

CR 83-159

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

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Thomas P. Fox, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order to repeal and recreate Sections Ins 18.07 (5) (b) and 18.08 (1) related to the Health Insurance Risk-Sharing Plan was issued by this office November 11, 1983.

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 11th day of November, 1983.



Thomas P. Fox
Commissioner of Insurance

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ORDER OF THE COMMISSIONER OF INSURANCE

AMENDING A RULE

To repeal and recreate sections Ins 18.07 (5) (b) and 18.08 (1) relating to the Health Insurance Risk-Sharing Plan.

ANALYSIS BY THE COMMISSIONER OF INSURANCE

The repeal and recreation of s. Ins 18.07 (5) (b) implements and interprets ss. 619.14 (5) and 619.17, 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 Health Insurance Risk-Sharing Plan has recommended that rates be modified to reflect recent statutory changes in the rating basis of the plan. The rates proposed by this rule are among the alternatives recommended by the committee based on industry experience.

Due to amendment of s. 619.15 (1), Wis. Stats., by Ch. 83, Laws of 1981, Ins 18.08 (1) no longer accurately reflects that statute with regard to appointments to the Board of Governors for the plan. It is proposed that the last sentence of Ins 18.08 (1) be deleted.

Pursuant to the authority vested in the Commissioner of Insurance by sections 601.41 (3) and 619.14 (5), Wisconsin Statutes, the Commissioner hereby proposes to amend a rule interpreting ss. 619.14 (5) and 619.17, Stats., as follows:

SECTION 1. Ins 18.07 (5) (b), Wisconsin Administrative Code, is repealed and recreated to read: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

MALE

<u>Age Group</u>	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
	Zone 1		
0-18	\$ 600.00	\$ 300.00	\$150.00
19-29	600.00	300.00	150.00
30-39	760.00	380.00	190.00
40-44	960.00	480.00	240.00
45-49	1,200.00	600.00	300.00
50-54	1,480.00	740.00	370.00
55-59	1,800.00	900.00	450.00
60-64	2,160.00	1,080.00	540.00

Zone 2

0-18	\$ 512.00	\$ 256.00	\$128.00
19-29	512.00	256.00	128.00
30-39	648.00	324.00	162.00
40-44	816.00	408.00	204.00
45-49	1,020.00	510.00	255.00
50-54	1,260.00	630.00	315.00
55-59	1,532.00	766.00	383.00
60-64	1,836.00	918.00	459.00

FEMALE

<u>Age Group</u>	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
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Zone 1

0-18	\$ 600.00	\$ 300.00	\$150.00
19-29	1,040.00	520.00	260.00
30-39	1,200.00	600.00	300.00
40-44	1,320.00	660.00	330.00
45-49	1,400.00	700.00	350.00
50-54	1,520.00	760.00	380.00
55-59	1,640.00	820.00	410.00
60-64	1,880.00	940.00	470.00

Zone 2

0-18	\$ 512.00	\$ 256.00	\$128.00
19-29	884.00	442.00	221.00
30-39	1,020.00	510.00	255.00
40-44	1,124.00	562.00	281.00
45-49	1,192.00	596.00	298.00
50-54	1,292.00	646.00	323.00
55-59	1,396.00	698.00	349.00
60-64	1,600.00	800.00	400.00

MEDICARE PLAN

	<u>Annual</u>	<u>Semi-annual</u>	<u>Quarterly</u>
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Zone 1

All Policyholders	\$860.00	\$430.00	\$215.00
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Zone 2

All Policyholders	\$732.00	\$366.00	\$183.00
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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, 534, 537, 540 and 547. Zone 2 shall contain all other Wisconsin postal zip code areas.

SECTION 2. Ins 18.08 (1) is amended to read:

(1) BOARD APPOINTMENTS. The board shall be appointed pursuant to s. 619.15 (1), Stats. ~~"Members of the population covered by the plan" shall, for purposes of appointment to the board, include residents of Wisconsin who would reasonably be expected to be certified as eligible for the plan under the eligibility criteria set forth in s. 619.12, Stats.~~

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

Dated at Madison, Wisconsin, this 17th day of November, 1983.



Thomas P. Fox
Commissioner of Insurance

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