

CR 82-49

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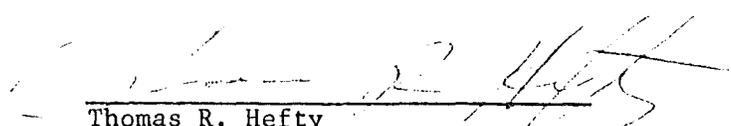
STATE OF WISCONSIN )  
 )  
OFFICE OF THE COMMISSIONER OF INSURANCE)

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Thomas R. Hefty, Deputy Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order adopting a rule repealing and recreating section Ins 18.07 (5) (b) relating to the Health Insurance Risk Sharing Plan was issued by this office May 17, 1982.

I further certify that said copy has been compared by me with the original on file in this office and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name in the City of Madison, State of Wisconsin, this 17th day of May, 1982.

  
Thomas R. Hefty  
Deputy Commissioner of Insurance

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STATE OF WISCONSIN  
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MAY 17 1982

VEL PHILLIPS  
SECRETARY OF STATE

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ORDER OF THE COMMISSIONER OF INSURANCE

Amending a Rule

To repeal and recreate section Ins 18.07 (5) (b) relating  
to the Health Insurance Risk Sharing Plan

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AN ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

The repeal and recreation of s. Ins 18.07 (5) (b) implements and interprets subch. II of Ch. 619, Stats. Ins 18.07 (5) (c) requires the Commissioner to set premiums for the Health Insurance Risk Sharing Plan by rule. The Actuarial Advisory Committee for the plan has recommended that rates be modified to reflect differing health care costs by location for the Medicare supplement plan and by location, age and sex for the major medical plan. Based on industry experience the Committee has recommended the rates proposed by this rule.

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Pursuant to the authority vested in the Commissioner of Insurance by sections 601.41 (3), 619.11 and 619.17, Stats., the Commissioner hereby amends a rule interpreting subch. II of Ch. 619, Stats. and s. 632.785, Stats., as follows:

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Section Ins 18.07 (5) (b), Wisconsin Administrative Code, is repealed and recreated to read:

(b) 1. The schedule of premiums, based on data compiled from the health insurance industry, shall be as follows:

Major Medical Plan

<u>Male</u> <u>Age Group</u>	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
		<u>Zone 1</u>	
0-18	\$ 384.00	\$192.00	\$ 96.00
19-29	384.00	192.00	96.00
30-39	492.00	246.00	123.00
40-44	612.00	306.00	153.00
45-49	776.00	388.00	194.00
50-54	928.00	464.00	232.00
55-59	1,268.00	634.00	317.00
60-64	1,432.00	716.00	358.00
		<u>Zone 2</u>	
0-18	\$ 324.00	\$162.00	\$ 81.00
19-29	324.00	162.00	81.00
30-39	416.00	208.00	104.00
40-44	520.00	260.00	130.00
45-49	656.00	328.00	164.00
50-54	788.00	394.00	197.00
55-59	1,076.00	538.00	269.00
60-64	1,216.00	608.00	304.00
<u>Female</u> <u>Age Group</u>	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
		<u>Zone 1</u>	
0-18	\$ 384.00	\$192.00	\$ 96.00
19-29	724.00	362.00	181.00
30-39	780.00	390.00	195.00
40-44	956.00	478.00	239.00
45-49	1,072.00	536.00	268.00
50-54	1,080.00	540.00	270.00
55-59	1,088.00	544.00	272.00
60-64	1,180.00	590.00	295.00

<u>Female</u> <u>Age Group</u>	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
		<u>Zone 2</u>	
0-18	\$ 324.00	\$162.00	\$ 81.00
19-29	612.00	306.00	153.00
30-39	660.00	330.00	165.00
40-44	812.00	406.00	203.00
45-49	908.00	454.00	227.00
50-54	916.00	458.00	229.00
55-59	924.00	462.00	231.00
60-64	1,000.00	500.00	250.00

Medicare Plan

	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
		<u>Zone 1</u>	
All Policyholders	\$596.00	\$298.00	\$149.00
		<u>Zone 2</u>	
All Policyholders	\$504.00	\$252.00	\$126.00

2. For the purposes of this paragraph, Zone 1 shall contain all of the Wisconsin postal zip codes whose first 3 digits are: 530, 531, 532, 533, 534, 537, 540 and 547. Zone 2 shall contain all other Wisconsin postal zip code areas.

As provided in s. 227.026 (1) (intro.), this rule shall take effect on the first day of the month following its publication.

Dated at Madison, Wisconsin, this 17 day of May, 1982.

  
 Thomas R. Hefty  
 Deputy Commissioner of Insurance