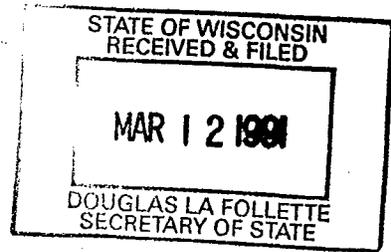


CR 90-249



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

I, Robert D. Haase, Commissioner of Insurance and custodian of the official records of this Office, certify that the attached rule-making order affecting s. Ins 18.05 (2), Wis. Adm. Code, relating to voluntary termination of coverage under the health insurance risk sharing plan, was issued by this Office on March 12, 1991.

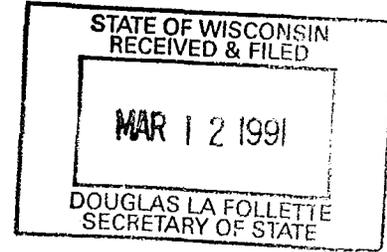
I further certify that I have compared this copy with the original on file in this Office and that it is a true copy of the whole of the original.

Dated at Madison, Wisconsin, this 12<sup>th</sup> day of March, 1991.

Robert D. Haase  
Commissioner of Insurance

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ORDER OF THE OFFICE OF THE COMMISSIONER OF INSURANCE

RENUMBERING AND CREATING A RULE

To renumber Ins 18.05 (2) and to create Ins 18.05 (2) (b), relating to voluntary termination of coverage under the health insurance risk sharing plan.

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ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

Statutory authority: ss. 601.41 (3) and 619.04, Stats.

Statutes Interpreted: s. 619.12 (2) (b) 1, Stats.

The health insurance risk sharing plan (HIRSP) is an insurance plan for persons who are unable to obtain, or who have difficulty in obtaining, health insurance coverage from the private market. The statutes establish the criteria for eligibility for HIRSP. A person who voluntarily terminates coverage under HIRSP is not eligible for coverage again until at least 12 months have elapsed since the person's most recent voluntary termination. The statute does not define "voluntary termination."

This rule codifies a statutory interpretation of the HIRSP board by making it clear that a person whose HIRSP coverage terminates because the person fails to pay the premium is considered to have voluntarily terminated coverage and therefore is not eligible for coverage until 12 months have passed since the date of the termination.

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SECTION 1. Ins 18.05 (2) is renumbered Ins 18.05 (2) (a).

SECTION 2. Ins 18.05 (2) (b) is created to read:

Ins 18.05 (2) (b) For purposes of s. 619.12 (2) (b) 1, Stats., a person is considered to have voluntarily terminated coverage under the plan if the policy terminates because of failure to pay the premium.

SECTION 3. EFFECTIVE DATE. This rule will take effect on the first day of the first month after publication, as provided in s. 227.22 (2) (intro.), Stats.

Dated at Madison, Wisconsin, this 12<sup>th</sup> day of March, 1991.



Robert D. Haase  
Commissioner of Insurance

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