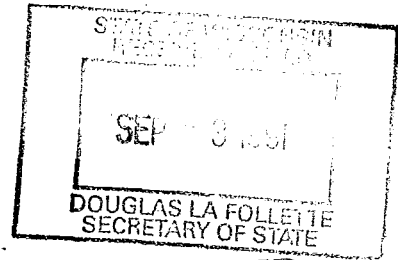


CR 91-93



STATE OF WISCONSIN)
OFFICE OF THE COMMISSIONER OF INSURANCE)

RECEIVED

SEP 3 1991
1:30 pm
Revisor of Statutes
Bureau

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 Medicare premiums for the Health Insurance Risk Sharing Plan, was issued by this Office on September 3, 1991.

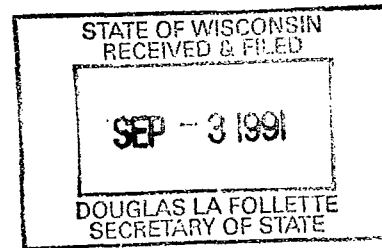
I further certify that I have compared this copy with the original on file in this Office and that it is a true copy of the whole of the original.

Dated at Madison, Wisconsin, this 3rd day of September 1991.

Robert D. Haase
Commissioner of Insurance

23261T3

11-1-91



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-medicare plan), relating to medicare plan premiums for the health insurance risk sharing plan for 1991-92.

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. Because there is almost no private market experience for insurance comparable to the medicare portion of HIRSP, the actuarial committee of the HIRSP board must use its own judgment based on HIRSP experience to determine these rates. The committee has concluded that

experience does not justify the high rates established for persons of both sexes aged 0-54, and for older females. The higher rates for older males, however, are actuarially justified.

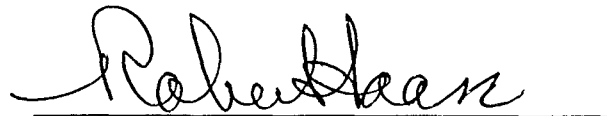
This rule, therefore, corrects the schedule of premiums for HIRSP's medicare plan for 1991-92, as promulgated by the office of the commissioner of insurance in legislative council clearinghouse rule no. 91-13. An identical emergency rule is currently in effect.

SECTION 1. Ins 18.07 (5) (b) 1 (schedule-medicare plan), as affected by clearinghouse rule no. 91-13, is repealed and recreated to read:

	MEDICARE PLAN			
	Annual Zone 1	Annual Zone 2	Annual Zone 3	Annual Zone 4
Age 0-54				
Male and Female	\$1,136	\$1,136	\$1,024	\$1,136
Age 55-59				
Male	1,428	1,284	1,140	1,140
Female	1,288	1,160	1,028	1,136
Age 60-64				
Male	1,652	1,488	1,320	1,320
Female	1,412	1,272	1,128	1,136

SECTION 2. 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 3rd day of September 1991.



Robert D. Haase
Commissioner of Insurance