

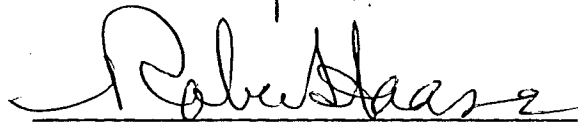
CR 91-13

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 18.07, Wis. Adm. Code, relating to premiums for the Health Insurance Risk Sharing Plan, was issued by this Office on April 24, 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 24<sup>th</sup> day of April 1991.



Robert D. Haase  
Commissioner of Insurance

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ORDER OF THE OFFICE OF THE COMMISSIONER OF INSURANCE

REPEALING AND RECREATING A RULE

To repeal and recreate Ins 18.07 (5) (b) 1 (schedule) relating to premiums for the health insurance risk sharing plan.

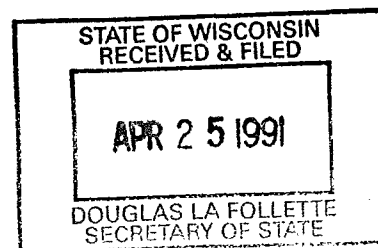
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ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

Statutory authority: ss. 601.41 (3) and 619.14 (5) (a), Stats.

Statutes Interpreted: ss. 619.14 (5) (a) and 619.17 (1) and (2), Stats.

The health insurance risk sharing plan (HIRSP) offers health insurance for persons who are unable to obtain, or have difficulty in obtaining, insurance in the private market. The commissioner of insurance is required to set premiums by rule. The schedule of premiums in this rule was approved by the HIRSP board of governors and meets the statutory requirement that rates may not exceed 150% of the rates that a standard risk would be charged for an individual policy with similar coverage and deductibles. The standard rates were determined by surveying insurers to determine the premium rates they charge to Wisconsin insureds.



SECTION 1. Ins 18.07 (5) (b) 1 (schedule) is repealed and recreated

to read:

MAJOR MEDICAL PLAN

MALE Age Group	Annual	Semiannual	Quarterly
Zone 1			
0-18	\$ 848	\$ 424	\$ 212
19-29	848	424	212
30-39	1,020	510	255
40-44	1,340	670	335
45-49	1,740	870	435
50-54	2,248	1,124	562
55-59	2,852	1,426	713
60-64	3,300	1,650	825
Zone 2			
0-18	\$ 764	\$ 382	\$ 191
19-29	764	382	191
30-39	920	460	230
40-44	1,208	604	302
45-49	1,568	784	392
50-54	2,024	1,012	506
55-59	2,568	1,284	642
60-64	2,972	1,486	743
Zone 3			
0-18	\$ 680	\$ 340	\$ 170
19-29	680	340	170
30-39	816	408	204
40-44	1,072	536	268
45-49	1,392	696	348
50-54	1,800	900	450
55-59	2,280	1,140	570
60-64	2,640	1,320	660
Zone 4			
0-18	\$ 680	\$ 340	\$ 170
19-29	680	340	170
30-39	820	410	205
40-44	1,072	536	268
45-49	1,392	696	348
50-54	1,800	900	450
55-59	2,280	1,140	570
60-64	2,640	1,320	660

## FEMALE

Age Group

Annual

Semiannual

Quarterly

## Zone 1

0-18	\$ 848	\$ 424	\$ 212
19-29	1,236	618	309
30-39	1,440	720	360
40-44	1,688	844	422
45-49	1,972	986	493
50-54	2,268	1,134	567
55-59	2,572	1,286	643
60-64	2,820	1,410	705

## Zone 2

0-18	\$ 764	\$ 382	\$ 191
19-29	1,112	556	278
30-39	1,296	648	324
40-44	1,520	760	380
45-49	1,776	888	444
50-54	2,040	1,020	510
55-59	2,316	1,158	579
60-64	2,540	1,270	635

## Zone 3

0-18	\$ 680	\$ 340	\$ 170
19-29	988	494	247
30-39	1,152	576	288
40-44	1,352	676	338
45-49	1,576	788	394
50-54	1,816	908	454
55-59	2,056	1,028	514
60-64	2,256	1,128	564

## Zone 4

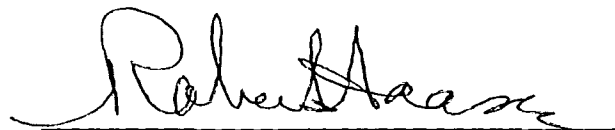
0-18	\$ 680	\$ 340	\$ 170
19-29	1,040	520	260
30-39	1,192	596	298
40-44	1,352	676	338
45-49	1,576	788	394
50-54	1,816	908	454
55-59	2,056	1,028	514
60-64	2,256	1,128	564

MEDICARE PLAN

MALE AND FEMALE Age Group	Annual	Semiannual	Quarterly
		Zone 1	
0-54	\$1,136	\$ 568	\$ 284
		Zone 2	
0-54	\$1,136	\$ 568	\$ 284
		Zone 3	
0-54	\$1,024	\$ 512	\$ 256
		Zone 4	
0-54	\$1,136	\$ 568	\$ 284
55-59	1,288	644	322
60-64	1,412	706	353

EFFECTIVE DATE. This rule will take effect on July 1, 1991, as provided in s. 227.22 (2) (b), Stats.

Dated at Madison, Wisconsin, this 24<sup>th</sup> day of April 1991.



Robert D. Haase  
Commissioner of Insurance

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