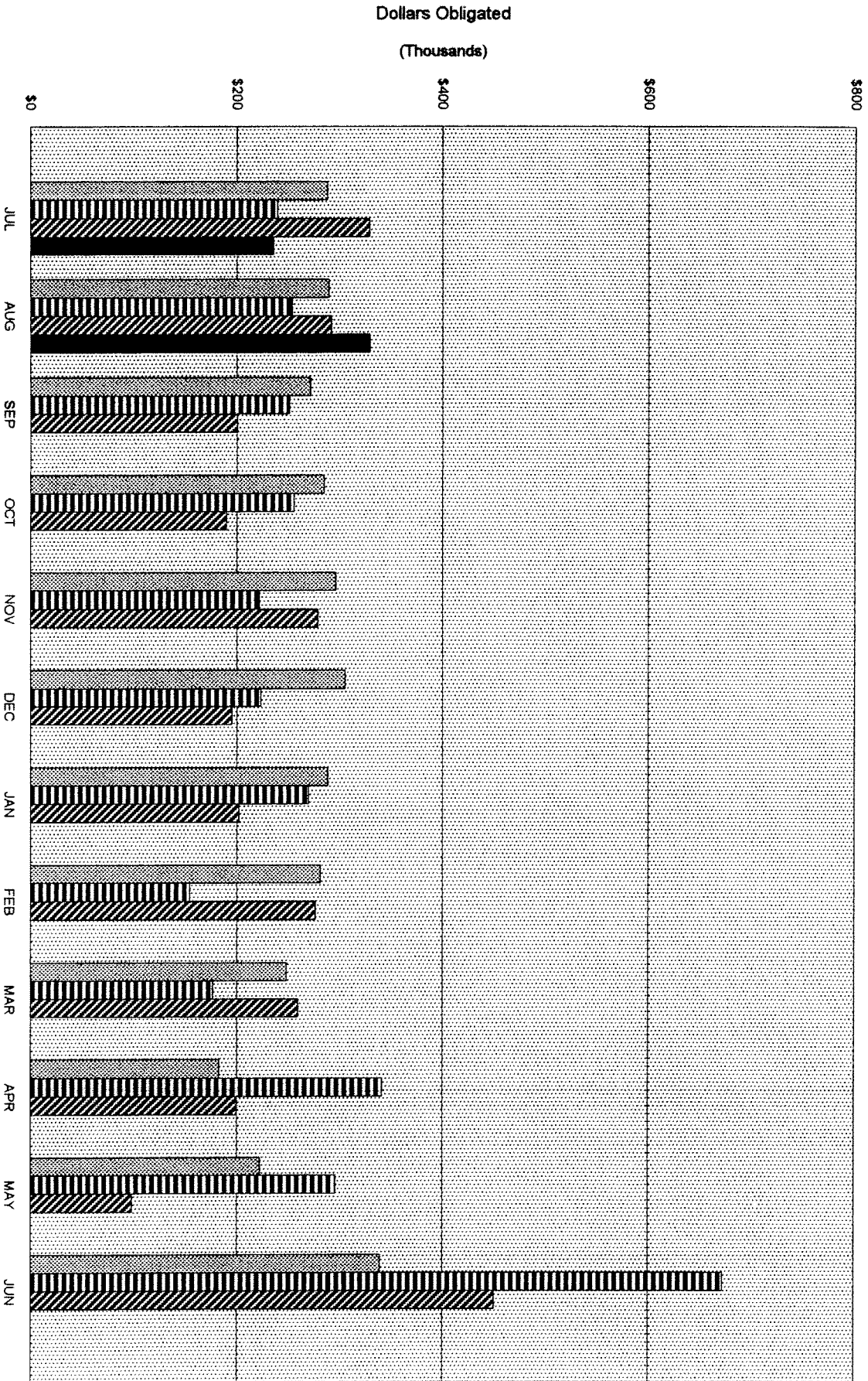
12 MONTH PERIOD ENDING	PROGRAM COST	12 MONTH PERCENT INCREASE	PREMIUM PAID		SUBSIDIES			ASSESSMENTS			POPULATION	
			12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE POPULATION	12 MONTH AVERAGE POPULATION	AVERAGE NON-SUBSIDY POPULATION
JUN.30.89	\$10,391,329.45	80.91%	\$6,571,784.34	58.67%	\$619,667.31	58.16%	\$3,176,396.72	\$3,176,396.72	4,886	1,100	3,786	
DEC.31.90	\$18,798,740.21	71.76%	\$10,348,156.96	56.94%	\$980,073.63	39.85%	\$7,335,634.28	\$7,335,634.28	7,803	1,749	6,055	
DEC.31.91	\$22,288,981.19	28.43%	\$15,890,632.79	38.62%	\$1,370,589.94	42.85%	\$14,943,768.53	\$14,943,768.53	10,371	2,427	8,850	
DEC.31.92	\$41,468,936.94	10.51%	\$22,028,011.66	14.52%	\$3,263,263.00	36.26%	\$15,525,751.53	\$17,131,910.75	3,273	3,273	9,271	
DEC.31.93	\$45,828,969.14	-1.37%	\$25,227,076.50	3.07%	\$1,861,209.86	-58.95%	\$1,405,368.63	\$18,129,214.15	5,376	3,748	8,783	
DEC.31.94	\$45,201,992.73		\$24,462,119.40		\$438,144.86		\$2,284,417.34	\$18,017,221.13	3,936	3,703	7,697	

12 MONTH PERIOD ENDING	PROGRAM COST	12 MONTH PERCENT INCREASE	PREMIUM PAID		SUBSIDIES			ASSESSMENTS			POPULATION	
			12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE POPULATION	12 MONTH AVERAGE POPULATION	AVERAGE NON-SUBSIDY POPULATION	
JUN.30.89	\$13,276,063.60	84.26%	\$8,258,682.15	56.94%	\$731,601.36	49.06%	\$4,693,881.59	\$4,693,881.59	6,261	1,453	4,808	
JUN.30.91	\$23,383,477.31	54.10%	\$12,961,528.88	45.73%	\$1,091,460.63	64.59%	\$11,185,646.62	\$11,185,646.62	9,653	2,091	7,562	
JUN.30.92	\$39,117,067.51	6.79%	\$18,889,164.87	25.91%	\$1,809,488.21	-96.39%	\$18,311,665.92	\$18,311,665.92	12,121	2,617	9,504	
JUN.30.93	\$41,771,316.88	10.43%	\$23,792,547.57	9.01%	\$65,391.79	2202.21%	\$2,931,120.16	\$14,992,317.36	12,755	3,697	9,058	
JUN.30.94	\$46,126,837.00	3.22%	\$25,924,363.18	-10.97%	\$1,505,454.72	-100.00%	\$1,010,246.17	\$17,626,772.93	4,326	11,981	8,299	
JUN.30.95	\$47,611,384.08		\$23,093,887.58		\$0.00		\$2,299,225.55	\$22,210,270.95	31,136	10,797	7,085	

12 MONTH PERIOD ENDING	COST PER POLICY			NON-SUBSIDY PREMIUM			SUBSIDY PREMIUM			SUBSIDY COSTS			DEFICIT		
	12 MONTH AVERAGE COST PER POLICY	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE NON-SUBSIDY PREMIUM PAID BY BENEFICIARIES	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE SUBSIDY PREMIUM PAID BY BENEFICIARIES	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE SUBSIDY PAID BY STATE	12 MONTH AVERAGE SUBSIDY PAID BY INSURERS	12 MONTH AVERAGE SUBSIDY PAID ON BEHALF OF BENEFICIARIES	12 MONTH AVERAGE INCURANCE DEFICIT (RATE STRUCTURE)	12 MONTH PERCENT INCREASE	CROSS CHECK 12 MONTH PREMIUMS PAID
DEC.31.89	\$2,126.90	13.27%	0.68%	\$1,461.71	0.68%	\$898.38	\$891.25	-0.79%	\$563.33	\$560.51	\$560.51	\$650.14	44.60%	\$6,521,784.34	\$6,571,784.34
DEC.31.90	\$2,409.14	18.85%	5.44%	\$1,451.76	5.44%	\$965.97	\$965.97	8.28%	\$564.75	\$564.75	\$564.75	\$1,325.20	30.37%	\$10,348,156.96	\$10,348,156.96
DEC.31.91	\$2,863.37	15.45%	26.75%	\$1,940.13	26.75%	\$1,234.59	\$1,234.59	27.81%	\$293.33	\$293.33	\$293.33	\$1,365.75	3.06%	\$15,890,632.79	\$15,890,632.79
DEC.31.92	\$3,305.88	10.64%	13.94%	\$2,101.67	13.94%	\$1,550.85	\$1,550.85	75.62%	\$284.81	\$284.81	\$284.81	\$1,446.86	5.94%	\$22,028,011.66	\$22,028,011.66
DEC.31.93	\$3,657.54	8.42%	7.80%	\$2,384.78	7.80%	\$1,649.45	\$1,649.45	6.36%	\$118.34	\$118.34	\$118.34	\$1,580.56	9.24%	\$25,227,076.50	\$25,227,076.50
DEC.31.94	\$2,200.27	19.51%	1.38%	\$1,436.86	1.38%	\$929.14	\$929.14	0.18%	\$507.71	\$507.71	\$507.71	\$749.69	54.57%	\$8,258,682.15	\$8,258,682.15
JUN.30.91	\$2,629.62	22.73%	17.23%	\$1,707.70	17.23%	\$950.85	\$950.85	13.20%	\$525.81	\$525.81	\$525.81	\$1,158.78	30.37%	\$12,961,528.88	\$12,961,528.88
JUN.30.92	\$3,227.26	1.40%	22.94%	\$2,099.52	22.94%	\$1,288.98	\$1,288.98	22.33%	\$17.69	\$17.69	\$17.69	\$1,175.42	-27.20%	\$18,889,164.87	\$18,889,164.87
JUN.30.93	\$3,274.94	17.54%	13.30%	\$2,378.69	13.30%	\$1,679.20	\$1,679.20	30.27%	\$408.84	\$408.84	\$408.84	\$1,471.18	25.16%	\$23,792,547.57	\$23,792,547.57
JUN.30.94	\$4,409.52	14.54%	-1.13%	\$2,351.78	-1.13%	\$1,722.37	\$1,722.37	3.17%	\$0.00	\$0.00	\$0.00	\$2,057.74	39.87%	\$23,093,887.58	\$23,093,887.58

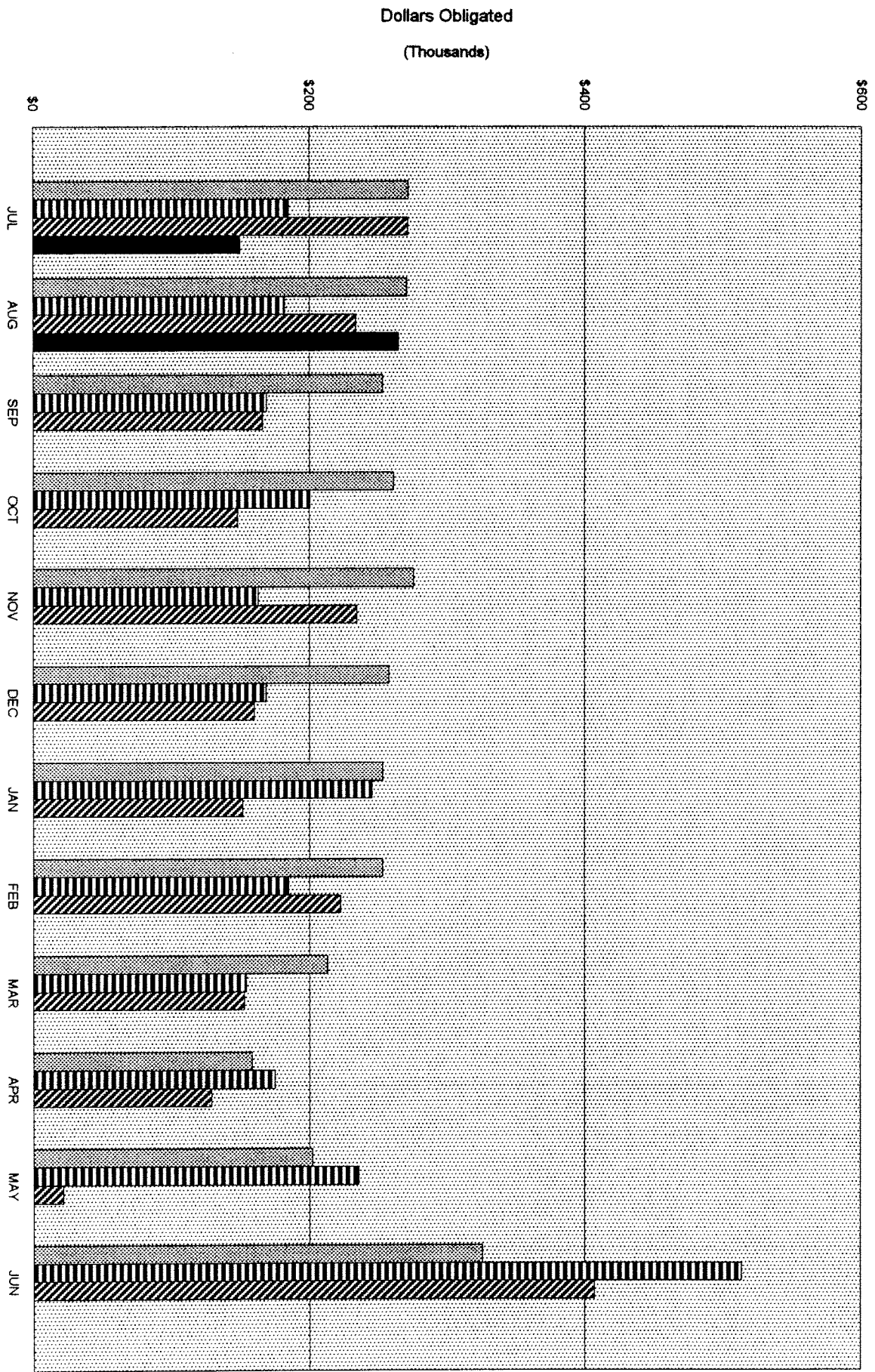
12 MONTH PERIOD ENDING	COST PER POLICY			NON-SUBSIDY PREMIUM			SUBSIDY PREMIUM			SUBSIDY COSTS			DEFICIT		
	12 MONTH AVERAGE COST PER POLICY	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE NON-SUBSIDY PREMIUM PAID BY BENEFICIARIES	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE SUBSIDY PREMIUM PAID BY BENEFICIARIES	12 MONTH PERCENT INCREASE	12 MONTH PERCENT INCREASE	12 MONTH AVERAGE SUBSIDY PAID BY STATE	12 MONTH AVERAGE SUBSIDY PAID BY INSURERS	12 MONTH AVERAGE SUBSIDY PAID ON BEHALF OF BENEFICIARIES	12 MONTH AVERAGE INCURANCE DEFICIT (RATE STRUCTURE)	12 MONTH PERCENT INCREASE	CROSS CHECK 12 MONTH PREMIUMS PAID
DEC.31.89	\$2,126.90	13.27%	0.68%	\$1,461.71	0.68%	\$898.38	\$891.25	-0.79%	\$563.33	\$560.51	\$560.51	\$650.14	44.60%	\$6,521,784.34	\$6,571,784.34
DEC.31.90	\$2,409.14	18.85%	5.44%	\$1,451.76	5.44%	\$965.97	\$965.97	8.28%	\$564.75	\$564.75	\$564.75	\$1,325.20	30.37%	\$10,348,156.96	\$10,348,156.96
DEC.31.91	\$2,863.37	15.45%	26.75%	\$1,940.13	26.75%	\$1,234.59	\$1,234.59	27.81%	\$293.33	\$293.33	\$293.33	\$1,365.75	3.06%	\$15,890,632.79	\$15,890,632.79
DEC.31.92	\$3,305.88	10.64%	13.94%	\$2,101.67	13.94%	\$1,550.85	\$1,550.85	75.62%	\$284.81	\$284.81	\$284.81	\$1,446.86	5.94%	\$22,028,011.66	\$22,028,011.66
DEC.31.93	\$3,657.54	8.42%	7.80%	\$2,384.78	7.80%	\$1,649.45	\$1,649.45	6.36%	\$118.34	\$118.34	\$118.34	\$1,580.56	9.24%	\$25,227,076.50	\$25,227,076.50
DEC.31.94	\$2,200.27	19.51%	1.38%	\$1,436.86	1.38%	\$929.14	\$929.14	0.18%	\$507.71	\$507.71	\$507.71	\$749.69	54.57%	\$8,258,682.15	\$8,258,682.15
JUN.30.91	\$2,629.62	22.73%	17.23%	\$1,707.70	17.23%	\$950.85	\$950.85	13.20%	\$525.81	\$525.81	\$525.81	\$1,158.78	30.37%	\$12,961,528.88	\$12,961,528.88
JUN.30.92	\$3,227.26	1.40%	22.94%	\$2,099.52	22.94%	\$1,288.98	\$1,288.98	22.33%	\$17.69	\$17.69	\$17.69	\$1,175.42	-27.20%	\$18,889,164.87	\$18,889,164.87
JUN.30.93	\$3,274.94	17.54%	13.30%	\$2,378.69	13.30%	\$1,679.20	\$1,679.20	30.27%	\$408.84	\$408.84	\$408.84	\$1,471.18	25.16%	\$23,792,547.57	\$23,792,547.57
JUN.30.94	\$4,409.52	14.54%	-1.13%	\$2,351.78	-1.13%	\$1,722.37	\$1,722.37	3.17%	\$0.00	\$0.00	\$0.00	\$2,057.74	39.87%	\$23,093,887.58	\$23,093,887.58

# TOTAL HIRSP SUBSIDY OBLIGATIONS



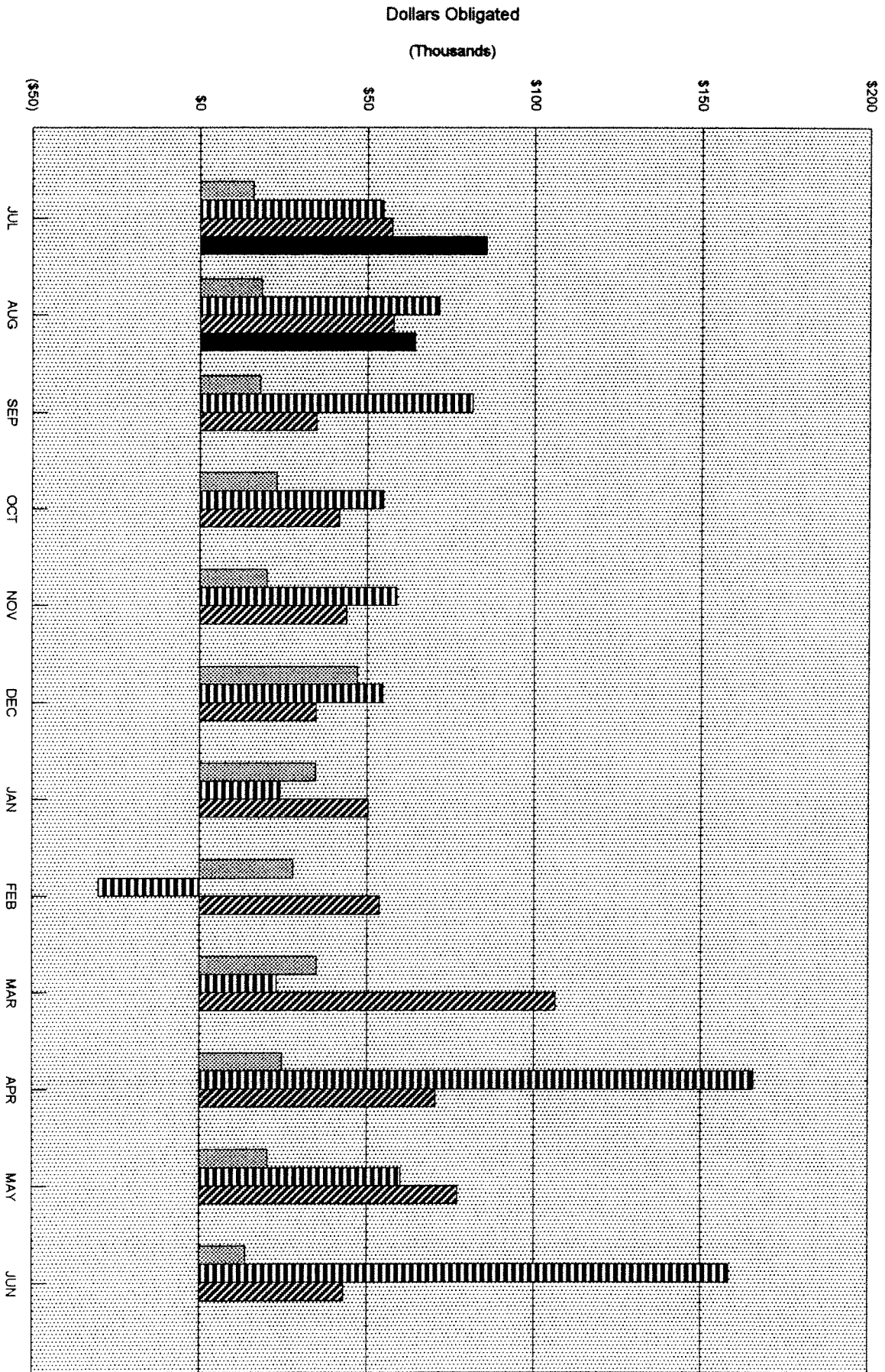
Fiscal Year 1993
  Fiscal Year 1994
  Fiscal Year 1995
  Fiscal Year 1996

# HIRSP PREMIUM SUBSIDY OBLIGATIONS



Fiscal Year 1993
  Fiscal Year 1994
  Fiscal Year 1995
  Fiscal Year 1996

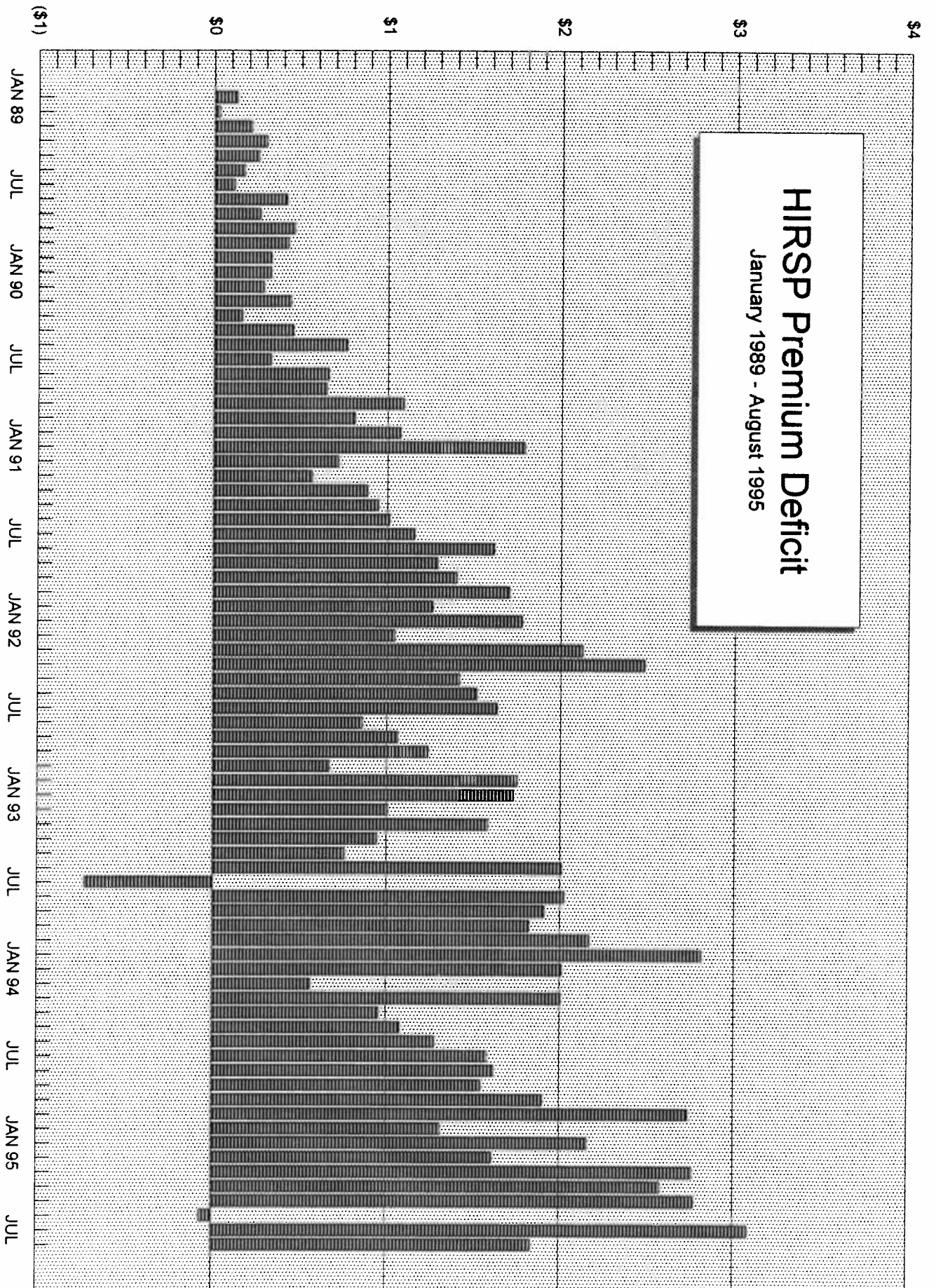
# HIRSP DEDUCTIBLE SUBSIDY OBLIGATIONS



Fiscal Year 1993
  Fiscal Year 1994
  Fiscal Year 1995
  Fiscal Year 1996

# Monthly Deficit

(Millions)



**HIRSP Premium Deficit**  
January 1989 - August 1995

■ Monthly Deficit = Amount of Claims Paid in Excess of Premium Collected from Beneficiaries

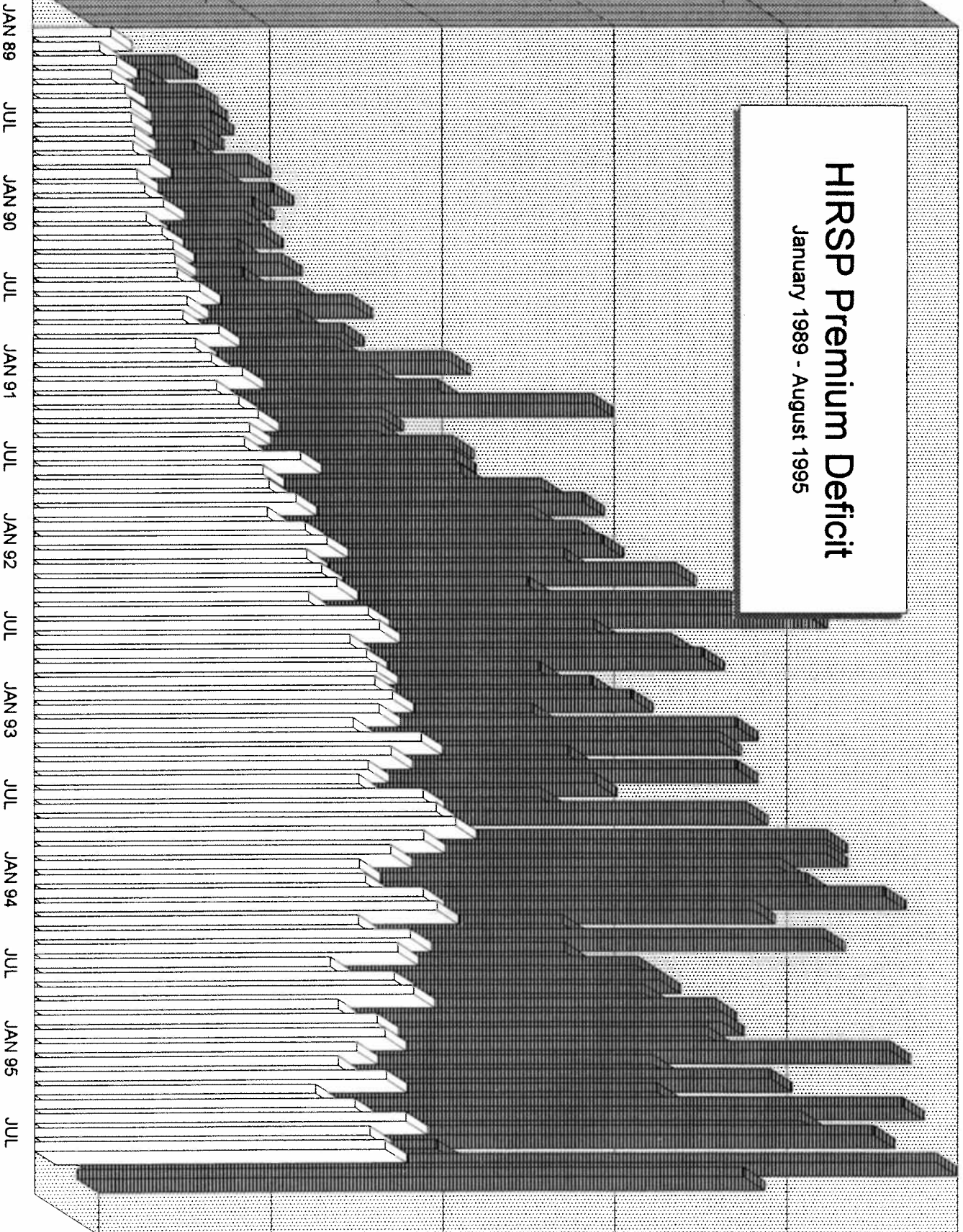


# Monthly Deficit

(Millions)

\$0 \$1 \$2 \$3 \$4 \$5

## HIRSP Premium Deficit January 1989 - August 1995

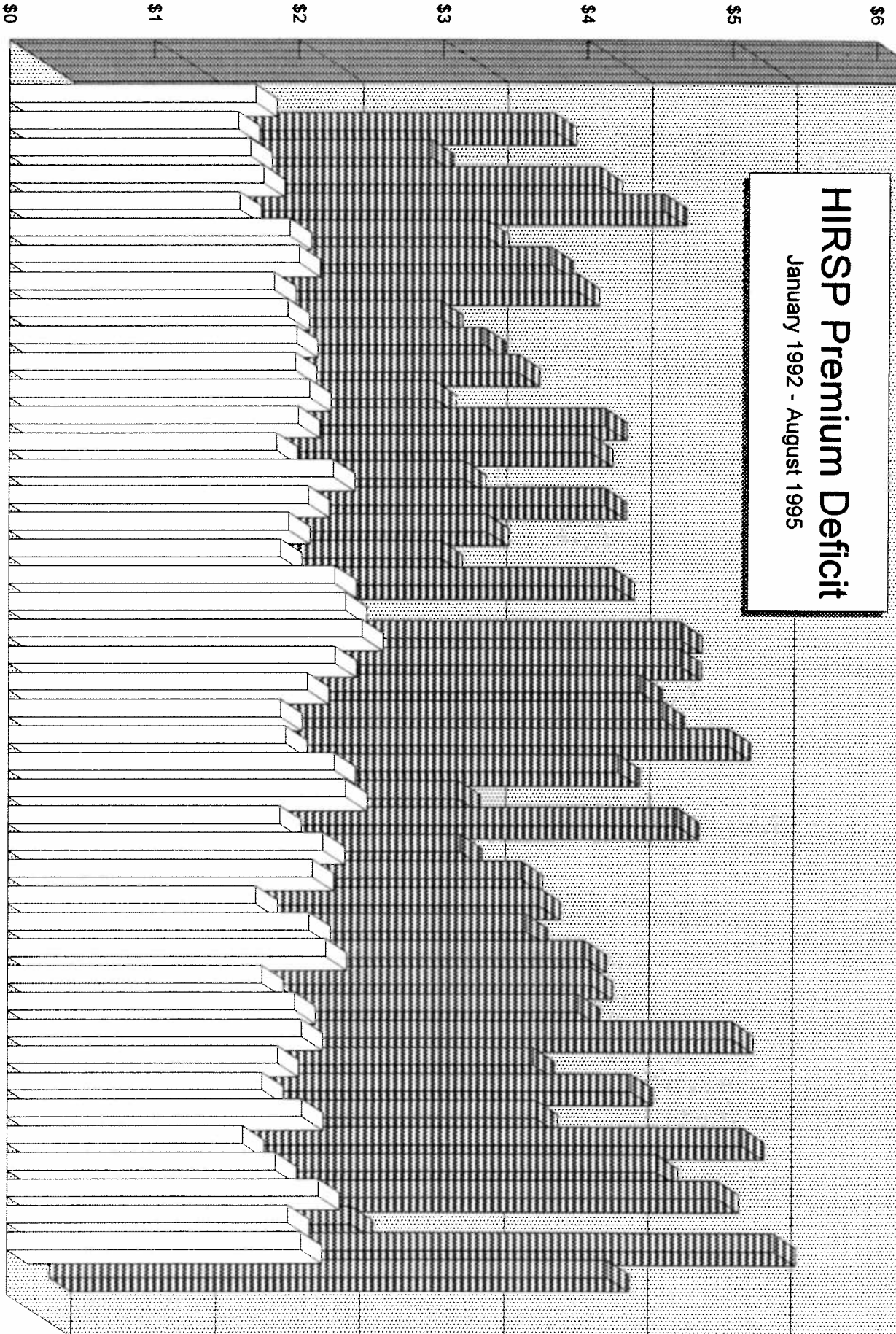


□ Net Premium Paid by Enrollees    ▨ Net Claims Paid

# HIRSP Premium Deficit

January 1992 - August 1995

Monthly Deficit  
(Millions)



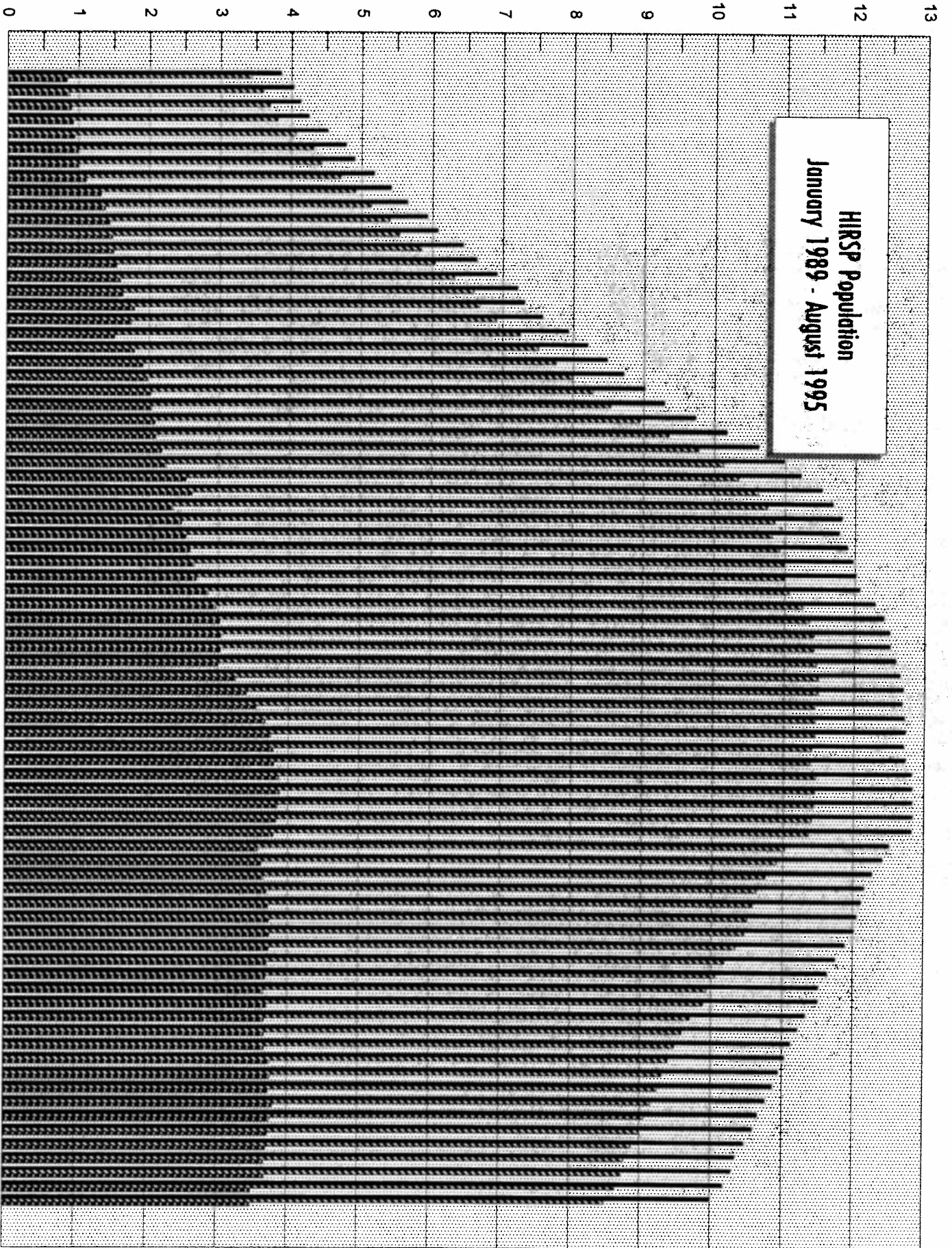
Net Premium Paid by Enrollees

Net Claims Paid

# Beneficiaries

(Thousands)

HIRSP Population  
January 1989 - August 1995



■ Total Policies in Force, Plan I & Plan II

▨ Plan I Policies in Force

■ Subsidy Enrollments

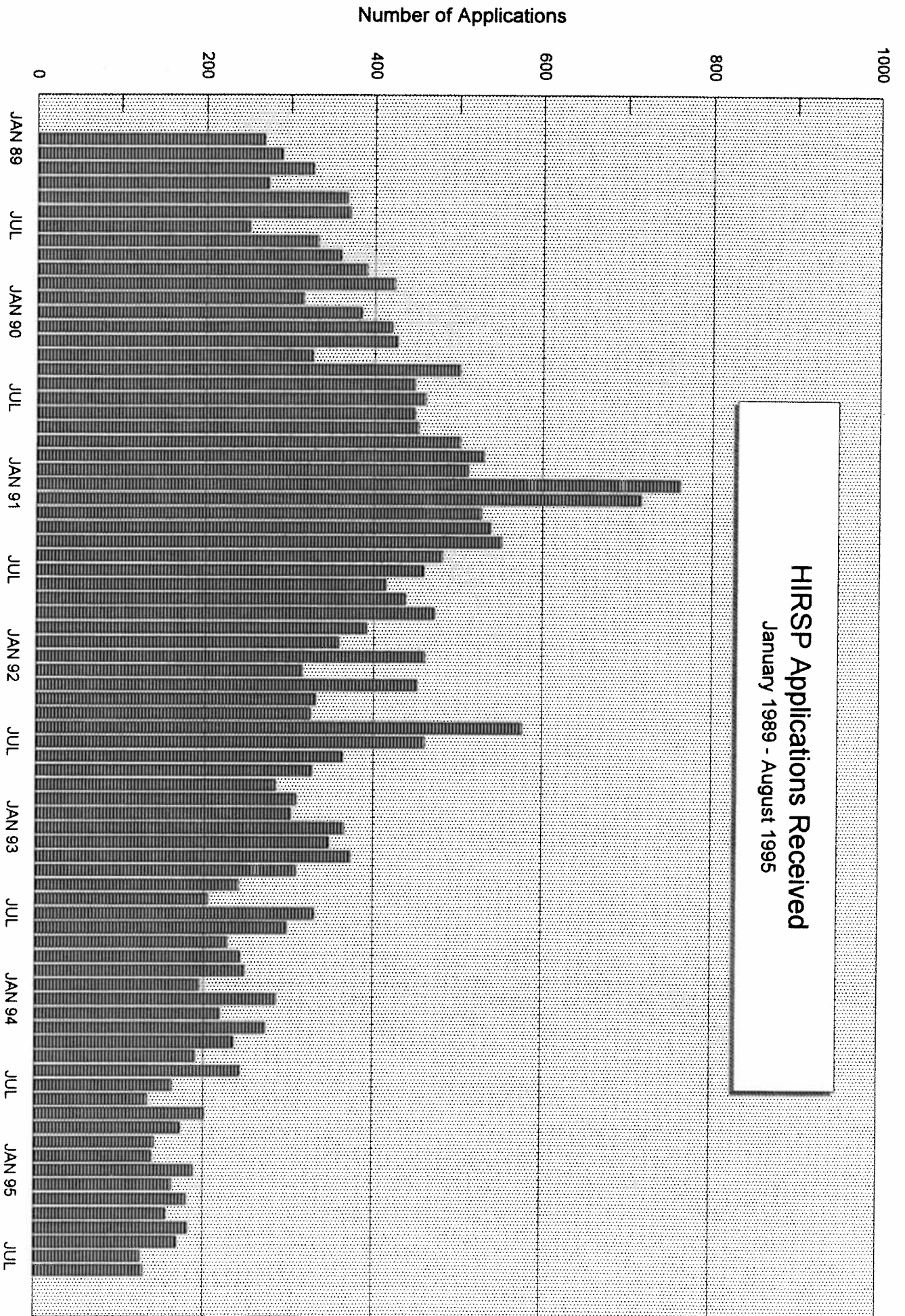
HIRSP Population Data

Month	A.1	A.2	B.1	B.2	C.1	C.2
	Total Population	Net Growth	Plan I Population	Net Plan I Growth	Plan II Population	Net Plan II Growth
JAN 89	3,852		3,429		423	
FEB	4,026	174	3,599	170	427	4
MAR	4,126	100	3,694	95	432	5
APR	4,240	114	3,808	114	432	0
MAY	4,506	266	4,060	252	446	14
JUN	4,771	265	4,311	251	460	14
JUL	4,892	121	4,422	111	470	10
AUG	5,174	282	4,695	273	479	9
SEP	5,408	234	4,908	213	500	21
OCT	5,634	226	5,124	216	510	10
NOV	5,922	288	5,395	271	527	17
DEC	6,077	155	5,526	131	551	24
JAN 90	6,428	351	5,842	316	586	35
FEB	6,621	193	6,028	186	593	7
MAR	6,908	287	6,303	275	605	12
APR	7,206	298	6,585	282	621	16
MAY	7,385	99	6,673	88	632	11
JUN	7,558	253	6,902	229	656	24
JUL	7,926	368	7,243	341	683	27
AUG	8,201	275	7,499	256	702	19
SEP	8,477	276	7,759	260	718	16
OCT	8,710	233	7,989	230	721	3
NOV	9,010	300	8,281	292	729	8
DEC	9,287	277	8,529	248	758	29
JAN 91	9,730	443	8,943	414	787	29
FEB	10,167	437	9,355	412	812	25
MAR	10,611	444	9,771	416	840	28
APR	10,982	371	10,123	352	859	19
MAY	11,216	234	10,330	207	886	27
JUN	11,518	302	10,612	282	906	20
JUL	11,672	154	10,744	132	928	22
AUG	11,799	127	10,851	107	948	20
SEP	11,763	(36)	10,809	(42)	954	6
OCT	11,883	120	10,915	106	968	14
NOV	11,969	86	10,987	72	982	14
DEC	12,009	40	10,994	7	1,015	33
JAN 92	12,066	57	11,055	61	1,011	(4)
FEB	12,283	217	11,248	193	1,035	24
MAR	12,411	128	11,350	102	1,061	26
APR	12,505	94	11,419	69	1,086	25
MAY	12,510	5	11,419	0	1,091	5
JUN	12,580	70	11,455	36	1,125	34
JUL	12,650	70	11,489	34	1,161	36
AUG	12,696	46	11,486	(3)	1,210	49
SEP	12,674	(22)	11,432	(54)	1,242	32
OCT	12,715	41	11,439	7	1,276	34
NOV	12,731	16	11,442	3	1,289	13
DEC	12,707	(24)	11,388	(54)	1,319	30
JAN 93	12,729	22	11,375	(13)	1,354	35
FEB	12,825	96	11,457	82	1,368	14
MAR	12,834	9	11,436	(21)	1,398	30
APR	12,832	(2)	11,423	(13)	1,409	11
MAY	12,838	6	11,397	(26)	1,441	32
JUN	12,827	(11)	11,360	(37)	1,467	26
JUL	12,504	(323)	11,020	(340)	1,484	17
AUG	12,404	(100)	10,913	(107)	1,491	7
SEP	12,262	(142)	10,752	(161)	1,510	19
OCT	12,151	(111)	10,625	(127)	1,526	16
NOV	12,109	(42)	10,569	(56)	1,540	14
DEC	12,045	(64)	10,497	(72)	1,548	8
JAN 94	12,011	(34)	10,457	(40)	1,554	6
FEB	11,884	(127)	10,329	(128)	1,555	1
MAR	11,750	(134)	10,175	(154)	1,575	20
APR	11,636	(114)	10,052	(123)	1,584	9
MAY	11,514	(122)	9,930	(122)	1,584	0
JUN	11,507	(7)	9,880	(50)	1,627	43
JUL	11,322	(185)	9,696	(184)	1,626	(1)
AUG	11,217	(105)	9,585	(111)	1,632	6
SEP	11,118	(99)	9,479	(106)	1,639	7
OCT	11,028	(90)	9,391	(88)	1,637	(2)
NOV	10,940	(88)	9,305	(86)	1,635	(2)
DEC	10,864	(76)	9,242	(63)	1,622	(13)
JAN 95	10,761	(103)	9,145	(97)	1,616	(6)
FEB	10,657	(104)	9,053	(92)	1,604	(12)
MAR	10,579	(78)	8,986	(67)	1,593	(11)
APR	10,460	(119)	8,880	(106)	1,580	(13)
MAY	10,335	(125)	8,771	(109)	1,564	(16)
JUN	10,288	(47)	8,737	(34)	1,551	(13)
JUL	10,170	(118)	8,649	(88)	1,521	(30)
AUG	9,996	(174)	8,499	(150)	1,497	(24)

Subsidy Population	Net Subsidy Growth	Percent of Total
		Population
832		21.60%
866	34	21.51%
889	23	21.55%
919	30	21.67%
946	27	20.99%
992	46	20.79%
999	7	20.42%
1,106	107	21.38%
1,318	212	24.37%
1,380	62	24.49%
1,444	64	24.38%
1,485	41	24.44%
1,494	9	23.24%
1,540	46	23.26%
1,590	50	23.02%
1,630	40	22.62%
1,790	160	24.50%
1,755	(35)	23.22%
1,516	(239)	19.13%
1,790	274	21.83%
1,913	123	22.57%
1,976	63	22.69%
2,032	56	22.55%
2,054	22	22.12%
2,097	43	21.55%
2,107	10	20.72%
2,192	85	20.66%
2,261	69	20.59%
2,532	271	22.57%
2,622	90	22.76%
2,351	(271)	20.14%
2,479	128	21.01%
2,542	63	21.61%
2,600	58	21.88%
2,652	52	22.16%
2,688	36	22.38%
2,851	163	23.63%
2,959	108	24.09%
3,020	61	24.33%
3,034	14	24.26%
3,032	(2)	24.24%
2,997	(35)	23.82%
3,243	246	25.64%
3,400	157	26.78%
3,538	138	27.92%
3,670	132	28.86%
3,748	78	29.44%
3,780	32	29.75%
3,789	9	29.77%
3,858	69	30.08%
3,874	16	30.19%
3,853	(21)	30.03%
3,826	(27)	29.80%
3,784	(42)	29.50%
3,571	(213)	28.56%
3,619	48	29.18%
3,655	36	29.81%
3,690	35	30.37%
3,720	30	30.72%
3,731	11	30.98%
3,739	8	31.13%
3,726	(13)	31.35%
3,699	(27)	31.48%
3,682	(17)	31.64%
3,655	(27)	31.74%
3,700	45	32.15%
3,671	(29)	32.42%
3,664	(7)	32.66%
3,675	11	33.05%
3,741	66	33.92%
3,748	7	34.26%
3,730	(18)	34.33%
3,789	59	35.21%
3,751	(38)	35.20%
3,724	(27)	35.20%
3,697	(27)	35.34%
3,675	(22)	35.56%
3,679	4	35.76%
3,496	(183)	34.38%
3,484	(12)	34.85%

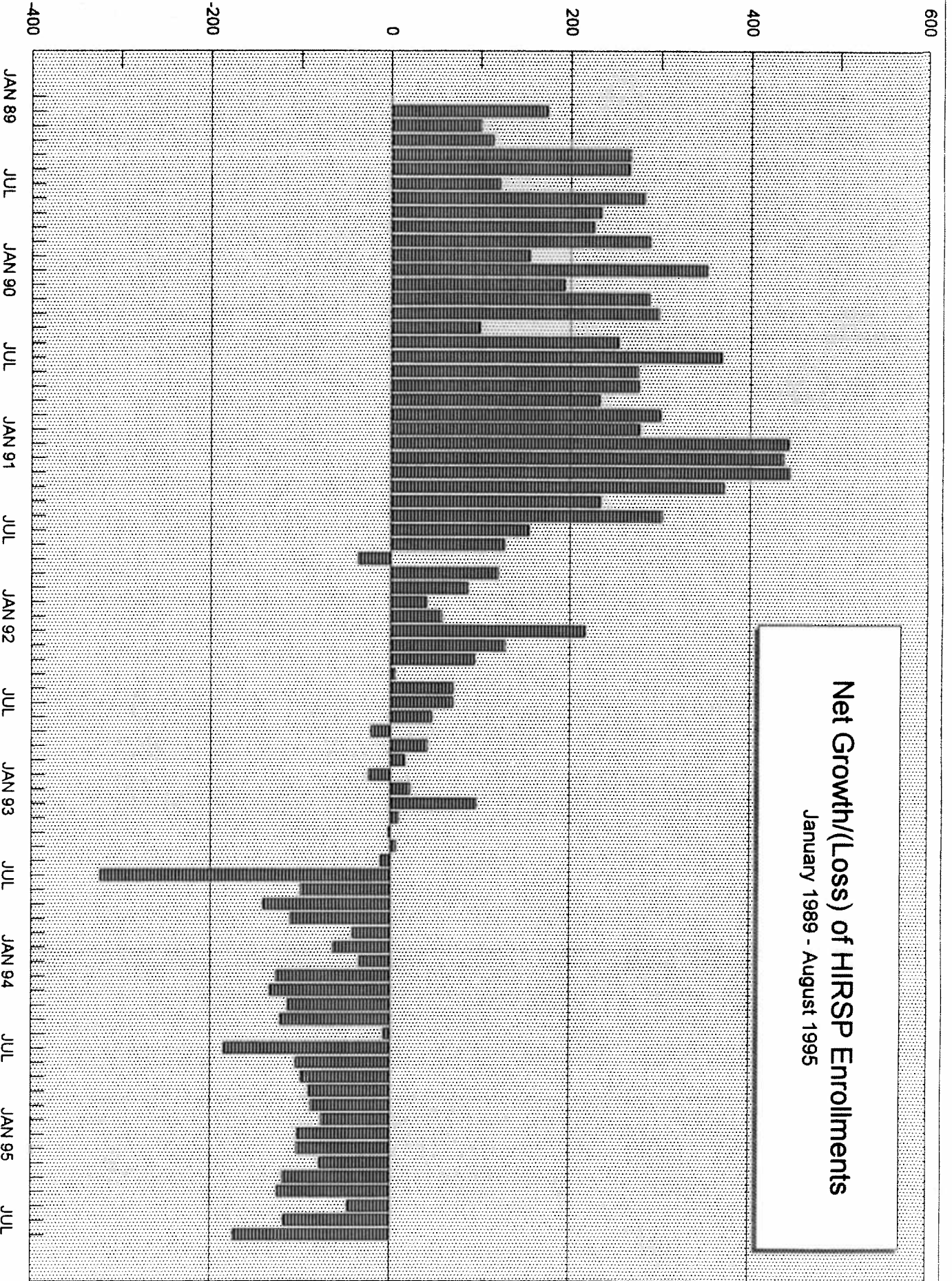
# HIRSP Applications Received

January 1989 - August 1995



Monthly HIRSP Applications Received

# Net Growth/(Loss) of Enrollments

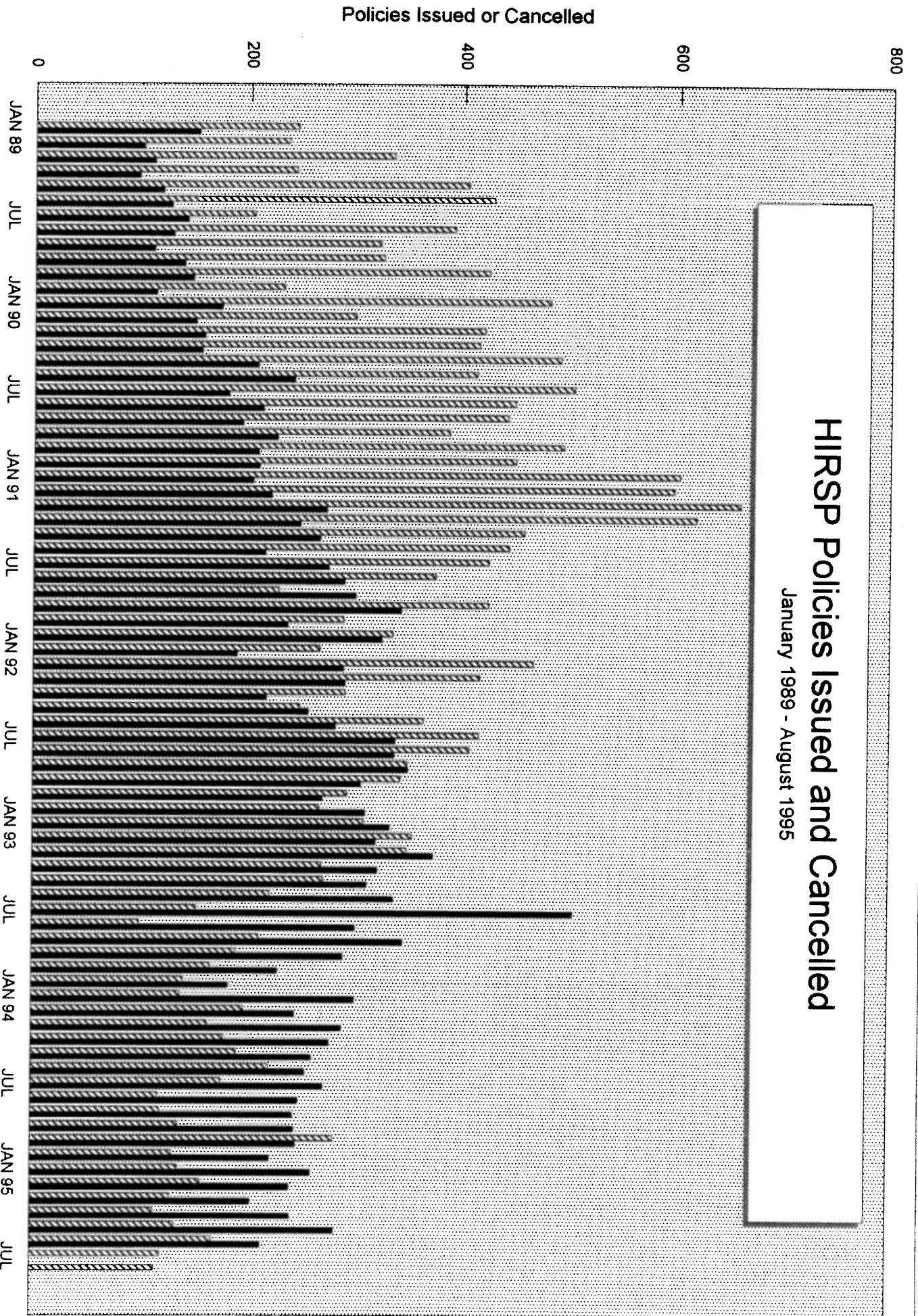


Net Growth/(Loss) of HIRSP Enrollments  
January 1989 - August 1995

Monthly Net Growth/(Loss) of Enrollments

# HIRSP Policies Issued and Cancelled

January 1989 - August 1995

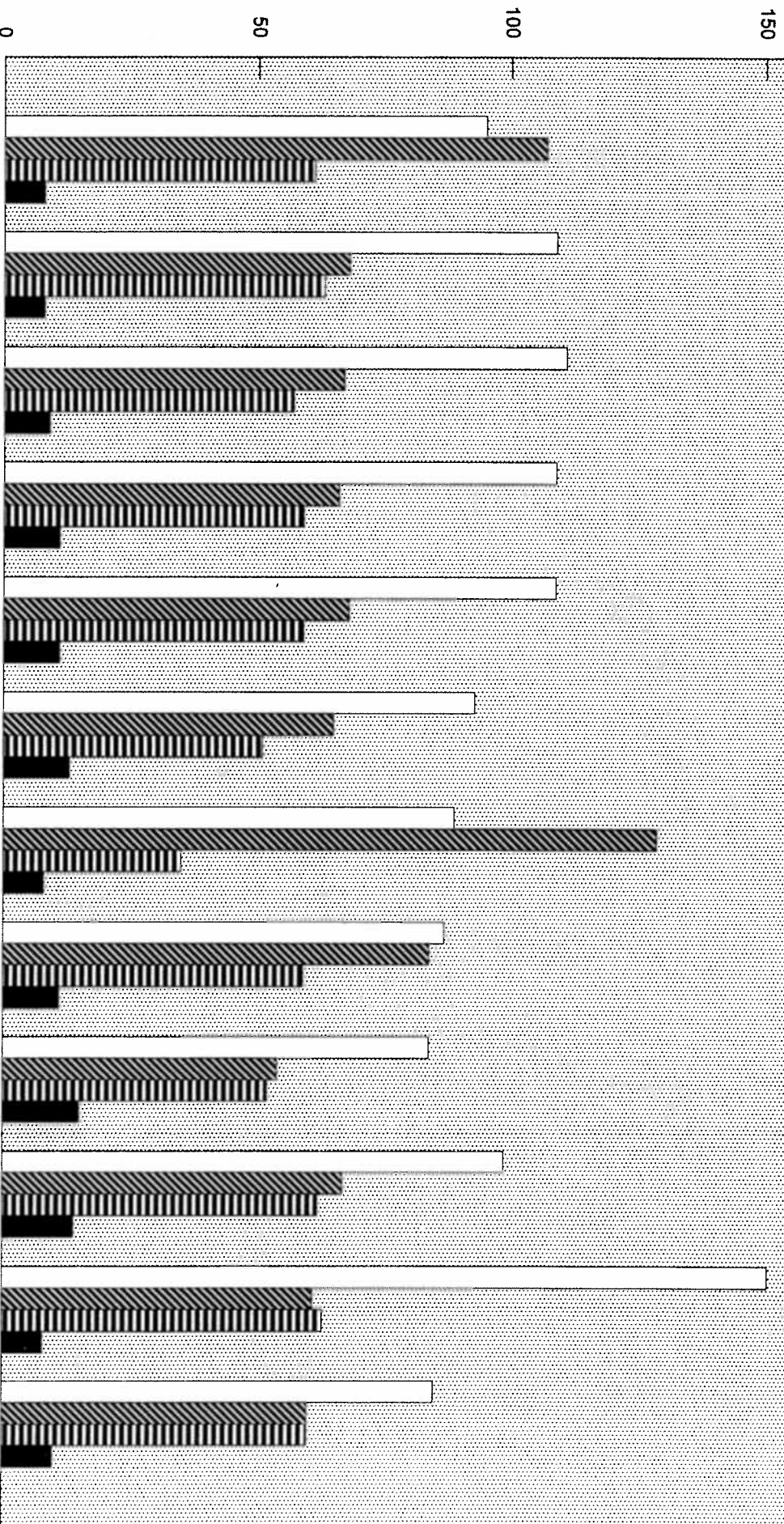


Total Policies Issued
  Total Policies Cancelled

# Reasons for Cancellation of HIRSP Policies

July 1994 - June 1995

Policies Issued or Cancelled



- Non-payment of Premium
- Policy Holder Request
- Age 65 Termination
- Death



REASON FOR HIRSP CANCELLATION

POLICY HOLDER REQUEST	NON-PAYMENT	AGE 65	DEATH	NON-RESIDENT	TOTAL
107	95	61	8	1	272
68	109	63	8	2	250
67	111	57	9		244
66	109	59	11		245
68	109	59	11		247
65	93	51	13	1	223
129	89	35	8		261
84	87	59	11		241
54	84	52	15		205
67	99	62	14		242
61	151	63	8		283
60	85	60	10		215

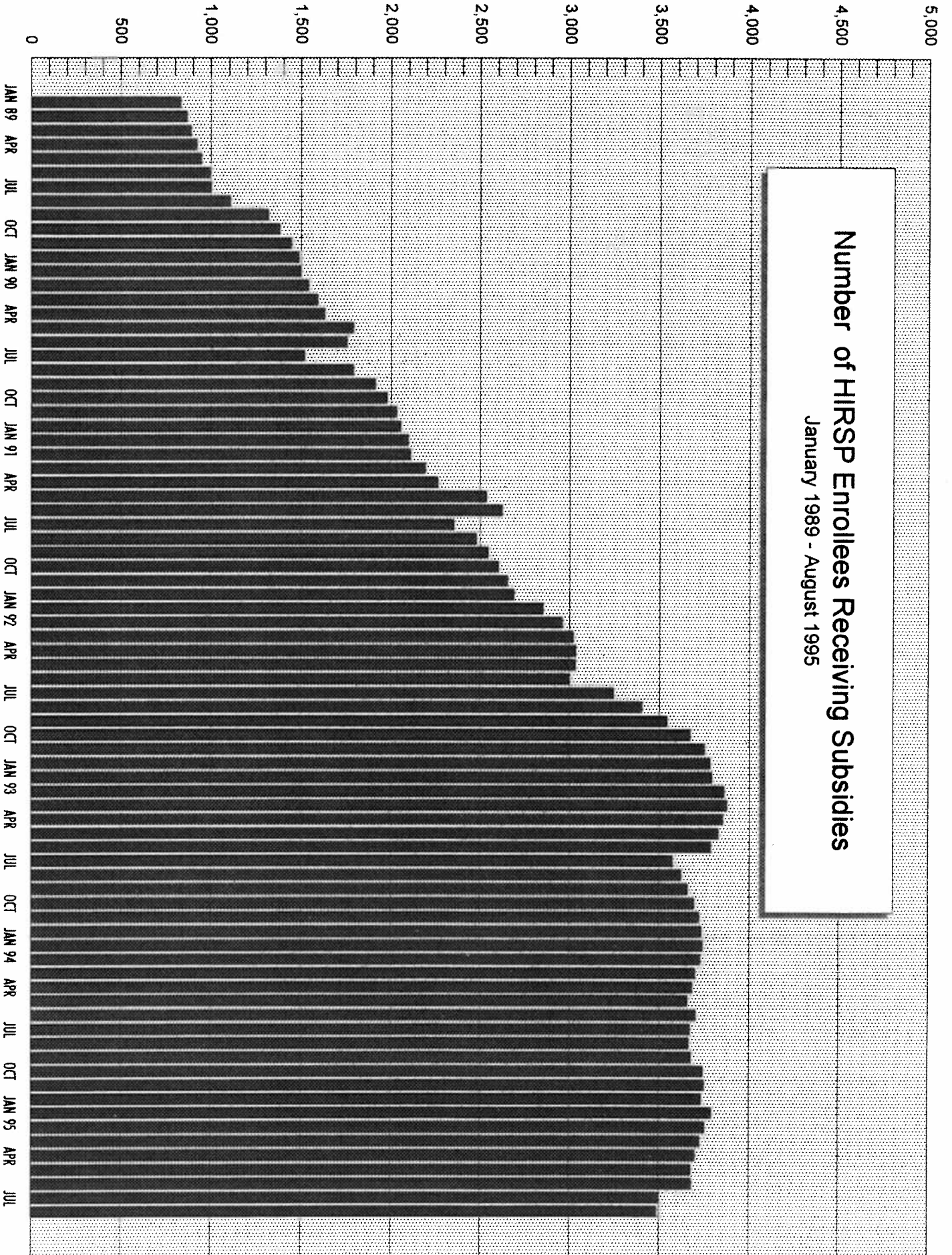
896	1221	681	126	4	2928
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30.6%	41.7%	23.3%	4.3%	0.1%	100.0%
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17-04-95

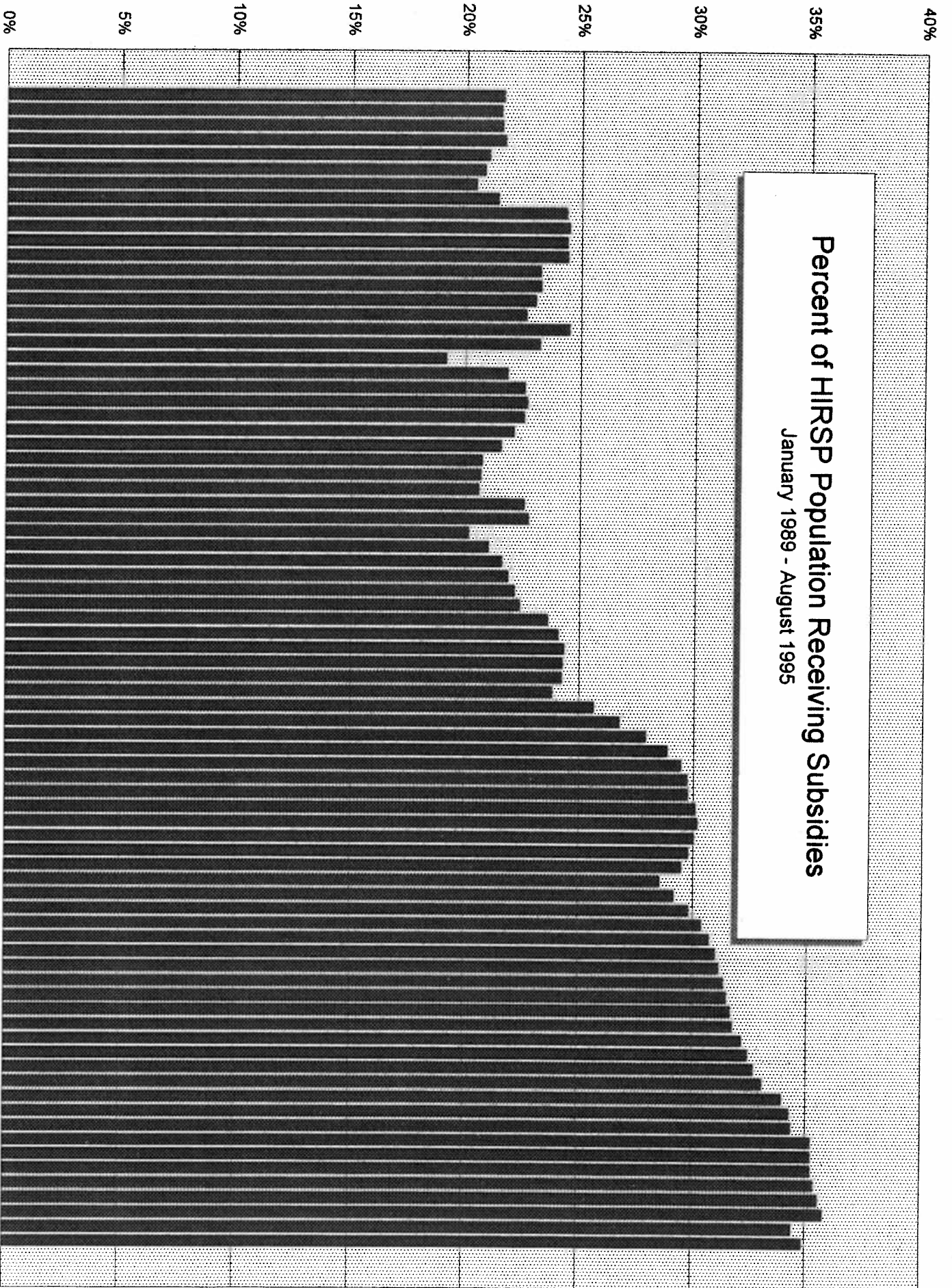
Number of HIRSP Enrollees (Thousands)

Number of HIRSP Enrollees Receiving Subsidies  
January 1989 - August 1995



Number of HIRSP Enrollees Receiving Subsidies

Percent of HIRSP Population

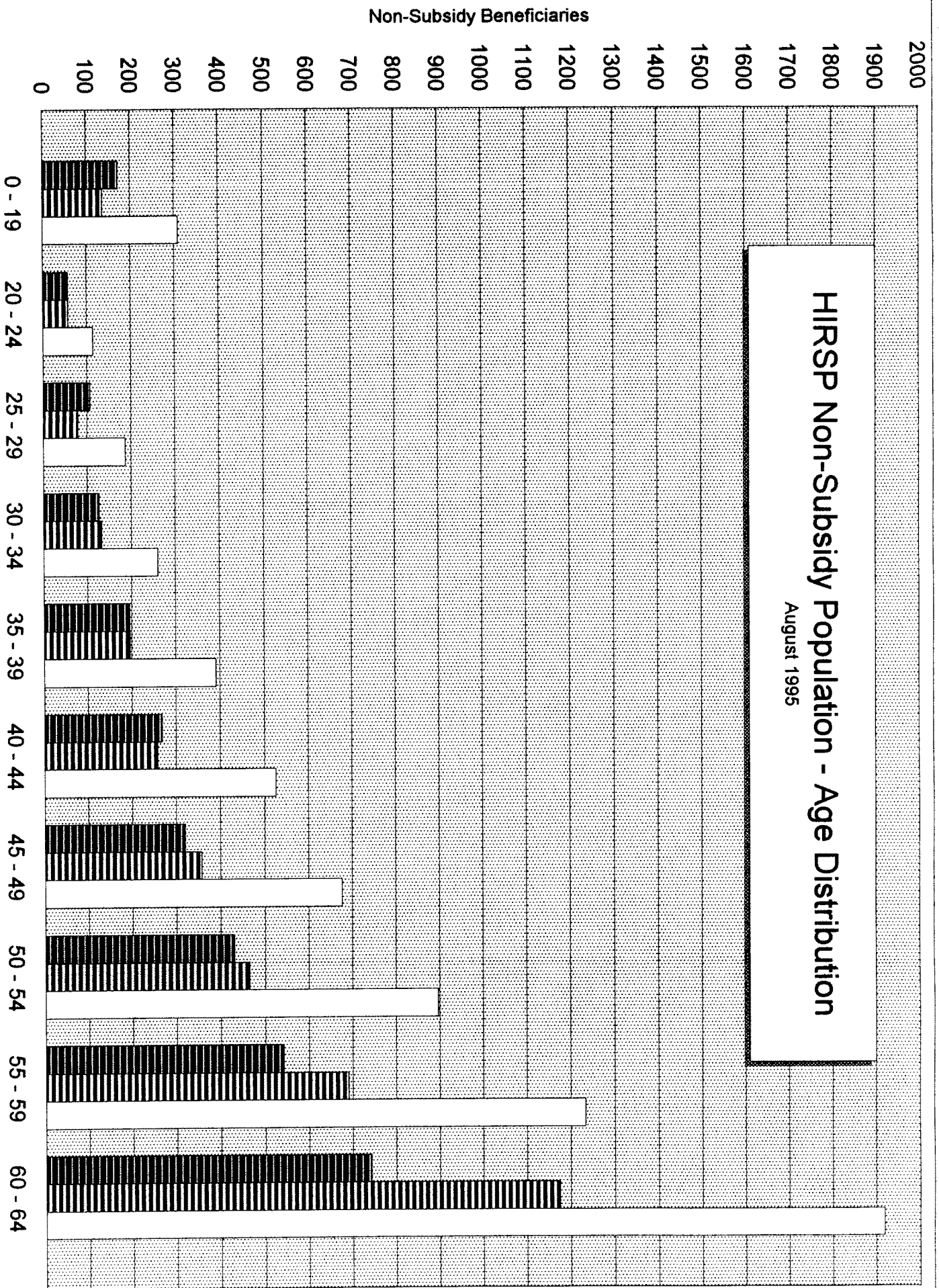


Percent of HIRSP Population Receiving Subsidies  
January 1989 - August 1995

■ Percent of HIRSP Population Receiving Subsidies

# HIRSP Non-Subsidy Population - Age Distribution

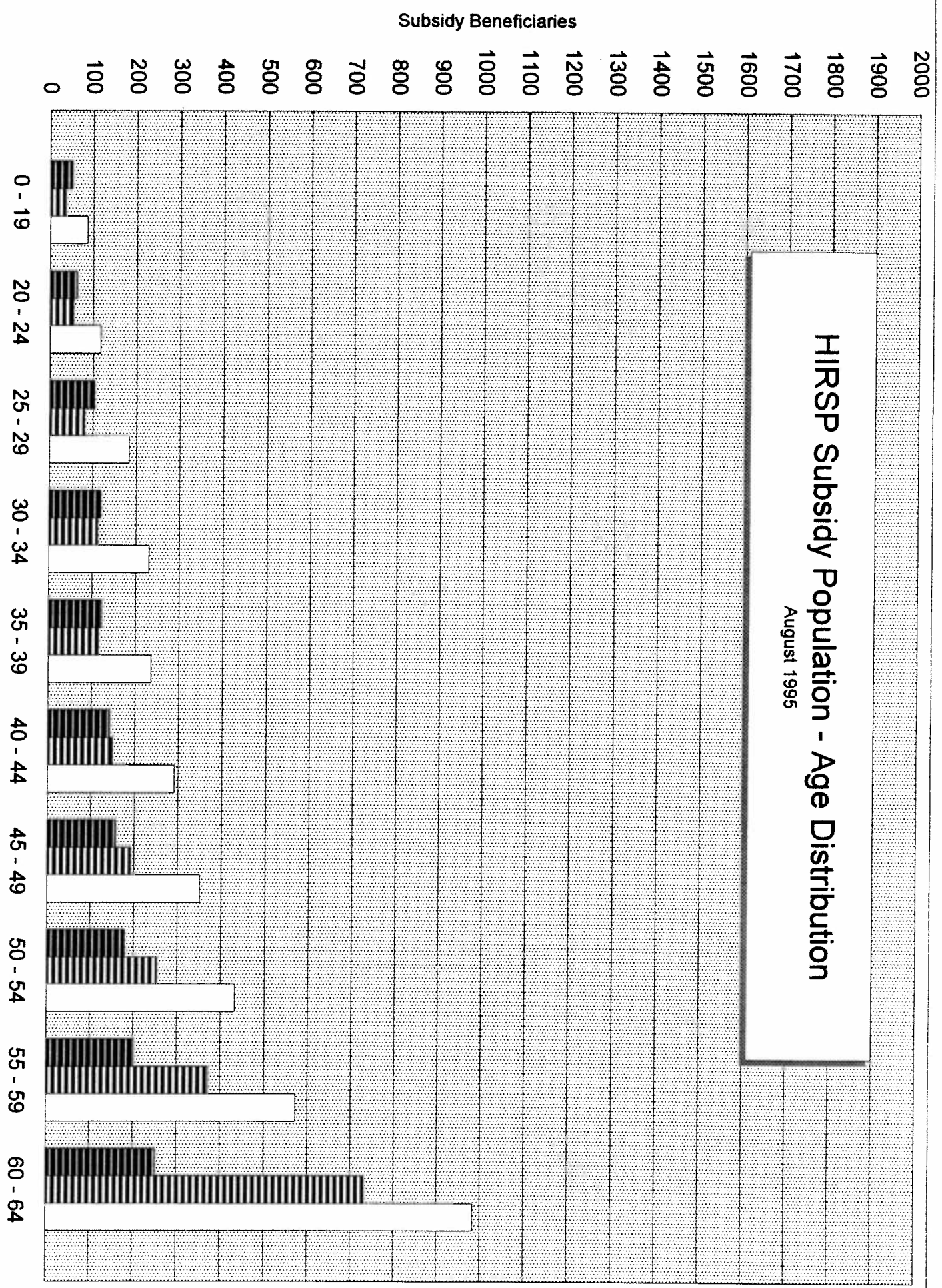
August 1995



Male  
 Female  
 Total

# HIRSP Subsidy Population - Age Distribution

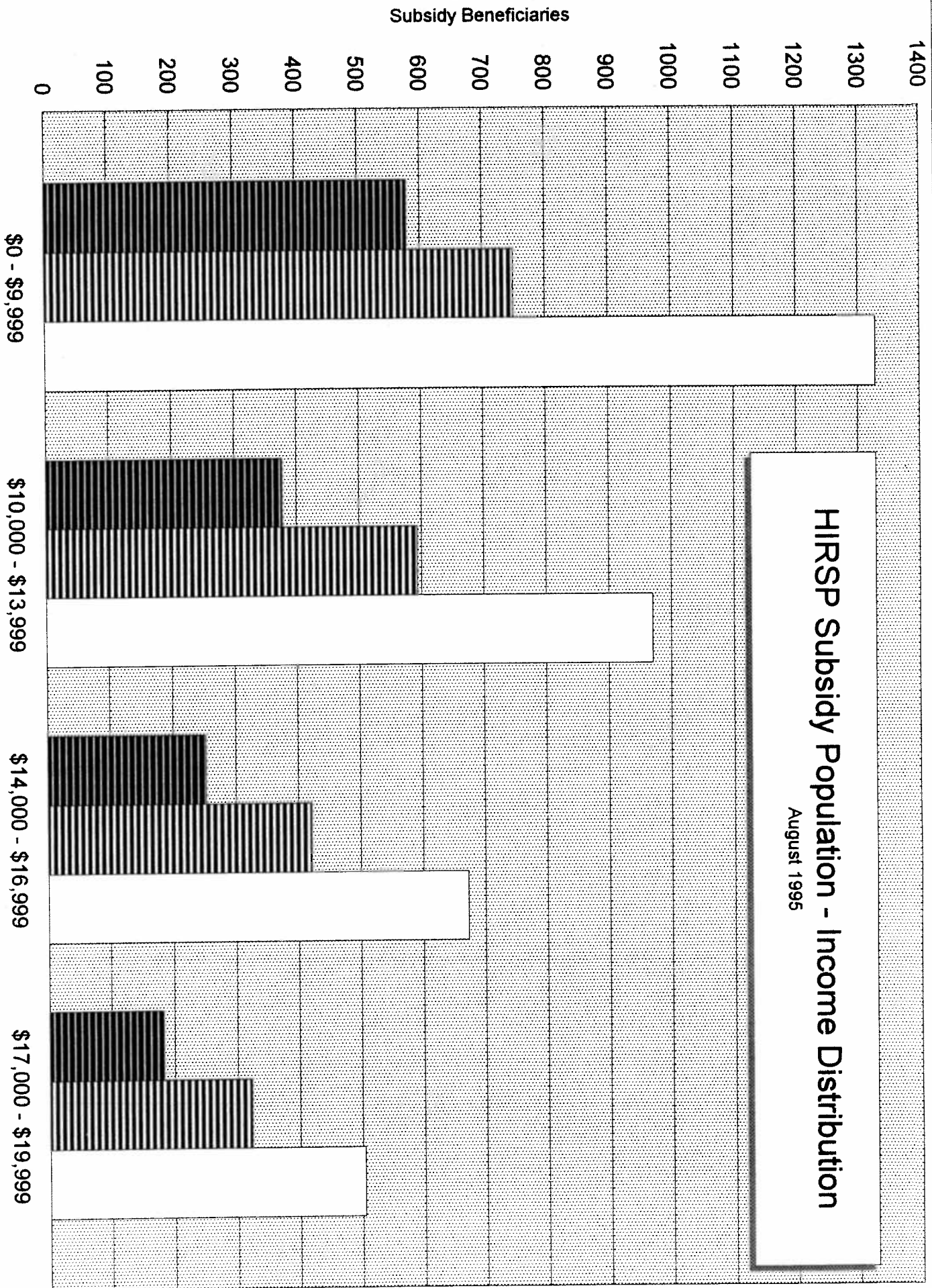
August 1995



Male  
 Female  
 Total

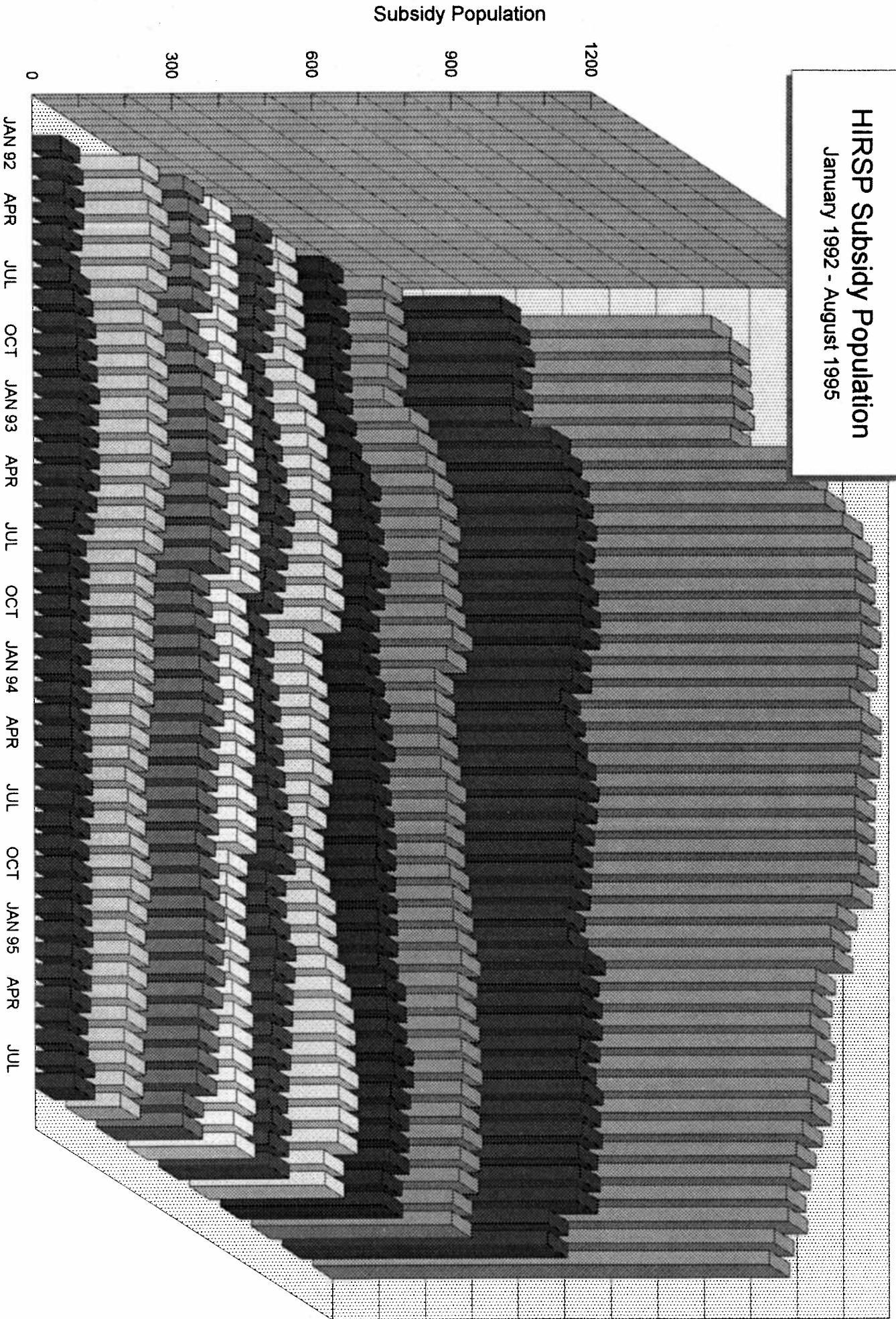
# HIRSP Subsidy Population - Income Distribution

August 1995



# HIRSP Subsidy Population

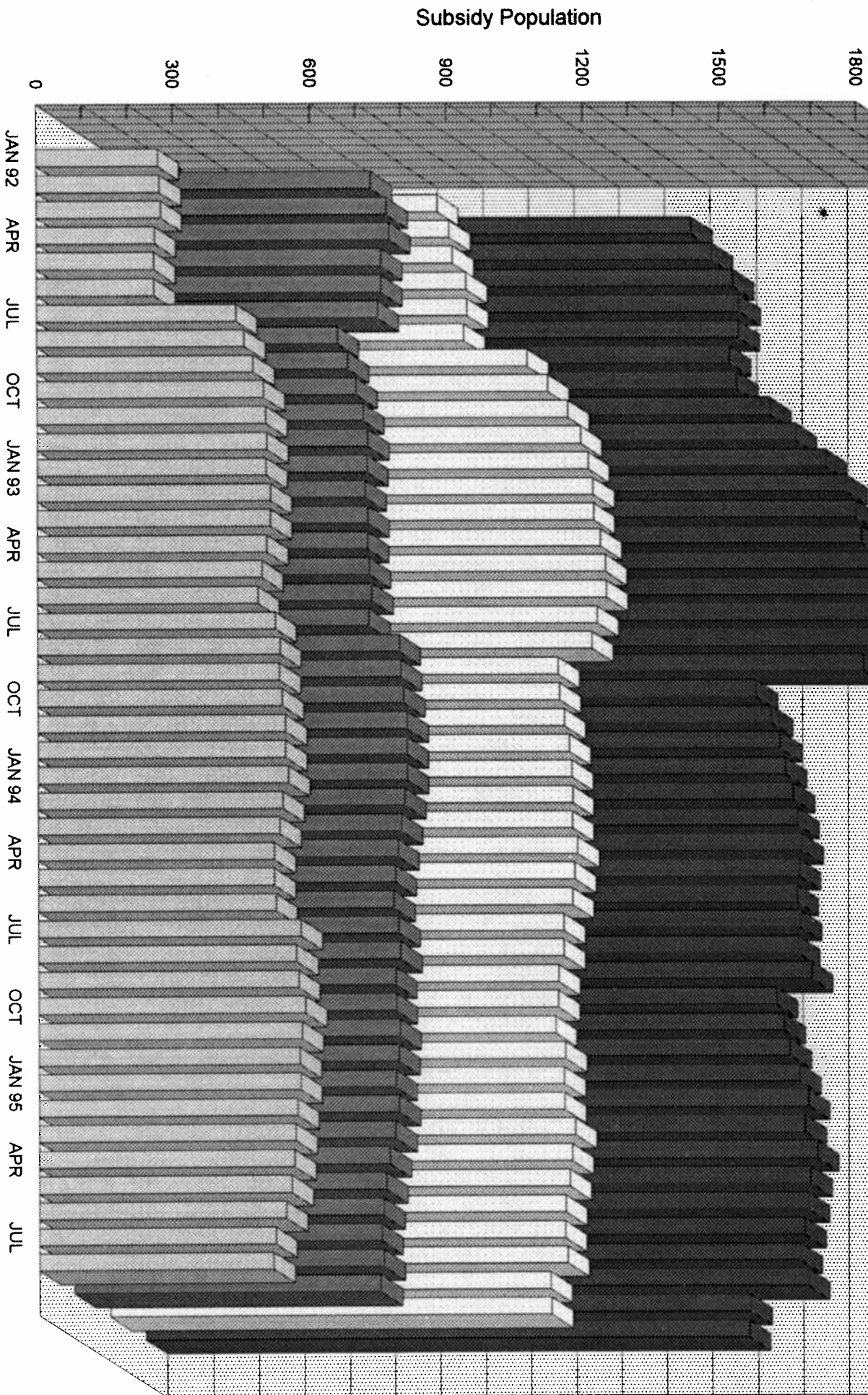
January 1992 - August 1995



- Age = 0 - 19
- Age = 20 - 24
- Age = 25 - 29
- Age = 30 - 34
- Age = 35 - 39
- Age = 40 - 44
- Age = 45 - 49
- Age = 50 - 54
- Age = 55 - 59
- Age = 60 - 64

# HIRSP Subsidy Population

January 1992 - August 1995



124.5% of "Standard" Rate
  115.5% of "Standard" Rate
  106.5% of "Standard" Rate
  100% of "Standard" Rate