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# **Financial and Policyholder Activity Report**

APRIL 2009

**HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY  
APRIL 2009 MONTHLY REPORT  
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**Summary Review Prior to Recording of Policyholder Payout  
Un-audited HIRSP Authority Financial Statements  
For the Four-Month Period Ended April 30, 2009**

**ASSETS**

Total assets decreased to \$63.2 million in April 2009, decreasing during the month by \$5.0 million. Assessments receivable decreased from \$5.4 million in March to \$1.5 million in April due to the collection of insurer assessments for the first half of 2009. Cash assets increased \$1.1 million or 1.8% during the month to \$59.5 million as of April 30, 2009.

Total assets year-to-date in April 2009 decreased by \$10.8 million compared to April 2008 total assets, a decrease of 14.6%. Cash assets year-to-date decreased by \$11.0 million relative to April 2008, a 14.8% decrease which reflects the distribution to policyholders of \$11.9 million in March 2009. Other receivables assets increased \$1.0 million relative to April 2008, which include a receivable for federal grant funds that were awarded in July 2008. Drug rebate receivables decreased \$1.1 million, however due to the new pharmacy benefit manager (PBM), rebates through April were based on the minimum contract guarantee until actual experience is available. Assessments receivable increased \$238 thousand due to the timing of collections between years.

**LIABILITIES**

Total liabilities decreased to \$28.6 million in April 2009, decreasing during the month by \$2.7 million. Unpaid medical loss liabilities increased by \$657 thousand in April to \$9.8 million, and unpaid drug loss liabilities increased during April by \$137 thousand and equaled \$533,470. Unearned assessment liability decreased \$2.1 million while unearned premiums decreased \$748 thousand. In April 2009, a portion of the federal grant was expended thus decreasing the liability \$662 thousand.

Total liabilities year-to-date in April 2009 decreased by \$1.7 million relative to total liabilities in April 2008, decreasing 5.7% from the prior year. Year-to-date aggregate liabilities for unpaid medical and drug claims were \$10.4 million, increased by \$895 thousand million or 9.5% compared to 2008 year-to-date aggregate claim liabilities. Year-to-date changes in liabilities include a \$697 thousand decrease in unearned premium, a \$2.3 million decrease in unearned assessments and a \$124 thousand increase in unearned federal grant funds.

**CALENDAR YEAR 2009 NET INCOME**

Net loss for the four months ended April 30, 2009 was \$835 thousand, decreased by \$9.4 million compared to 2008 year-to-date net income of \$8.6 million. Year-to-date 2009 changes in income and expense include decreases in premium revenues, provider contribution, insurer assessments and increases in medical losses, pharmacy losses, administrative expenses, and non-operating revenues.

Net premium revenues of \$45.4 million year-to-date through April 2009 decreased by \$3.5 million or 11.1% compared to 2008 year-to-date, primarily due to increased HIRSP membership, offset by enrollment changes in HIRSP benefit plans, and new rates. There were 16,481 HIRSP contracts in force as of April 30, 2009 compared to 16,222 contracts as of April 2008, the current number of contracts having increased from the prior year by 259. April 2009 year-to-date total operating revenue of \$45.4 million decreased from 2008 year-to-date by \$10.0 million, or 18.0%.

Incurred medical loss expense for the four months ended April 30, 2009 was \$35.4 million, increased by \$1.4 million or 4.0% from incurred medical losses for the four months ended April 30, 2008. Paid and approved medical losses decreased to \$38.1 million, decreased by \$5.3 million or 12.1% compared to April 2008.

Estimated liabilities for unpaid medical losses decreased by \$2.0 million from December 2008 through April 2009. Estimated loss reserves were increased in April to adjust for changes in expected loss experience in 2009. The increase in loss reserve liability flows through revenues and expenses in the income statement, and results in increased incurred medical loss expense, increased total operating expense, and decreased reported net income. The 2009 year-to-date change in loss reserves resulted in a \$3.0 million decrease in incurred medical loss expense through April 2009.

Incurring pharmacy loss expense year-to-date in 2009 was \$11.3 million, reflecting a 2009 increase of \$13 thousand compared to April 2008 year-to-date total pharmacy loss expense. The change is attributable to a reduction in drug claims paid as well as a reduction in drug rebate accruals. As previously discussed, rebates through April were based on the minimum contract guarantee until actual experience is available. Aggregate incurred medical and pharmacy loss expense for the four months of 2009 was \$46.7 million, increased by \$1.4 million or 3.1% compared to aggregate medical and pharmacy loss expense of \$45.3 million for the four months of 2008.

Total administrative expenses of \$2.1 million for the four months of 2009 increased by 3.9% compared to the same period in 2008, primarily due to the change order in 2009 to process the policyholder refunds.

Investment income for the four months ended April 30, 2009 was \$155,420, decreased by \$461 thousand or 74.8% compared to the same period in 2008. The decreased investment income is due to decreased interest rate yield on cash deposits in 2009. Year-to-date 2009 total non-operating revenues are comprised of interest income, and federal grant monies of \$2.4 million compared to year-to-date 2008 which was solely investment income.

#### CASH FLOW

Year-to-date 2009 cash flows from operating activities reflect \$38.5 million of sources of cash compared to \$40.4 million in uses of cash. Non-operating activities used cash of \$9.9 million which is the policyholder distribution of \$11.9 million in March 2009. The net change year-to-date is a \$11.8 million decrease in cash through April 2009. The largest operational use of cash was payment of medical claims.

#### 2009 OPERATING BUDGET

Relative to the 2009 operating budget for the four month period ended April 30, 2009, actual net loss of \$835 thousand was better than budget by \$36 thousand. Actual total revenues of \$48.0 million exceeded budget by \$231 thousand. The variance in actual revenues included a \$1.1 million shortfall in net premium revenues, a \$1.2 million excess in provider contributions, a \$195 thousand excess in grant revenue and a \$56 thousand shortfall in investment income. Actual medical and pharmacy loss expenses of \$46.7 million were over budget by \$364 thousand, and administrative expenses of \$2.1 million were under budget by \$168 thousand. Year-to-date net loss was \$836 thousand as of April 30, 2009, whereas the 2009 budget projected a net loss of \$871 thousand.

#### RETAINED EQUITY

HIRSP Authority total equity decreased by \$2,222,550 during the month of April 2009 and equaled \$34.6 million as of April 30, 2009. The decrease in total equity resulted from April 2009 net operating loss of \$2,913,272 plus non operating revenues of \$690,722, which provided net loss for the month of \$2,222,550.

In April 2009, policyholders' equity decreased by \$1,015,972 to equal \$17.2 million, and exceeded RBC target reserves by \$7.1 million. Providers' equity decreased by \$407,598 to equal \$9.3 million, and exceeded RBC target reserves by \$5.9 million. Insurers' equity decreased by \$798,980 to equal \$8.1 million, and exceeded RBC target reserves by \$4.7 million. Year-to-date through April 2009, HIRSP Authority total retained equity of \$34.6 million decreased by \$835 thousand from the December 2008 year-to-date total equity of \$35.4 million.

Health Insurance Risk-Sharing Plan Authority  
 April 30, 2009  
 Calendar Year 2009

Unaudited Balance Sheet

Assets	01/31/2009	02/29/2009	03/31/2009	04/30/2009	05/31/2009	06/30/2009	07/31/2009	08/31/2009	09/30/2009	10/31/2009	11/30/2009	12/31/2009
Cash and Cash Equivalents	66,915,789	67,365,841	58,443,349	59,521,157	-	-	-	-	-	-	-	-
Other Receivables	3,593,057	3,234,558	3,256,561	1,646,301	-	-	-	-	-	-	-	-
Drug Rebates Receivable	1,199,514	1,045,073	1,028,247	484,994	-	-	-	-	-	-	-	-
Assessments Receivable	12,484,981	7,286,497	5,392,367	1,518,420	-	-	-	-	-	-	-	-
Prepaid Items	19,164	15,445	19,743	14,864	-	-	-	-	-	-	-	-
Net Fixed Assets	23,269	23,902	23,432	22,962	-	-	-	-	-	-	-	-
<b>Total Assets</b>	<b>84,235,774</b>	<b>78,971,316</b>	<b>68,163,699</b>	<b>63,208,698</b>	-	-	-	-	-	-	-	-
<b>Liabilities and Fund Equity</b>												
Liabilities:												
Unpaid Medical Loss Liabilities	8,634,305	8,066,412	9,165,224	9,822,159	-	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	720,281	412,296	396,044	533,470	-	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	780,000	780,000	780,000	780,000	-	-	-	-	-	-	-	-
Unearned Premiums	10,867,632	6,839,291	11,490,944	10,743,062	-	-	-	-	-	-	-	-
Unearned Assessments	10,598,285	8,716,737	6,559,981	4,426,799	-	-	-	-	-	-	-	-
Unearned Federal Grant	1,982,966	1,387,325	785,949	123,733	-	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	13,911,929	13,800,407	2,155,819	2,172,287	-	-	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>47,495,398</b>	<b>40,002,468</b>	<b>31,333,961</b>	<b>28,601,510</b>	-	-	-	-	-	-	-	-
Fund Equity:												
Policyholder	17,153,474	19,379,608	18,233,586	17,217,614	-	-	-	-	-	-	-	-
Providers	9,872,183	9,842,693	9,716,236	9,308,638	-	-	-	-	-	-	-	-
Insurers	9,714,719	9,746,547	8,879,916	8,080,936	-	-	-	-	-	-	-	-
<b>Total Retained Earnings</b>	<b>36,740,376</b>	<b>38,968,848</b>	<b>36,829,738</b>	<b>34,607,188</b>	-	-	-	-	-	-	-	-
<b>Total Liabilities and Fund Equity</b>	<b>84,235,774</b>	<b>78,971,316</b>	<b>68,163,699</b>	<b>63,208,698</b>	-	-	-	-	-	-	-	-

**Health Insurance Risk-Sharing Plan Authority  
for the Period Ended April 30, 2009  
Calendar Year 2009**

**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**

<b>Operating Revenues</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Year to Date</b>
Gross Premiums	7,442,150	7,601,512	7,681,060	7,534,999	-	-	-	-	-	-	-	-	30,259,721
Premium Subsidized	(574,590)	(592,579)	(598,091)	(660,331)	-	-	-	-	-	-	-	-	(2,425,591)
<b>Net Premium Revenues</b>	<b>6,867,560</b>	<b>7,008,933</b>	<b>7,082,969</b>	<b>6,874,668</b>	-	-	-	-	-	-	-	-	<b>27,834,130</b>
Provider Contribution	2,352,115	1,820,231	2,896,930	2,524,563	-	-	-	-	-	-	-	-	9,593,839
Insurer Assessments	1,842,305	1,881,548	2,156,756	2,133,182	-	-	-	-	-	-	-	-	8,013,791
<b>Total Operating Revenues</b>	<b>11,061,980</b>	<b>10,710,712</b>	<b>12,136,655</b>	<b>11,532,413</b>	-	-	-	-	-	-	-	-	<b>45,441,760</b>
<b>Operating Expenses</b>													
Medical Losses:													
Losses Paid or Approved for Payment	11,322,260	7,005,225	9,915,344	9,837,743	-	-	-	-	-	-	-	-	38,080,572
Increase (Decrease) in Unpaid Losses	(4,459,904)	(780,285)	1,475,705	864,526	-	-	-	-	-	-	-	-	(2,899,958)
Deductible Subsidy Paid	46,339	64,105	84,608	74,856	-	-	-	-	-	-	-	-	269,908
<b>Total Medical Losses</b>	<b>6,908,695</b>	<b>6,289,045</b>	<b>11,475,657</b>	<b>10,777,125</b>	-	-	-	-	-	-	-	-	<b>35,450,522</b>
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	-	-	-	-	-	-	-	-	11,553,484
Increase (Decrease) in Unpaid Losses	361,382	(307,985)	(16,252)	137,426	-	-	-	-	-	-	-	-	174,571
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	-	-	-	-	-	-	-	-	(592,730)
Subsidy - Coinsurance Out-of-Pocket Max	6,291	27,988	52,768	64,362	-	-	-	-	-	-	-	-	151,409
<b>Total Pharmacy Losses</b>	<b>2,968,183</b>	<b>2,314,908</b>	<b>2,863,926</b>	<b>3,139,717</b>	-	-	-	-	-	-	-	-	<b>11,286,734</b>
<b>Total Losses</b>	<b>9,876,878</b>	<b>8,603,953</b>	<b>14,339,583</b>	<b>13,916,842</b>	-	-	-	-	-	-	-	-	<b>46,737,256</b>
Loss Adjustment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative Expenses	515,084	514,682	574,138	528,843	-	-	-	-	-	-	-	-	2,132,747
<b>Total Operating Expenses</b>	<b>10,391,962</b>	<b>9,118,635</b>	<b>14,913,721</b>	<b>14,445,685</b>	-	-	-	-	-	-	-	-	<b>48,870,003</b>
<b>Net Operating Income (Loss)</b>	<b>670,018</b>	<b>1,592,077</b>	<b>(2,777,066)</b>	<b>(2,913,272)</b>	-	-	-	-	-	-	-	-	<b>(3,428,243)</b>
<b>Non-Operating Revenues (Expenses)</b>													
Federal Grant - Disease Management	26,900	26,826	27,062	27,243	-	-	-	-	-	-	-	-	108,031
Federal Grant - Low Income Subsidy	551,303	568,815	574,313	634,974	-	-	-	-	-	-	-	-	2,329,405
Investment Income	49,580	40,754	35,231	29,855	-	-	-	-	-	-	-	-	155,420
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution to Policyholders	-	-	1,350	(1,350)	-	-	-	-	-	-	-	-	-
<b>Total Non-operating Revenues (Expenses)</b>	<b>627,783</b>	<b>636,395</b>	<b>637,956</b>	<b>690,722</b>	-	-	-	-	-	-	-	-	<b>2,592,856</b>
<b>Net Income (Loss)</b>	<b>1,297,801</b>	<b>2,228,472</b>	<b>(2,139,110)</b>	<b>(2,222,550)</b>	-	-	-	-	-	-	-	-	<b>(835,387)</b>
<b>Additions to Retained Earnings</b>													
<b>Policyholder</b>													
Retained Earnings, Beginning of Period	15,869,036	17,153,474	19,379,608	18,233,586	-	-	-	-	-	-	-	-	15,869,036
Current Earnings	1,284,438	2,226,134	(1,146,022)	(1,015,972)	-	-	-	-	-	-	-	-	1,348,578
Retained Earnings, End of Period	17,153,474	19,379,608	18,233,586	17,217,614	-	-	-	-	-	-	-	-	17,217,614
RBC Target Reserves	(10,107,074)	(10,107,074)	(10,107,074)	(10,107,074)	-	-	-	-	-	-	-	-	(10,107,074)
<b>Retained Earnings in Excess of RBC</b>	<b>7,046,400</b>	<b>9,272,534</b>	<b>8,126,512</b>	<b>7,110,540</b>	-	-	-	-	-	-	-	-	<b>7,110,540</b>
<b>Providers</b>													
Retained Earnings, Beginning of Period	9,610,597	9,872,183	9,842,693	9,716,236	-	-	-	-	-	-	-	-	9,610,597
Current Earnings	261,586	(29,490)	(126,457)	(407,598)	-	-	-	-	-	-	-	-	(301,959)
Retained Earnings, End of Period	9,872,183	9,842,693	9,716,236	9,308,638	-	-	-	-	-	-	-	-	9,308,638
RBC Target Reserves	(3,369,025)	(3,369,025)	(3,369,025)	(3,369,025)	-	-	-	-	-	-	-	-	(3,369,025)
<b>Retained Earnings in Excess of RBC</b>	<b>6,503,158</b>	<b>6,473,668</b>	<b>6,347,211</b>	<b>5,939,613</b>	-	-	-	-	-	-	-	-	<b>5,939,613</b>
<b>Insurers</b>													
Retained Earnings, Beginning of Period	9,962,942	9,714,719	9,746,547	8,879,916	-	-	-	-	-	-	-	-	9,962,942
Current Earnings	(248,223)	31,828	(866,631)	(798,980)	-	-	-	-	-	-	-	-	(1,882,006)
Retained Earnings, End of Period	9,714,719	9,746,547	8,879,916	8,080,936	-	-	-	-	-	-	-	-	8,080,936
RBC Target Reserves	(3,369,025)	(3,369,025)	(3,369,025)	(3,369,025)	-	-	-	-	-	-	-	-	(3,369,025)
<b>Retained Earnings in Excess of RBC</b>	<b>6,345,694</b>	<b>6,377,522</b>	<b>5,510,891</b>	<b>4,711,911</b>	-	-	-	-	-	-	-	-	<b>4,711,911</b>
Retained Earnings, End of Period	36,740,376	38,968,848	36,829,738	34,607,188	-	-	-	-	-	-	-	-	34,607,188
RBC Target Reserves	(16,845,124)	(16,845,124)	(16,845,124)	(16,845,124)	-	-	-	-	-	-	-	-	(16,845,124)
<b>Retained Earnings in Excess of RBC</b>	<b>19,895,252</b>	<b>22,123,724</b>	<b>19,984,614</b>	<b>17,762,064</b>	-	-	-	-	-	-	-	-	<b>17,762,064</b>

**Health Insurance Risk-Sharing Plan Authority  
Calendar Financial Statement Reconciliation  
April 2009**

**STATEMENT OF CASH FLOWS**

<b>Cash Flows from Operating Activities</b>	<b>Month of April 2009</b>	<b>YTD Through April 2009</b>
<b><u>Sources of Cash</u></b>		
Cash received for premiums	6,093,194	27,564,156
Cash received for assessments	3,873,947	10,966,561
Total Operating Sources	9,967,141	38,530,717
<b><u>Uses of Cash</u></b>		
Cash payments for medical losses	(7,696,234)	(27,869,220)
Cash payments for pharmacy losses	(2,457,070)	(10,303,266)
Cash payments for referral fees	(7,030)	(20,140)
Cash payments for other expenses	(532,723)	(2,199,850)
Total Operating Uses	(10,693,057)	(40,392,476)
<b>Net Cash Provided (Used) by Operating Activities</b>	<b>(725,916)</b>	<b>(1,861,759)</b>

<b>Cash Flows from Non-Operating Activities</b>		
Cash received from investment income	29,855	174,150
Cash received from federal grant	1,775,219	1,775,219
Cash received for miscellaneous income	-	-
Cash Distribution to Policyholders	(1,350)	(11,892,065)
<b>Net Cash Provided/(Used) by Non-Operating Activities</b>	<b>1,803,724</b>	<b>(9,942,696)</b>

<b>Cash and Cash Equivalents</b>		
Net Increase (Decrease) in cash equivalents	1,077,808	(11,804,455)
Cash and cash equivalents, beginning of period	58,443,349	71,325,612
<b>Cash and Equivalents, End of Period</b>	<b>59,521,157</b>	<b>59,521,157</b>

**RECONCILIATION OF NET OPERATING INCOME TO CASH FLOWS FROM OPERATIONS**

Net income (loss) from operations	(2,913,272)	(3,428,243)
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**Adjustments to Reconcile Net Operating Income to Net Cash Provided By Operating Activities**

<b>Changes in assets and liabilities:</b>		
Decrease (increase) in receivables	4,252,711	(421,111)
Decrease (increase) in prepaids	4,880	(834)
Increase (decrease) in liability for premium overpayments	-	-
Increase (decrease) in liability for accounts payable	(2,146,111)	4,342,949
Increase (decrease) in liability for unearned premiums	(743,057)	(471,973)
Increase (decrease) in liability for medical loss liabilities	679,539	(1,905,820)
Increase (decrease) in liability for pharmacy loss liabilities	139,394	23,273
Other adjustments	-	-
Total adjustments	2,187,356	1,566,484

<b>Net Cash Provided/(Used) by Operating Activities</b>	<b>(725,916)</b>	<b>(1,861,759)</b>
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**Health Insurance Risk-Sharing Plan Authority**  
**Comparison of Current vs. Prior Month and Current Fiscal Year-to-Date Vs. Prior Fiscal Year-to-Date**  
**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**  
**Calendar Year 2009**

<b>Operating Revenues</b>	<b>April 2009</b>	<b>March 2009</b>	<b>Variance</b>	<b>Year-to-Date Through April 2009</b>	<b>Year-to-Date Through April 2008</b>	<b>Variance</b>
Gross Premiums	7,534,999	7,681,060	(146,061)	30,259,721	33,626,386	(3,366,665)
Premium Subsidized	(660,331)	(598,091)	(62,240)	(2,425,591)	(2,300,668)	(124,923)
Net Premium Revenues	6,874,668	7,082,969	(208,301)	27,834,130	31,325,718	(3,491,588)
Provider Contribution	2,524,563	2,896,930	(372,367)	9,593,839	12,541,386	(2,947,547)
Insurer Assessments	2,133,182	2,156,756	(23,574)	8,013,791	11,531,858	(3,518,067)
<b>Total Operating Revenues</b>	<b>11,532,413</b>	<b>12,136,655</b>	<b>(604,242)</b>	<b>45,441,760</b>	<b>55,398,962</b>	<b>(9,957,202)</b>
<b>Operating Expenses</b>						
Medical Losses:						
Losses Paid or Approved for Payment	9,837,743	9,915,344	(77,601)	38,080,572	43,336,177	(5,255,605)
Increase (Decrease) in Unpaid Losses	864,526	1,475,705	(611,179)	(2,899,958)	(9,523,125)	6,623,167
Deductible Subsidy Paid	74,856	84,608	(9,752)	269,908	259,565	10,343
Total Medical Losses	10,777,125	11,475,657	(698,532)	35,450,522	34,072,617	1,377,905
Pharmacy Losses:						
Losses Paid or Approved for Payment	3,157,129	2,986,532	170,597	11,553,484	12,502,527	(949,043)
Increase (Decrease) in Unpaid Losses	137,426	(16,252)	153,678	174,571	(244,266)	418,837
Drug Rebates	(219,200)	(159,122)	(60,078)	(592,730)	(1,112,101)	519,371
Subsidy - Coinsurance Out-of-Pocket Max	64,362	52,768	11,594	151,409	127,731	23,678
Total Pharmacy Losses	3,139,717	2,863,926	275,791	11,286,734	11,273,891	12,843
Total Losses	13,916,842	14,339,583	(422,741)	46,737,256	45,346,508	1,390,748
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	528,843	574,138	(45,295)	2,132,747	2,052,346	80,401
Total Operating Expenses	14,445,685	14,913,721	(468,036)	48,870,003	47,398,854	1,471,149
<b>Net Operating Income (Loss)</b>	<b>(2,913,272)</b>	<b>(2,777,066)</b>	<b>(136,206)</b>	<b>(3,428,243)</b>	<b>8,000,108</b>	<b>(11,428,351)</b>
<b>Non-Operating Revenues (Expenses)</b>						
Federal Grant - Disease Management	27,243	27,062	181	108,031	-	108,031
Federal Grant - Low Income Subsidy	634,974	574,313	60,661	2,329,405	-	2,329,405
Investment Income	29,855	35,231	(5,376)	155,420	616,951	(461,531)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	(1,350)	1,350	(2,700)	-	-	-
Total Non-operating Revenues (Expenses)	690,722	637,956	52,766	2,592,856	616,951	1,975,905
<b>Net Income (Loss)</b>	<b>(2,222,550)</b>	<b>(2,139,110)</b>	<b>(83,440)</b>	<b>(835,387)</b>	<b>8,617,059</b>	<b>(9,452,446)</b>

**Health Insurance Risk-Sharing Plan Authority**  
**Comparison of Budget Vs. Actual**  
**Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings**  
**Calendar Year 2009**

	April 2009 Budget	April 2009 Actual	Variance	Year-to-Date Through April 2009 Budget	Year-to-Date Through April 2009 Actual	Variance
<b>Operating Revenues</b>						
Gross Premiums	7,740,855	7,534,999	(205,856)	31,017,012	30,259,721	(757,291)
Premium Subsidized	(521,429)	(660,331)	(138,902)	(2,113,490)	(2,425,591)	(312,101)
Net Premium Revenues	7,219,426	6,874,668	(344,758)	28,903,522	27,834,130	(1,069,392)
Provider Contribution	2,077,611	2,524,563	446,952	8,432,106	9,593,839	1,161,733
Insurer Assessments	2,133,182	2,133,182	-	8,013,791	8,013,791	-
<b>Total Operating Revenues</b>	<b>11,430,219</b>	<b>11,532,413</b>	<b>102,194</b>	<b>45,349,419</b>	<b>45,441,760</b>	<b>92,341</b>
<b>Operating Expenses</b>						
Medical and Pharmacy Losses:	12,159,661	13,777,624	(1,617,963)	45,983,677	46,315,939	(332,262)
Deductible Subsidy/RX OOP Max	113,092	139,218	(26,126)	389,945	421,317	(31,372)
Total Medical and Pharmacy Losses	12,272,753	13,916,842	(1,644,089)	46,373,622	46,737,256	(363,634)
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	544,800	528,843	15,957	2,300,986	2,132,747	168,239
Total Operating Expenses	12,817,553	14,445,685	(1,628,132)	48,674,608	48,870,003	(195,395)
<b>Net Operating Income (Loss)</b>	<b>(1,387,334)</b>	<b>(2,913,272)</b>	<b>(1,525,938)</b>	<b>(3,325,189)</b>	<b>(3,428,243)</b>	<b>(103,054)</b>
<b>Non-Operating Revenues (Expenses)</b>						
Federal Grant - Disease Management	32,225	27,243	(4,982)	128,900	108,031	(20,869)
Federal Grant - Low Income Subsidy	521,429	634,974	113,545	2,113,490	2,329,405	215,915
Investment Income	53,020	29,855	(23,165)	211,327	155,420	(55,907)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	(1,350)	(1,350)	-	-	-
Total Non-operating Revenues (Expenses)	606,674	690,722	84,048	2,453,717	2,592,856	139,139
<b>Net Income (Loss)</b>	<b>(780,660)</b>	<b>(2,222,550)</b>	<b>(1,441,890)</b>	<b>(871,472)</b>	<b>(835,387)</b>	<b>36,085</b>

Health Insurance Risk-Sharing Plan Authority  
 Calendar Year 2009 Interim Reconciliation  
 As of April 30, 2009

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
<b>1. Operating and Administrative Costs under s.149.143(1)</b>													
Medical Losses Paid or Approved for Payment	11,322,260	7,005,225	9,915,344	9,837,743	-	-	-	-	-	-	-	-	38,080,572
Increase (Decrease) in Unpaid Medical Losses	(4,459,904)	(780,285)	1,475,705	864,526	-	-	-	-	-	-	-	-	(2,899,958)
Pharmacy Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	-	-	-	-	-	-	-	-	11,553,484
Increase (Decrease) in Unpaid Pharmacy Losses	361,382	(307,985)	(16,252)	137,426	-	-	-	-	-	-	-	-	174,571
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	-	-	-	-	-	-	-	-	(592,730)
Total Administrative Expenses	515,084	514,682	574,138	528,843	-	-	-	-	-	-	-	-	2,132,747
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating and Administrative Costs	10,339,332	9,026,542	14,776,345	14,306,467	-	-	-	-	-	-	-	-	48,448,686
<b>2. Adjustments to Operating and Administrative Costs</b>													
Total Non-operating Revenue (Expense) - excluding Federal Grant Funds	49,580	40,754	35,231	29,855	-	-	-	-	-	-	-	-	155,420
Federal Grant used for Disease Management Services	26,900	26,826	27,062	27,243	-	-	-	-	-	-	-	-	108,031
<b>3. Total Fiscal Year Program Costs to be Split 60% 20% 20%</b>	10,262,852	8,958,962	14,714,052	14,249,369	-	-	-	-	-	-	-	-	48,185,235
<b>4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)</b>													
Funding Shares													
60% Policyholders	6,157,712	5,375,378	8,828,432	8,549,621	-	-	-	-	-	-	-	-	28,911,143
20% Providers	2,052,570	1,791,792	2,942,810	2,849,874	-	-	-	-	-	-	-	-	9,637,046
20% Insurers	2,052,570	1,791,792	2,942,810	2,849,874	-	-	-	-	-	-	-	-	9,637,046
<b>5. Subsidy Funding Shares</b>													
Premium subsidies	574,590	592,579	598,091	660,331	-	-	-	-	-	-	-	-	2,425,591
Deductible Subsidies	46,339	64,105	84,608	74,856	-	-	-	-	-	-	-	-	269,908
Subsidy - coinsurance out-of-pocket Max	6,291	27,988	52,768	64,362	-	-	-	-	-	-	-	-	151,409
Total Subsidies	627,220	684,672	735,467	799,549	-	-	-	-	-	-	-	-	2,846,908
Federal Grant Funds Applied to Low Income Subsidies	(551,303)	(568,815)	(574,313)	(634,974)	-	-	-	-	-	-	-	-	(2,329,405)
Net Subsidy Funding Needed	75,917	115,857	161,154	164,575	-	-	-	-	-	-	-	-	517,503
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	37,959	57,929	80,577	82,287	-	-	-	-	-	-	-	-	258,752
Insurers	37,958	57,928	80,577	82,288	-	-	-	-	-	-	-	-	258,751
	75,917	115,857	161,154	164,575	-	-	-	-	-	-	-	-	517,503
<b>6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)</b>													
Policyholders	6,157,712	5,375,378	8,828,432	8,549,621	-	-	-	-	-	-	-	-	28,911,143
Providers	2,090,529	1,849,721	3,023,387	2,932,161	-	-	-	-	-	-	-	-	9,895,798
Insurers	2,090,528	1,849,720	3,023,387	2,932,162	-	-	-	-	-	-	-	-	9,895,797
<b>7. Operating Revenues by Source</b>													
Policyholders													
Premium	6,867,560	7,008,933	7,082,969	6,874,668	-	-	-	-	-	-	-	-	27,834,130
Premium and Deductible Subsidies Credited to Policyholders	574,590	592,579	598,091	660,331	-	-	-	-	-	-	-	-	2,425,591
Subtotal	7,442,150	7,601,512	7,681,060	7,534,999	-	-	-	-	-	-	-	-	30,259,721
Providers	2,352,115	1,820,231	2,896,930	2,524,563	-	-	-	-	-	-	-	-	9,593,839
Insurers	1,842,305	1,881,548	2,156,756	2,133,182	-	-	-	-	-	-	-	-	8,013,791
Total	11,636,570	11,303,291	12,734,746	12,192,744	-	-	-	-	-	-	-	-	47,867,351

(cont)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
(cont)													
<b>8. Interim Estimate of Surplus(Deficit) Account Balance for 2009</b>													
<b>Policyholders</b>													
Prior Period Surplus / (Deficit)	15,869,036	17,153,474	19,379,608	18,233,586	-	-	-	-	-	-	-	-	15,869,036
Premium (Including Premium and Deductible Subsidies)	7,442,150	7,601,512	7,681,060	7,534,999	-	-	-	-	-	-	-	-	30,259,721
Less Cost	6,157,712	5,375,378	8,828,432	8,549,621	-	-	-	-	-	-	-	-	28,911,143
Less Distribution to Policyholders	-	-	(1,350)	1,350	-	-	-	-	-	-	-	-	-
Monthly Change	1,284,438	2,226,134	(1,146,022)	(1,015,972)	-	-	-	-	-	-	-	-	1,348,578
Ending Surplus / (Deficit)	17,153,474	19,379,608	18,233,586	17,217,614	-	-	-	-	-	-	-	-	17,217,614
Policyholders's RBC Target Reserves	(10,107,074)	(10,107,074)	(10,107,074)	(10,107,074)	-	-	-	-	-	-	-	-	(10,107,074)
Ending Surplus / (Deficit) Net of RBC Reserves	7,046,400	9,272,534	8,126,512	7,110,540	-	-	-	-	-	-	-	-	7,110,540
<b>Providers</b>													
Prior Period Surplus / (Deficit)	9,610,597	9,872,183	9,842,693	9,716,236	-	-	-	-	-	-	-	-	9,610,597
Contribution	2,352,115	1,820,231	2,896,930	2,524,563	-	-	-	-	-	-	-	-	9,593,839
Less Cost	2,090,529	1,849,721	3,023,387	2,932,161	-	-	-	-	-	-	-	-	9,895,798
Monthly Change	261,586	(29,490)	(126,457)	(407,598)	-	-	-	-	-	-	-	-	(301,959)
Ending Surplus / (Deficit)	9,872,183	9,842,693	9,716,236	9,308,638	-	-	-	-	-	-	-	-	9,308,638
Provider's RBC Target Reserves	(3,369,025)	(3,369,025)	(3,369,025)	(3,369,025)	-	-	-	-	-	-	-	-	(3,369,025)
Ending Surplus / (Deficit) Net of RBC Reserves	6,503,158	6,473,668	6,347,211	5,939,613	-	-	-	-	-	-	-	-	5,939,613
<b>Insurers</b>													
Prior Period Surplus / (Deficit)	9,962,942	9,714,719	9,746,547	8,879,916	-	-	-	-	-	-	-	-	9,962,942
Assessment	1,842,305	1,881,548	2,156,756	2,133,182	-	-	-	-	-	-	-	-	8,013,791
Less Cost	2,090,528	1,849,720	3,023,387	2,932,162	-	-	-	-	-	-	-	-	9,895,797
Monthly Change	(248,223)	31,828	(866,631)	(798,980)	-	-	-	-	-	-	-	-	(1,882,006)
Ending Surplus / (Deficit)	9,714,719	9,746,547	8,879,916	8,080,936	-	-	-	-	-	-	-	-	8,080,936
Insurer's RBC Target Reserves	(3,369,025)	(3,369,025)	(3,369,025)	(3,369,025)	-	-	-	-	-	-	-	-	(3,369,025)
Ending Surplus / (Deficit) Net of RBC Reserves	6,345,694	6,377,522	5,510,891	4,711,911	-	-	-	-	-	-	-	-	4,711,911
Total HIRSP Retained Earnings	36,740,376	38,968,848	36,829,738	34,607,188	-	-	-	-	-	-	-	-	34,607,188
Total RBC Target Reserves	(16,845,124)	(16,845,124)	(16,845,124)	(16,845,124)	-	-	-	-	-	-	-	-	(16,845,124)
Total Retained Earnings in Excess of RBC Target Reserves	19,895,252	22,123,724	19,984,614	17,762,064	-	-	-	-	-	-	-	-	17,762,064

**Health Insurance Risk-Sharing Plan Authority  
Monthly Provider Contribution Report  
As of April 2009 Month End (04/28/2009)**

<b>Provider Contribution Calculation for the Current Month - Claims by Claim Type</b>						
Claims Incurred 1/1/2008 and After						
Claim Type	Billed Charges		HIRSP Fee Schedule	HIRSP Allowed	Provider Contribution	HIRSP Paid
Professional	\$ 7,754,382.62		\$ 4,270,054.28	\$ 3,466,042.77	\$ 804,011.51	\$ 2,008,661.90
Hospital Outpatient	\$ 5,180,737.63		\$ 3,465,122.24	\$ 2,799,029.34	\$ 666,092.90	\$ 2,029,829.75
Hospital Inpatient	\$ 6,135,811.15		\$ 3,817,089.98	\$ 3,086,154.79	\$ 730,935.19	\$ 2,801,951.94
Nursing Home	\$ 47,068.11		\$ 42,291.35	\$ 32,025.58	\$ 10,265.77	\$ 31,788.60
Other	\$ 890,228.43		\$ 576,950.30	\$ 469,138.16	\$ 107,812.14	\$ 263,956.96
<b>Total</b>	<b>\$ 20,008,227.94</b>		<b>\$ 12,171,508.15</b>	<b>\$ 9,852,390.64</b>	<b>\$ 2,319,117.51</b>	<b>\$ 7,136,189.15</b>

Claims Incurred Prior to 1/1/2008						
Claim Type	Billed Charges	U&C Percentage	Usual and Customary	HIRSP Allowed	Provider Contribution	HIRSP Paid
<b>Total</b>	<b>\$ (9,256.74)</b>	<b>28.5%</b>	<b>\$ (6,618.57)</b>	<b>\$ (4,472.96)</b>	<b>\$ (2,145.61)</b>	<b>\$ (3,717.82)</b>

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ 207,591.00
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<b>Total Provider Contribution</b>	<b>\$ 2,524,562.90</b>
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\* Note: Medicare supplement is excluded from this report.

**Wisconsin Health Insurance Risk-Sharing Plan  
Breakdown of Incurred Claims and Earned Premium  
by Quarter and Plan**

<b>3Q07</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$20,959,868	\$10,685,401	196.2%	\$1,143.54	\$582.98
\$2,500	19,230,201	14,423,771	133.3%	623.61	467.74
Medicare Supplement	1,478,169	987,774	149.6%	527.54	352.52
<b>Total</b>	<b>\$41,668,238</b>	<b>\$26,096,946</b>	<b>159.7%</b>	<b>\$801.81</b>	<b>\$502.17</b>
<b>4Q07</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$22,888,664	\$10,369,954	220.7%	\$1,290.37	\$584.62
\$2,500	24,349,159	14,425,926	168.8%	788.87	467.37
Medicare Supplement	1,369,548	993,617	137.8%	491.94	356.90
<b>Total</b>	<b>\$48,607,371</b>	<b>\$25,789,496</b>	<b>188.5%</b>	<b>\$945.89</b>	<b>\$501.86</b>
<b>1Q08</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,504,764	\$8,912,951	174.0%	\$1,147.82	\$659.83
\$2,500	\$17,880,386	\$13,682,977	130.7%	\$642.56	\$491.72
\$3,500 HSA	\$59,078	\$239,700	24.6%	\$106.45	\$431.89
\$5,000	1,840,447	2,067,147	89.0%	339.88	381.74
Medicare Supplement	1,659,103	1,016,804	163.2%	572.70	350.99
<b>Total</b>	<b>\$36,943,778</b>	<b>\$25,919,578</b>	<b>142.5%</b>	<b>\$735.90</b>	<b>\$516.31</b>
<b>2Q08</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,163,528	\$8,129,129	186.5%	\$1,224.54	\$656.47
\$2,500	19,406,889	12,031,373	161.3%	721.88	447.53
\$3,500 HSA	234,073	311,443	75.2%	289.34	384.97
\$5,000	1,829,430	2,042,935	89.5%	313.90	350.54
Medicare Supplement	1,683,760	1,005,634	167.4%	587.70	351.01
<b>Total</b>	<b>\$38,317,681</b>	<b>\$23,520,514</b>	<b>162.9%</b>	<b>\$785.70</b>	<b>\$482.28</b>
<b>3Q08</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,144,870	\$7,800,642	181.3%	\$1,195.88	\$659.51
\$2,500	19,493,404	11,920,269	163.5%	731.73	447.46
\$3,500 HSA	403,466	420,224	96.0%	373.93	389.46
\$5,000	2,442,304	2,253,875	108.4%	379.83	350.52
Medicare Supplement	1,412,225	1,002,917	140.8%	497.09	353.02
<b>Total</b>	<b>\$37,896,267</b>	<b>\$23,397,927</b>	<b>162.0%</b>	<b>\$776.28</b>	<b>\$479.29</b>
<b>4Q08</b>					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,337,431	\$7,526,300	190.5%	\$1,260.54	\$661.71
\$2,500	22,637,578	11,782,502	192.1%	862.75	449.05
\$3,500 HSA	642,087	506,044	126.9%	498.90	393.20
\$5,000	2,898,141	2,444,488	118.6%	415.86	350.77
Medicare Supplement	1,210,776	1,008,190	120.1%	429.20	357.39
<b>Total</b>	<b>\$41,726,012</b>	<b>\$23,267,524</b>	<b>179.3%</b>	<b>\$856.97</b>	<b>\$477.87</b>

NOTES:

Loss Ratio = Incurred Claims / Earned Premiums

Earned Premium includes Premium Subsidies

Incurred Claims include Provider Contributions

Administrative Expenses are not included in this exhibit

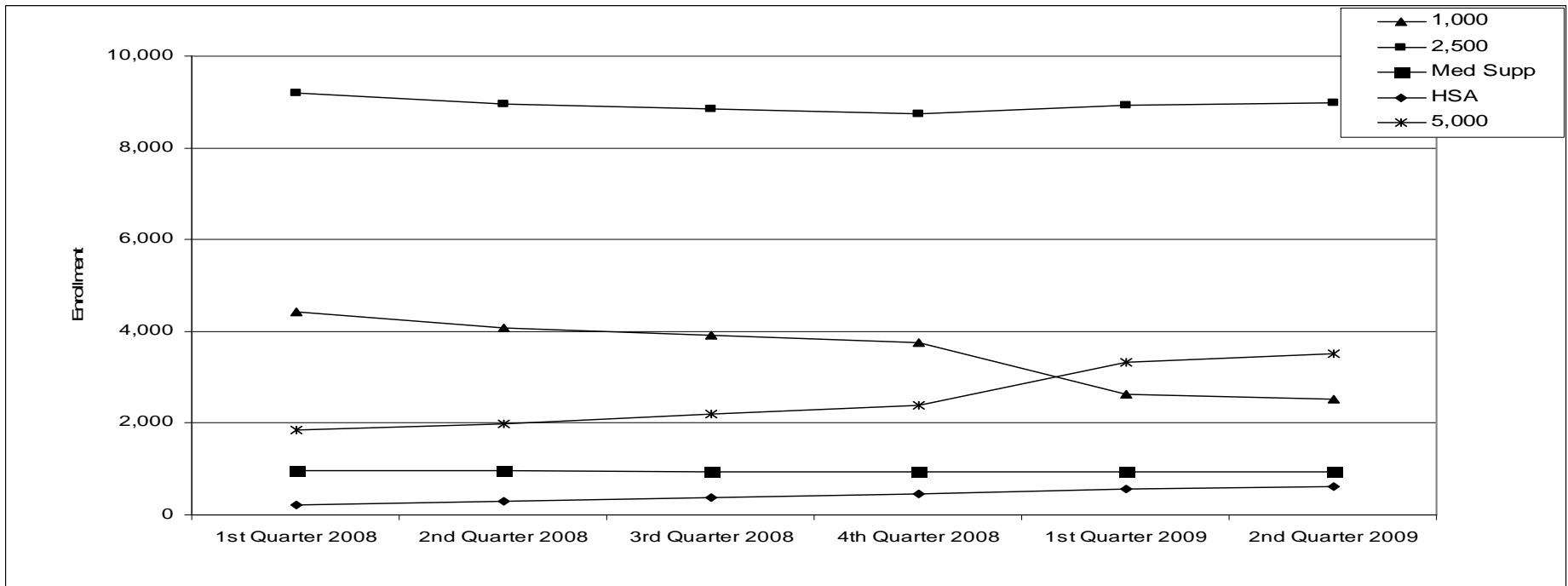
Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of March 31, 2009

**Health Insurance Risk-Sharing Plan Authority  
Enrollment as of Last Day of the Quarter**

April 2009  
**16,481**

April 2008  
**16,222**

Plan	1st Quarter 2008	2nd Quarter 2008	3rd Quarter 2008	4th Quarter 2008	1st Quarter 2009	2nd Quarter 2009	3rd Quarter 2009	4th Quarter 2009
1,000	4,422	4,085	3,905	3,752	2,635	2,529		
2,500	9,206	8,948	8,839	8,732	8,925	8,980		
Med Supp	967	953	946	937	932	947		
HSA	213	301	381	455	575	622		
5,000	1,854	1,994	2,202	2,376	3,321	3,499		
<b>Total</b>	<b>16,662</b>	<b>16,281</b>	<b>16,273</b>	<b>16,252</b>	<b>16,388</b>	<b>16,577</b>		



**Health Insurance Risk-Sharing Plan Authority  
Subsidy Report  
Apr-09**

<b>Total Subsidy by Plan</b>			
<b>Plan</b>		<b>Number of Policyholders</b>	<b>% of Total</b>
HIRSP 1,000	Non-subsidized	1,538	9.3%
	Subsidized	1,075	6.5%
	<b>Total</b>	<b>2,613</b>	<b>15.9%</b>
HIRSP 2,500	Non-subsidized	7,118	43.2%
	Subsidized	1,825	11.1%
	<b>Total</b>	<b>8,943</b>	<b>54.3%</b>
HIRSP Medicare Supplement	Non-subsidized	570	3.5%
	Subsidized	367	2.2%
	<b>Total</b>	<b>937</b>	<b>5.7%</b>
HIRSP Health Savings Account	Non-subsidized	530	3.2%
	Subsidized	62	0.4%
	<b>Total</b>	<b>592</b>	<b>3.6%</b>
HIRSP 5,000	Non-subsidized	2,725	16.5%
	Subsidized	671	4.1%
	<b>Total</b>	<b>3,396</b>	<b>20.6%</b>
<b>Non-subsidized Total</b>		<b>12,481</b>	<b>75.7%</b>
<b>Subsidized Total</b>		<b>4,000</b>	<b>24.3%</b>
<b>Grand Total</b>		<b>16,481</b>	<b>100.0%</b>

<b>Total Subsidy by Household Income</b>		
<b>Household Income</b>	<b>Number of Policyholders</b>	<b>% of Total</b>
\$30,000 - \$32,999	205	5.1%
\$25,000 - \$29,999	405	10.1%
\$20,000 - \$24,999	700	17.5%
\$17,000 - \$19,999	407	10.2%
\$14,000 - \$16,999	383	9.6%
\$10,000 - \$13,999	561	14.0%
\$9,999 Under	1,339	33.5%
<b>Total</b>	<b>4,000</b>	<b>100.0%</b>

**Health Insurance Risk-Sharing Plan Authority  
Summary of Monthly Applicant Activity  
April, 2009**

<b>Summary of Monthly Application Activity</b>	
Number of Applications Pending March	178
Number of Applications Received April	449
Number of Applications Rejected April	10
Number of Applications Closed April	81
Number of Applications Pending April	208
Number of Applications Approved April	328

<b>Detail of Applications Rejected</b>	
65 or older	0
Current Medicaid Coverage	0
Currently covered by other insurance	1
Did not qualify for lost employer coverage.	1
Eligible for Group Health Coverage	5
Insufficient Premium Submitted	1
No Medical Reason	1
Not a Wisconsin Resident	1
Previous HIRSP <12 Months Ago	0
<b>Total</b>	<b>10</b>

<b>Detail of Applications Closed</b>	
Applicant Request	16
Application Data requested; never received	2
Proper eligibility requested; never received	63
<b>Total</b>	<b>81</b>

<b>Applications Approved in 2009*</b>						
<b>Date</b>	<b>1,000</b>	<b>2,500</b>	<b>Med Supp</b>	<b>3,500</b>	<b>5,000</b>	<b>Total</b>
January	19	147	4	28	100	298
February	31	172	3	27	149	382
March	19	169	4	33	124	349
April	32	193	2	33	106	366
May						
June						
July						
August						
September						
October						
November						
December						
<b>Total</b>	<b>101</b>	<b>681</b>	<b>13</b>	<b>121</b>	<b>479</b>	<b>1395</b>

<b>Disenrollment in 2009</b>						
<b>Date</b>	<b>1,000</b>	<b>2,500</b>	<b>Med Supp</b>	<b>3,500</b>	<b>5,000</b>	<b>Total</b>
January	122	227	25	4	62	440
February	62	150	6	5	37	258
March	46	142	4	5	41	237
April	70	186	14	14	60	339
May						
June						
July						
August						
September						
October						
November						
December						
<b>Total</b>	<b>300</b>	<b>705</b>	<b>49</b>	<b>28</b>	<b>200</b>	<b>1,274</b>

\* Month application was approved, not the effective date.

# HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY

## Monthly Eligibility Report April, 2009

A.	Medicare Eligible	1
B.	HIV +	1
C.	Eligible Individual	189
D.	Letter of Medical Eligibility	137
	1. Letter of Rejection By:	
	<i>American Community Mutual Insurance</i>	5
	<i>American Family</i>	19
	<i>American Heritage</i>	4
	<i>American Medical Security Group</i>	1
	<i>American Republic</i>	3
	<i>Arise</i>	2
	<i>Assurant Health</i>	24
	<i>Blue Cross &amp; Blue Shield United of Wisconsin</i>	43
	<i>Celtic Life Insurance Company</i>	4
	<i>CompCare Blue</i>	1
	<i>Consumer Life Insurance Company</i>	3
	<i>Dean Health Plan</i>	4
	<i>Golden Rule Insurance Company</i>	18
	<i>Humana Insurance Company</i>	54
	<i>Mega Life and Health Insurance</i>	4
	<i>Mid-West National Life Insurance Company of</i>	1
	<i>Midwest Security Life Insurance</i>	1
	<i>Pekin Life Insurance</i>	6
	<i>Physicians Mutual Insurance Company</i>	1
	<i>Security Health Plan</i>	11
	<i>United HealthCare Insurance</i>	1
	<i>Wisconsin Physicians Service Insurance</i>	51
	<i>World Insurance</i>	1
	2. Notice of Benefit Reduction	0
	3. Notice of Premium increase due to a Health Reason	0
Total		328
	Eligible individual as percent of total enrollment	58%

**Health Insurance Risk-Sharing Plan  
Appeals and Grievances  
April 2009**

**Grievance**

<u>Type of Grievance</u>		<u># of Grievances</u>
	Drug & Drug Formulary	0
	Enrollment/Eligibility Requirements	0
	Not Covered Benefit	10
	Not Medically Necessary	4
	Plan Administration	17
	Prior Authorization	4
	Experimental Treatment	1
	Billing/Claim Processing	0
<u>Grievance Committee Decision</u>		
	Closed Prior to Committee	0
	Approved	17
	Upheld Denial	17
	Partial Approval	2
<b>Total Grievances Received</b>		<b>36</b>

**Appeal**

<u>Type of Appeal</u>		<u># of Appeal</u>
	Drug & Drug Formulary	0
	Enrollment/Eligibility Requirements	0
	Experimental Treatment	0
	Not Medically Necessary	0
	Plan Administration	2
	Not Covered Benefit	1
	Prior Authorization	2
	Billing/Claim Processing	0
<u>Appeal Committee Decision</u>		
	Closed Prior to Committee	0
	Approved	4
	Upheld Denial	1
	Upheld Denial with IRO Rights	0
	Partial Approval	0
<b>Total Appeals Received</b>		<b>5</b>