

MAJOR MEDICAL PLAN

MALE Age Group	Annual	Semiannual	Quarterly
Zone 1			
0-18	\$ 720	\$ 360	\$ 180
19-29	720	360	180
30-39	848	424	212
40-44	1,092	546	273
45-49	1,332	666	333
50-54	1,640	820	410
55-59	2,064	1,032	516
60-64	2,480	1,240	620
Zone 2			
0-18	\$ 676	\$ 338	\$ 169
19-29	676	338	169
30-39	820	410	205
40-44	996	498	249
45-49	1,216	608	304
50-54	1,476	738	369
55-59	1,856	928	464
60-64	2,232	1,116	558
Zone 3			
0-18	\$ 576	\$ 288	\$ 144
19-29	576	288	144
30-39	700	350	175
40-44	872	436	218
45-49	1,064	532	266
50-54	1,312	656	328
55-59	1,652	826	413
60-64	1,984	992	496
Zone 4			
0-18	\$ 676	\$ 338	\$ 169
19-29	676	338	169
30-39	820	410	205
40-44	996	498	249
45-49	1,216	608	304
50-54	1,468	734	367
55-59	1,784	892	446
60-64	2,140	1,070	535
FEMALE			
Age Group	Annual	Semiannual	Quarterly
Zone 1			
0-18	\$ 720	\$ 360	\$ 180
19-29	1,212	606	303
30-39	1,368	684	342
40-44	1,552	776	388
45-49	1,668	834	417
50-54	1,796	898	449
55-59	1,924	962	481
60-64	2,104	1,052	526

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		Zone 2		
	0-18	\$ 676	\$ 338	\$ 169
	19-29	1,092	546	273
	30-39	1,232	616	308
	40-44	1,396	698	349
	45-49	1,500	750	375
	50-54	1,616	808	404
	55-59	1,732	866	433
	60-64	1,904	952	476
		Zone 3		
	0-18	\$ 576	\$ 288	\$ 144
	19-29	968	484	242
	30-39	1,096	548	274
	40-44	1,240	620	310
	45-49	1,336	668	334
	50-54	1,436	718	359
	55-59	1,540	770	385
	60-64	1,684	842	421
		Zone 4		
	0-18	\$ 676	\$ 338	\$ 169
	19-29	1,040	520	260
	30-39	1,192	596	298
	40-44	1,320	660	330
	45-49	1,420	710	355
	50-54	1,540	770	385
	55-59	1,660	830	415
	60-64	1,904	952	476
MEDICARE PLAN				
Age Group	Annual	Semiannual	Quarterly	
Zone 1				
All Policyholders	\$ 1,136	\$ 568	\$ 284	
Zone 2				
All Policyholders	\$ 1,136	\$ 568	\$ 284	
Zone 3				
All Policyholders	\$ 1,024	\$ 512	\$ 256	
Zone 4				
All Policyholders	\$ 1,136	\$ 568	\$ 284	

2. For the purposes of par. (a), Zone 1 shall contain all of the Wisconsin postal zip code area in which the first 3 digits are 532. Zone 2 shall contain postal zip code areas in which the first 3 digits are 530, 531, 534 and 537. Zone 3 shall contain postal zip code areas not contained in Zones 1, 2 or 4. Zone 4 shall contain postal zip code areas in which the first 3 digits are 540 and 547.

(c) Premiums shall be set by rule by the commissioner, based on all available data, including industry experience and actual plan experience. The commissioner shall have on file an actuarial report detailing the process whereby rates were determined.

(d) The annual report of the board to standing committees of the legislature required by s. 619.15 (2), Stats., and Ins 18.08 (2) shall include a section describing premium rate setting in detail. In order to fulfill this

requirement, the board may appoint an actuarial committee under the powers granted to the board in s. 619.15 (5) and Ins 18.08 (3) (d) and (e).

(6) **PRE-EXISTING CONDITIONS.** Pre-existing conditions limitations shall conform with s. 619.14 (6), Stats. Determinations of what constitutes a pre-existing condition shall be made by the administering carrier and shall be subject to board review under the grievance procedures established by the board under s. 619.15 (3) (a), Stats.

(7) **COORDINATION OF BENEFITS.** There shall be coordination of benefits as provided in s. 619.14 (7), Stats.

History: Cr. Register, December, 1980, No. 300, eff. 1-1-81; r. and recr. (5) (b), Register, June, 1982, No. 318, eff. 7-1-82; r. and recr. (5) (b), Register, December, 1983, No. 336, eff. 1-1-84; r. and recr. (5) (b) 1., Register, December, 1984, No. 348, eff. 1-1-85; am. (5) (b) 1., Register, December, 1985, No. 360, eff. 1-1-86; r. and recr. (5) (b) 1., Register, December, 1986, No. 372, eff. 1-1-87; r. and recr. (5) (b) 1. and 2., Register, May, 1990, No. 413, eff. 5-1-90.

Ins 18.08 Board of governors. The board shall be appointed and shall operate pursuant to s. 619.15, Stats.

(1) **BOARD APPOINTMENTS.** The board shall be appointed pursuant to s. 619.15 (1), Stats.

(2) **ANNUAL REPORT.** The board shall make an annual report to the members of the plan and to standing committees on health and insurance in each house of the legislature pursuant to s. 619.15 (2), Stats.

(3) **BOARD FUNCTIONS.** Board functions shall conform with ss. 619.15 (3), (4) and (5), Stats.

(a) The board shall carry out the functions required in s. 619.15 (3), Stats.

(b) The board may carry out the functions authorized in s. 619.15 (4), Stats.

(c) The board may provide for agent commissions and require agents and companies to provide assistance in filing applications under the powers granted in s. 619.15 (5), Stats.

(d) The board may establish subcommittees and appoint members who do not serve on the board to these subcommittees in order to carry out its functions under s. 619.15, Stats.

(e) The board may hire consultants in order to carry out its functions under s. 619.15, Stats.

(f) The board shall contract with the administering carrier of the plan to provide those services enumerated in s. 619.16 (3), Stats., as well as any other functions enumerated in the contract between the board and

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