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# **Financial and Policyholder Activity Report**

MAY 2009

**HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY  
MAY 2009 MONTHLY REPORT  
TABLE OF CONTENTS**

**FINANCIAL REPORTS**

SUMMARY REVIEW UNAUDITED HIRSP FINANCIAL STATEMENTS .....	1-2
UNAUDITED BALANCE SHEET .....	3
UNAUDITED STATEMENT OF REVENUES, EXPENSES AND CHANGES IN RETAINED EARNINGS .....	4
CASH FLOW RECONCILIATION .....	5
COMPARISON OF STATEMENT OF REVENUES AND EXPENSES – CURRENT vs. PRIOR MONTH AND CURRENT vs. PRIOR FISCAL YEAR TO DATE.....	6
FISCAL YEAR COMPARISON OF STATEMENT OF REVENUES AND EXPENSES – BUDGET vs. ACTUAL FOR THE MONTH AND FISCAL YEAR TO DATE .....	7
FISCAL YEAR INTERIM RECONCILIATION .....	8-9
PROVIDER CONTRIBUTION REPORT .....	10
BREAKDOWN OF INCURRED CLAIMS AND EARNED PREMIUM .....	11

**POLICYHOLDER ACTIVITY REPORTS**

ENROLLMENT ACTIVITY .....	12
TOTAL SUBSIDY/NON-SUBSIDY .....	13
APPLICANT ELIGIBILITY DETERMINATION .....	14
APPEALS AND GRIEVANCE SUMMARY .....	15

**Summary Review Prior to Recording of Policyholder Payout  
Un-audited HIRSP Authority Financial Statements  
For the Five-Month Period Ended May 31, 2009**

**ASSETS**

Total assets decreased to \$57.4 million in May 2009, decreasing during the month by \$5.2 million. Assessments receivable decreased from \$1.5 million in April to \$36,342 in May due to the collection of insurer assessments for the first half of 2009. Cash assets decreased \$5.2 million or 8.7% during the month to \$54.3 million as of May 31, 2009. Drug rebate receivables increased \$1.0 million as actual experience is has become available.

Total assets year-to-date in May 2009 decreased by \$9.7 million compared to May 2008 total assets, a decrease of 14.5%. Cash assets year-to-date decreased by \$9.9 million relative to May 2008, a 15.4% decrease which reflects the distribution to policyholders of \$11.9 million in April 2009. Other receivables assets increased \$814 thousand relative to May 2008, which include a receivable for the remaining portion of the federal grant funds that were awarded in July 2008. Assessments receivable decreased \$547 thousand due to the timing of collections between years.

**LIABILITIES**

Total liabilities decreased to \$23.2 million in May 2009, decreasing during the month by \$5.4 million. Unpaid medical loss liabilities increased by \$402 thousand in May to \$10.2 million, and unpaid drug loss liabilities increased during May by \$260 thousand and equaled \$793,960. Unearned assessment liability decreased \$2.2 million while unearned premiums decreased \$3.8 million.

Total liabilities year-to-date in May 2009 decreased by \$678 thousand relative to total liabilities in May 2008, decreasing 2.8% from the prior year. Year-to-date aggregate liabilities for unpaid medical and drug claims were \$11.0 million, increased by \$710 thousand or 6.9% compared to 2008 year-to-date aggregate claim liabilities. Year-to-date changes in liabilities include a \$398 thousand decrease in unearned premium, a \$1.2 million decrease in unearned assessments and a \$251 thousand increase in unearned federal grant funds.

**CALENDAR YEAR 2009 NET INCOME**

Net loss for the five months ended May 31, 2009 was \$1.2 million, a decrease of \$9.4 million compared to 2008 year-to-date net income of \$8.2 million. Year-to-date 2009 changes in income and expense include decreases in premium revenues, provider contribution, insurer assessments, medical losses, pharmacy losses and increases in administrative expenses, and non-operating revenues.

Net premium revenues of \$34.9 million year-to-date through May 2009 decreased by \$3.8 million or 9.8% 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 16,493 HIRSP contracts in force as of May 31, 2009 compared to 16,262 contracts as of May 2008, the current number of contracts having increased from the prior year by 231. May 2009 year-to-date total operating revenue of \$56.9 million decreased from 2008 year-to-date by \$13.2 million, or 18.9%.

Incurred medical loss expense for the five months ended May 31, 2009 was \$44.7 million, decreased by \$1.2 million or 2.6% from incurred medical losses for the five months ended May 31, 2008. Paid and approved medical losses decreased to \$46.8 million, decreased by \$7.2 million or 13.3% compared to May 2008.

Estimated liabilities for unpaid medical losses decreased by \$1.6 million from December 2008 through May 2009. Estimated loss reserves were increased in May 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 \$2.4 million decrease in incurred medical loss expense through May 2009.

Incurred pharmacy loss expense year-to-date in 2009 was \$13.1 million, reflecting a 2009 decrease of \$883 thousand compared to May 2008 year-to-date total pharmacy loss expense. The change is attributable to a reduction in drug claims paid as well as an increase in drug rebate accruals. Rebates

through May have been updated now that actual experience is available. Aggregate incurred medical and pharmacy loss expense for the five months of 2009 was \$57.9 million, decreased by \$2.1 million or 3.5% compared to aggregate medical and pharmacy loss expense of \$60.0 million for the five months of 2008.

Total administrative expenses of \$2.7 million for the five months of 2009 are relatively unchanged compared to the same period in 2008.

Investment income for the five months ended May 31, 2009 was \$176,980, decreased by \$553 thousand or 75.8% 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 \$2.3 million compared to year-to-date 2008 which was solely investment income.

#### CASH FLOW

Year-to-date 2009 cash flows from operating activities reflect \$43.4 million of sources of cash compared to \$50.4 million in uses of cash. Non-operating activities used cash of \$9.9 million which reflects the policyholder distribution of \$11.9 million in April 2009 as well as \$1.8 million cash received on the federal grant. The net change year-to-date is a \$17.0 million decrease in cash through May 2009. The largest operational use of cash was payment of medical claims.

#### 2009 OPERATING BUDGET

Relative to the 2009 operating budget for the five month period ended May 31, 2009, actual net loss of \$1.2 million was better than budget by \$1.1 million. Actual total revenues of \$59.4 million were short of budget by \$173 thousand. The variance in actual revenues included a \$1.3 million shortfall in net premium revenues, a \$1.2 million excess in provider contributions, a \$26 thousand shortfall in grant revenue and an \$87 thousand shortfall in investment income. Actual medical and pharmacy loss expenses of \$57.9 million were below budget by \$1.1 million, and administrative expenses of \$2.7 million were under budget by \$166 thousand. Year-to-date net loss was \$1.2 million as of May 31, 2009, whereas the 2009 budget projected a net loss of \$2.3 million.

#### RETAINED EQUITY

HIRSP Authority total equity decreased by \$347,239 during the month of May 2009 and equaled \$34.2 million as of May 31, 2009. The decrease in total equity resulted from May 2009 net operating loss of \$240,480 less non operating revenues of \$106,759, which provided net loss for the month of \$347,239.

In May 2009, policyholders' equity increased by \$749,607 to equal \$18.0 million, and exceeded RBC target reserves by \$7.9 million. Providers' equity decreased by \$554,720 to equal \$8.7 million, and exceeded RBC target reserves by \$5.4 million. Insurers' equity decreased by \$542,126 to equal \$7.5 million, and exceeded RBC target reserves by \$4.2 million. Year-to-date through May 2009, HIRSP Authority total retained equity of \$34.2 million decreased by \$1.2 million from the December 2008 year-to-date total equity of \$35.4 million.

Health Insurance Risk-Sharing Plan Authority  
 May 31, 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	54,351,851	-	-	-	-	-	-	-
Other Receivables	3,593,057	3,234,558	3,256,561	1,646,301	1,486,877	-	-	-	-	-	-	-
Drug Rebates Receivable	1,199,514	1,045,073	1,028,247	484,994	1,527,800	-	-	-	-	-	-	-
Assessments Receivable	12,484,981	7,286,497	5,392,367	1,518,420	36,342	-	-	-	-	-	-	-
Prepaid Items	19,164	15,445	19,743	14,864	14,574	-	-	-	-	-	-	-
Net Fixed Assets	23,269	23,902	23,432	22,962	22,492	-	-	-	-	-	-	-
<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>57,439,936</b>	-	-	-	-	-	-	-
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical Loss Liabilities	8,634,305	8,066,412	9,165,224	9,822,159	10,223,937	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	720,281	412,296	396,044	533,470	793,960	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	780,000	780,000	780,000	780,000	780,000	-	-	-	-	-	-	-
Unearned Premiums	10,867,632	6,839,291	11,490,944	10,743,062	6,935,213	-	-	-	-	-	-	-
Unearned Assessments	10,598,285	8,716,737	6,559,981	4,426,799	2,205,148	-	-	-	-	-	-	-
Unearned Federal Grant	1,982,966	1,387,325	785,949	123,733	251,442	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	13,911,929	13,800,407	2,155,819	2,172,287	1,990,287	-	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>47,495,398</b>	<b>40,002,468</b>	<b>31,333,961</b>	<b>28,601,510</b>	<b>23,179,987</b>	-	-	-	-	-	-	-
Fund Equity:												
Policyholder	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	-	-	-	-	-	-	-
Providers	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	-	-	-	-	-	-	-
Insurers	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	-	-	-	-	-	-	-
<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>34,259,949</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>	<b>57,439,936</b>	-	-	-	-	-	-	-

**Health Insurance Risk-Sharing Plan Authority  
for the Period Ended May 31, 2009  
Calendar Year 2009**

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

Operating Revenues	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Gross Premiums	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	-	-	-	-	-	-	-	37,920,242
Premium Subsidized	(574,590)	(592,579)	(598,091)	(660,331)	(623,467)	-	-	-	-	-	-	-	(3,049,058)
Net Premium Revenues	6,867,560	7,008,933	7,082,969	6,874,668	7,037,054	-	-	-	-	-	-	-	34,871,184
Provider Contribution	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	-	-	-	-	-	-	-	11,802,896
Insurer Assessments	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	-	-	-	-	-	-	-	10,235,442
<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>11,467,762</b>	-	-	-	-	-	-	-	<b>56,909,522</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	8,709,603	-	-	-	-	-	-	-	46,790,175
Increase (Decrease) in Unpaid Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	-	-	-	-	-	-	-	(2,381,263)
Deductible Subsidy Paid	46,339	64,105	84,608	74,856	60,921	-	-	-	-	-	-	-	330,829
Total Medical Losses	6,908,695	6,289,045	11,475,657	10,777,125	9,289,219	-	-	-	-	-	-	-	44,739,741
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	2,741,938	-	-	-	-	-	-	-	14,295,422
Increase (Decrease) in Unpaid Losses	361,382	(307,985)	(16,252)	137,426	260,490	-	-	-	-	-	-	-	435,061
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	-	-	-	-	-	-	-	(1,804,359)
Subsidy - Coinsurance Out-of-Pocket Max	6,291	27,988	52,768	64,362	81,365	-	-	-	-	-	-	-	232,774
Total Pharmacy Losses	2,968,183	2,314,908	2,863,926	3,139,717	1,872,164	-	-	-	-	-	-	-	13,158,898
Total Losses	9,876,878	8,603,953	14,339,583	13,916,842	11,161,383	-	-	-	-	-	-	-	57,898,639
Loss Adjustment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	-	-	-	-	-	-	-	2,679,606
Total Operating Expenses	10,391,962	9,118,635	14,913,721	14,445,685	11,708,242	-	-	-	-	-	-	-	60,578,245
<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>(240,480)</b>	-	-	-	-	-	-	-	<b>(3,668,723)</b>
<b>Non-Operating Revenues (Expenses)</b>													
Federal Grant - Disease Management	26,900	26,826	27,062	27,243	27,222	-	-	-	-	-	-	-	135,253
Federal Grant - Low Income Subsidy	551,303	568,815	574,313	634,974	(154,931)	-	-	-	-	-	-	-	2,174,474
Investment Income	49,580	40,754	35,231	29,855	21,560	-	-	-	-	-	-	-	176,980
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution to Policyholders	-	-	1,350	(1,350)	(610)	-	-	-	-	-	-	-	(610)
Total Non-operating Revenues (Expenses)	627,783	636,395	637,956	690,722	(106,759)	-	-	-	-	-	-	-	2,486,097
<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>(347,239)</b>	-	-	-	-	-	-	-	<b>(1,182,626)</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	17,217,614	-	-	-	-	-	-	-	15,869,036
Current Earnings	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	-	-	-	-	-	-	-	2,098,185
Retained Earnings, End of Period	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	-	-	-	-	-	-	-	17,967,221
RBC Target Reserves	(10,107,074)	(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>7,860,147</b>	-	-	-	-	-	-	-	<b>7,860,147</b>
<b>Providers</b>													
Retained Earnings, Beginning of Period	9,610,597	9,872,183	9,842,693	9,716,236	9,308,638	-	-	-	-	-	-	-	9,610,597
Current Earnings	261,586	(29,490)	(126,457)	(407,598)	(554,720)	-	-	-	-	-	-	-	(856,679)
Retained Earnings, End of Period	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	-	-	-	-	-	-	-	8,753,918
RBC Target Reserves	(3,369,025)	(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>5,384,893</b>	-	-	-	-	-	-	-	<b>5,384,893</b>
<b>Insurers</b>													
Retained Earnings, Beginning of Period	9,962,942	9,714,719	9,746,547	8,879,916	8,080,936	-	-	-	-	-	-	-	9,962,942
Current Earnings	(248,223)	31,828	(866,631)	(798,980)	(542,126)	-	-	-	-	-	-	-	(2,424,132)
Retained Earnings, End of Period	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	-	-	-	-	-	-	-	7,538,810
RBC Target Reserves	(3,369,025)	(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>4,169,785</b>	-	-	-	-	-	-	-	<b>4,169,785</b>
Retained Earnings, End of Period	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	-	-	-	-	-	-	-	34,259,949
RBC Target Reserves	(16,845,124)	(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>17,414,825</b>	-	-	-	-	-	-	-	<b>17,414,825</b>

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

**STATEMENT OF CASH FLOWS**

<b>Cash Flows from Operating Activities</b>	<b>Month of May 2009</b>	<b>YTD Through May 2009</b>
<b><u>Sources of Cash</u></b>		
Cash received for premiums	3,376,236	30,940,392
Cash received for assessments	1,482,078	12,448,639
Total Operating Sources	4,858,314	43,389,031
<b><u>Uses of Cash</u></b>		
Cash payments for medical losses	(6,664,554)	(34,533,774)
Cash payments for pharmacy losses	(2,883,387)	(13,186,653)
Cash payments for referral fees	(4,605)	(24,745)
Cash payments for other expenses	(487,079)	(2,686,929)
Total Operating Uses	(10,039,625)	(50,432,101)
<b>Net Cash Provided (Used) by Operating Activities</b>	<b>(5,181,311)</b>	<b>(7,043,070)</b>

<b>Cash Flows from Non-Operating Activities</b>		
Cash received from investment income	21,559	195,709
Cash received from federal grant	(8,944)	1,766,275
Cash received for miscellaneous income	-	-
Cash Distribution to Policyholders	(610)	(11,892,675)
<b>Net Cash Provided/(Used) by Non-Operating Activities</b>	<b>12,005</b>	<b>(9,930,691)</b>

<b>Cash and Cash Equivalents</b>		
Net Increase (Decrease) in cash equivalents	(5,169,306)	(16,973,761)
Cash and cash equivalents, beginning of period	59,521,157	71,325,612
<b>Cash and Equivalents, End of Period</b>	<b>54,351,851</b>	<b>54,351,851</b>

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

Net income (loss) from operations	(240,480)	(3,668,723)
<b><u>Adjustments to Reconcile Net Operating Income to Net Cash Provided By Operating Activities</u></b>		
Changes in assets and liabilities:		
Decrease (increase) in receivables	608,110	186,999
Decrease (increase) in prepaids	290	(544)
Increase (decrease) in liability for premium overpayments	-	-
Increase (decrease) in liability for accounts payable	(2,167,051)	2,175,898
Increase (decrease) in liability for unearned premiums	(3,802,111)	(4,274,084)
Increase (decrease) in liability for medical loss liabilities	388,347	(1,517,473)
Increase (decrease) in liability for pharmacy loss liabilities	31,584	54,857
Other adjustments	-	-
Total adjustments	(4,940,831)	(3,374,347)
<b>Net Cash Provided/(Used) by Operating Activities</b>	<b>(5,181,311)</b>	<b>(7,043,070)</b>

**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>May 2009</b>	<b>April 2009</b>	<b>Variance</b>	<b>Year-to-Date Through May 2009</b>	<b>Year-to-Date Through May 2008</b>	<b>Variance</b>
Gross Premiums	7,660,521	7,534,999	125,522	37,920,242	41,538,530	(3,618,288)
Premium Subsidized	(623,467)	(660,331)	36,864	(3,049,058)	(2,865,922)	(183,136)
<b>Net Premium Revenues</b>	<b>7,037,054</b>	<b>6,874,668</b>	<b>162,386</b>	<b>34,871,184</b>	<b>38,672,608</b>	<b>(3,801,424)</b>
Provider Contribution	2,209,057	2,524,563	(315,506)	11,802,896	16,653,206	(4,850,310)
Insurer Assessments	2,221,651	2,133,182	88,469	10,235,442	14,820,636	(4,585,194)
<b>Total Operating Revenues</b>	<b>11,467,762</b>	<b>11,532,413</b>	<b>(64,651)</b>	<b>56,909,522</b>	<b>70,146,450</b>	<b>(13,236,928)</b>
<b>Operating Expenses</b>						
Medical Losses:						
Losses Paid or Approved for Payment	8,709,603	9,837,743	(1,128,140)	46,790,175	53,996,325	(7,206,150)
Increase (Decrease) in Unpaid Losses	518,695	864,526	(345,831)	(2,381,263)	(8,359,262)	5,977,999
Deductible Subsidy Paid	60,921	74,856	(13,935)	330,829	315,971	14,858
<b>Total Medical Losses</b>	<b>9,289,219</b>	<b>10,777,125</b>	<b>(1,487,906)</b>	<b>44,739,741</b>	<b>45,953,034</b>	<b>(1,213,293)</b>
Pharmacy Losses:						
Losses Paid or Approved for Payment	2,741,938	3,157,129	(415,191)	14,295,422	15,461,986	(1,166,564)
Increase (Decrease) in Unpaid Losses	260,490	137,426	123,064	435,061	(218,967)	654,028
Drug Rebates	(1,211,629)	(219,200)	(992,429)	(1,804,359)	(1,389,880)	(414,479)
Subsidy - Coinsurance Out-of-Pocket Max	81,365	64,362	17,003	232,774	188,672	44,102
<b>Total Pharmacy Losses</b>	<b>1,872,164</b>	<b>3,139,717</b>	<b>(1,267,553)</b>	<b>13,158,898</b>	<b>14,041,811</b>	<b>(882,913)</b>
<b>Total Losses</b>	<b>11,161,383</b>	<b>13,916,842</b>	<b>(2,755,459)</b>	<b>57,898,639</b>	<b>59,994,845</b>	<b>(2,096,206)</b>
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	546,859	528,843	18,016	2,679,606	2,677,066	2,540
<b>Total Operating Expenses</b>	<b>11,708,242</b>	<b>14,445,685</b>	<b>(2,737,443)</b>	<b>60,578,245</b>	<b>62,671,911</b>	<b>(2,093,666)</b>
<b>Net Operating Income (Loss)</b>	<b>(240,480)</b>	<b>(2,913,272)</b>	<b>2,672,792</b>	<b>(3,668,723)</b>	<b>7,474,539</b>	<b>(11,143,262)</b>
<b>Non-Operating Revenues (Expenses)</b>						
Federal Grant - Disease Management	27,222	27,243	(21)	135,253	-	135,253
Federal Grant - Low Income Subsidy	(154,931)	634,974	(789,905)	2,174,474	-	2,174,474
Investment Income	21,560	29,855	(8,295)	176,980	730,028	(553,048)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	(610)	(1,350)	740	(610)	-	(610)
<b>Total Non-operating Revenues (Expenses)</b>	<b>(106,759)</b>	<b>690,722</b>	<b>(797,481)</b>	<b>2,486,097</b>	<b>730,028</b>	<b>1,756,069</b>
<b>Net Income (Loss)</b>	<b>(347,239)</b>	<b>(2,222,550)</b>	<b>1,875,311</b>	<b>(1,182,626)</b>	<b>8,204,567</b>	<b>(9,387,193)</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**

	May 2009 Budget	May 2009 Actual	Variance	Year-to-Date Through May 2009 Budget	Year-to-Date Through May 2009 Actual	Variance
<b>Operating Revenues</b>						
Gross Premiums	7,754,146	7,660,521	(93,625)	38,771,158	37,920,242	(850,916)
Premium Subsidized	(522,324)	(623,467)	(101,143)	(2,635,814)	(3,049,058)	(413,244)
Net Premium Revenues	7,231,822	7,037,054	(194,768)	36,135,344	34,871,184	(1,264,160)
Provider Contribution	2,166,020	2,209,057	43,037	10,598,126	11,802,896	1,204,770
Insurer Assessments	2,221,651	2,221,651	-	10,235,442	10,235,442	-
<b>Total Operating Revenues</b>	<b>11,619,493</b>	<b>11,467,762</b>	<b>(151,731)</b>	<b>56,968,912</b>	<b>56,909,522</b>	<b>(59,390)</b>
<b>Operating Expenses</b>						
Medical and Pharmacy Losses:	12,545,980	11,019,097	1,526,883	58,529,657	57,335,036	1,194,621
Deductible Subsidy/RX OOP Max	134,789	142,286	(7,497)	524,734	563,603	(38,869)
Total Medical and Pharmacy Losses	12,680,769	11,161,383	1,519,386	59,054,391	57,898,639	1,155,752
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	544,799	546,859	(2,060)	2,845,785	2,679,606	166,179
Total Operating Expenses	13,225,568	11,708,242	1,517,326	61,900,176	60,578,245	1,321,931
<b>Net Operating Income (Loss)</b>	<b>(1,606,075)</b>	<b>(240,480)</b>	<b>1,365,595</b>	<b>(4,931,264)</b>	<b>(3,668,723)</b>	<b>1,262,541</b>
<b>Non-Operating Revenues (Expenses)</b>						
Federal Grant - Disease Management	32,225	27,222	(5,003)	161,125	135,253	(25,872)
Federal Grant - Low Income Subsidy	60,984	(154,931)	(215,915)	2,174,474	2,174,474	-
Investment Income	53,020	21,560	(31,460)	264,347	176,980	(87,367)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	(610)	(610)	-	(610)	(610)
Total Non-operating Revenues (Expenses)	146,229	(106,759)	(252,988)	2,599,946	2,486,097	(113,849)
<b>Net Income (Loss)</b>	<b>(1,459,846)</b>	<b>(347,239)</b>	<b>1,112,607</b>	<b>(2,331,318)</b>	<b>(1,182,626)</b>	<b>1,148,692</b>

**Health Insurance Risk-Sharing Plan Authority**  
**Calendar Year 2009 Interim Reconciliation**  
**As of May 31, 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	8,709,603	-	-	-	-	-	-	-	46,790,175
Increase (Decrease) in Unpaid Medical Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	-	-	-	-	-	-	-	(2,381,263)
Pharmacy Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	2,741,938	-	-	-	-	-	-	-	14,295,422
Increase (Decrease) in Unpaid Pharmacy Losses	361,382	(307,985)	(16,252)	137,426	260,490	-	-	-	-	-	-	-	435,061
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	-	-	-	-	-	-	-	(1,804,359)
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	-	-	-	-	-	-	-	2,679,606
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating and Administrative Costs	10,339,332	9,026,542	14,776,345	14,306,467	11,565,956	-	-	-	-	-	-	-	60,014,642
<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	21,560	-	-	-	-	-	-	-	176,980
Federal Grant used for Disease Management Services	26,900	26,826	27,062	27,243	27,222	-	-	-	-	-	-	-	135,253
<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	11,517,174	-	-	-	-	-	-	-	59,702,409
<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	6,910,304	-	-	-	-	-	-	-	35,821,447
20% Providers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	-	-	-	-	-	-	-	11,940,481
20% Insurers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	-	-	-	-	-	-	-	11,940,481
<b>5. Subsidy Funding Shares</b>													
Premium subsidies	574,590	592,579	598,091	660,331	623,467	-	-	-	-	-	-	-	3,049,058
Deductible Subsidies	46,339	64,105	84,608	74,856	60,921	-	-	-	-	-	-	-	330,829
Subsidy - coinsurance out-of-pocket Max	6,291	27,988	52,768	64,362	81,365	-	-	-	-	-	-	-	232,774
Total Subsidies	627,220	684,672	735,467	799,549	765,753	-	-	-	-	-	-	-	3,612,661
Federal Grant Funds Applied to Low Income Subsidies	(551,303)	(568,815)	(574,313)	(634,974)	(574,931)	-	-	-	-	-	-	-	(2,174,474)
Net Subsidy Funding Needed	75,917	115,857	161,154	164,575	920,684	-	-	-	-	-	-	-	1,438,187
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	37,959	57,929	80,577	82,287	460,342	-	-	-	-	-	-	-	719,094
Insurers	37,958	57,928	80,577	82,288	460,342	-	-	-	-	-	-	-	719,093
	75,917	115,857	161,154	164,575	920,684	-	-	-	-	-	-	-	1,438,187
<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	6,910,304	-	-	-	-	-	-	-	35,821,447
Providers	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	-	-	-	-	-	-	-	12,659,575
Insurers	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	-	-	-	-	-	-	-	12,659,574
<b>7. Operating Revenues by Source</b>													
Policyholders													
Premium	6,867,560	7,008,933	7,082,969	6,874,668	7,037,054	-	-	-	-	-	-	-	34,871,184
Premium and Deductible Subsidies Credited to Policyholders	574,590	592,579	598,091	660,331	623,467	-	-	-	-	-	-	-	3,049,058
Subtotal	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	-	-	-	-	-	-	-	37,920,242
Providers	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	-	-	-	-	-	-	-	11,802,896
Insurers	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	-	-	-	-	-	-	-	10,235,442
Total	11,636,570	11,303,291	12,734,746	12,192,744	12,091,229	-	-	-	-	-	-	-	59,958,580

(cont)

## 8. Interim Estimate of Surplus/(Deficit) Account Balance for 2009

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Policyholders													
Prior Period Surplus / (Deficit)	15,869,036	17,153,474	19,379,608	18,233,586	17,217,614	-	-	-	-	-	-	-	15,869,036
Premium (Including Premium and Deductible Subsidies)	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	-	-	-	-	-	-	-	37,920,242
Less Cost	6,157,712	5,375,378	8,828,432	8,549,621	6,910,304	-	-	-	-	-	-	-	35,821,447
Less Distribution to Policyholders	-	-	(1,350)	1,350	610	-	-	-	-	-	-	-	610
Monthly Change	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	-	-	-	-	-	-	-	2,098,185
Ending Surplus / (Deficit)	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	-	-	-	-	-	-	-	17,967,221
Policyholders's RBC Target Reserves	(10,107,074)	(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	7,860,147	-	-	-	-	-	-	-	7,860,147
Providers													
Prior Period Surplus / (Deficit)	9,610,597	9,872,183	9,842,693	9,716,236	9,308,638	-	-	-	-	-	-	-	9,610,597
Contribution	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	-	-	-	-	-	-	-	11,802,896
Less Cost	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	-	-	-	-	-	-	-	12,659,575
Monthly Change	261,586	(29,490)	(126,457)	(407,598)	(554,720)	-	-	-	-	-	-	-	(856,679)
Ending Surplus / (Deficit)	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	-	-	-	-	-	-	-	8,753,918
Provider's RBC Target Reserves	(3,369,025)	(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	5,384,893	-	-	-	-	-	-	-	5,384,893
Insurers													
Prior Period Surplus / (Deficit)	9,962,942	9,714,719	9,746,547	8,879,916	8,080,936	-	-	-	-	-	-	-	9,962,942
Assessment	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	-	-	-	-	-	-	-	10,235,442
Less Cost	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	-	-	-	-	-	-	-	12,659,574
Monthly Change	(248,223)	31,828	(866,631)	(798,980)	(542,126)	-	-	-	-	-	-	-	(2,424,132)
Ending Surplus / (Deficit)	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	-	-	-	-	-	-	-	7,538,810
Insurer's RBC Target Reserves	(3,369,025)	(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	4,169,785	-	-	-	-	-	-	-	4,169,785
Total HIRSP Retained Earnings	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	-	-	-	-	-	-	-	34,259,949
Total RBC Target Reserves	(16,845,124)	(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	17,414,825	-	-	-	-	-	-	-	17,414,825

**Health Insurance Risk-Sharing Plan Authority  
 Monthly Provider Contribution Report  
 As of May 2009 Month End (5/27/2009)**

Provider Contribution Calculation for the Current Month - Claims by Claim Type						
Claims Incurred 1/1/2008 and After			HIRSP Fee Schedule	HIRSP Allowed	Provider Contribution	HIRSP Paid
Claim Type	Billed Charges					
Professional	\$ 7,553,341.04		\$ 4,138,930.94	\$ 3,348,829.15	\$ 790,101.79	\$ 2,056,788.35
Hospital Outpatient	\$ 4,768,360.37		\$ 3,181,888.99	\$ 2,567,154.36	\$ 614,734.63	\$ 1,911,959.06
Hospital Inpatient	\$ 4,820,400.96		\$ 2,986,010.75	\$ 2,412,934.54	\$ 573,076.21	\$ 2,270,687.74
Nursing Home	\$ 40,913.49		\$ 39,153.24	\$ 30,586.53	\$ 8,566.71	\$ 28,565.01
Other	\$ 727,438.62		\$ 513,028.20	\$ 420,426.62	\$ 92,601.58	\$ 255,569.08
<b>Total</b>	<b>\$ 17,910,454.48</b>		<b>\$ 10,859,012.12</b>	<b>\$ 8,779,931.20</b>	<b>\$ 2,079,080.92</b>	<b>\$ 6,523,569.24</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>\$ (99,575.06)</b>	<b>28.5%</b>	<b>\$ (71,196.17)</b>	<b>\$ (84,255.31)</b>	<b>\$ 13,059.14</b>	<b>\$ (84,441.98)</b>

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ 116,917.00
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<b>Total Provider Contribution</b>	<b>\$ 2,209,057.06</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

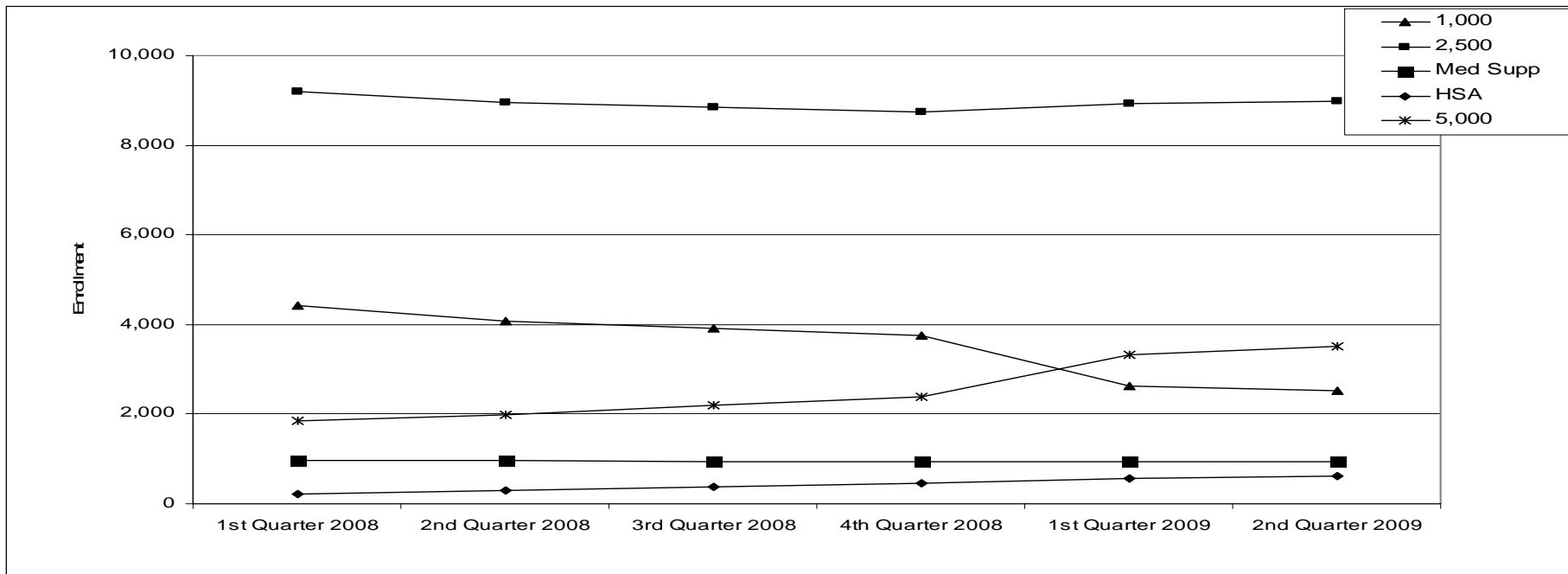
April 2009  
**16,391**

May 2009  
**16,493**

April 2008  
**16,222**

May 2009  
**16,262**

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  
May-09**

<b>Total Subsidy by Plan</b>			
<b>Plan</b>		<b>Number of Policyholders</b>	<b>% of Total</b>
HIRSP 1,000	Non-subsidized	1,496	9.1%
	Subsidized	1,056	6.4%
	<b>Total</b>	<b>2,552</b>	<b>15.5%</b>
HIRSP 2,500	Non-subsidized	7,086	43.0%
	Subsidized	1,863	11.3%
	<b>Total</b>	<b>8,949</b>	<b>54.3%</b>
HIRSP Medicare Supplement	Non-subsidized	566	3.4%
	Subsidized	372	2.3%
	<b>Total</b>	<b>938</b>	<b>5.7%</b>
HIRSP Health Savings Account	Non-subsidized	536	3.2%
	Subsidized	80	0.5%
	<b>Total</b>	<b>616</b>	<b>3.7%</b>
HIRSP 5,000	Non-subsidized	2,753	16.7%
	Subsidized	685	4.2%
	<b>Total</b>	<b>3,438</b>	<b>20.8%</b>
<b>Non-subsidized Total</b>		<b>12,437</b>	<b>75.4%</b>
<b>Subsidized Total</b>		<b>4,056</b>	<b>24.6%</b>
<b>Grand Total</b>		<b>16,493</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	207	5.1%
\$25,000 - \$29,999	413	10.2%
\$20,000 - \$24,999	709	17.5%
\$17,000 - \$19,999	415	10.2%
\$14,000 - \$16,999	390	9.6%
\$10,000 - \$13,999	561	13.8%
\$9,999 Under	1,361	33.6%
<b>Total</b>	<b>4,056</b>	<b>100.0%</b>

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

<b>Summary of Monthly Application Activity</b>	
Number of Applications Pending April	208
Number of Applications Received May	398
Number of Applications Rejected May	12
Number of Applications Closed May	67
Number of Applications Pending May	195
Number of Applications Approved May	332

<b>Detail of Applications Rejected</b>	
65 or older	0
Current Medicaid Coverage	1
Currently covered by other insurance	0
Did not qualify for lost employer coverage.	4
Eligible for Group Health Coverage	7
Insufficient Premium Submitted	0
No Medical Reason	0
Not a Wisconsin Resident	0
Previous HIRSP <12 Months Ago	0
<b>Total</b>	<b>12</b>

<b>Detail of Applications Closed</b>	
Applicant Request	10
Application Data requested; never received	8
Proper eligibility requested; never received	49
<b>Total</b>	<b>67</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	16	153	4	24	123	320
June						
July						
August						
September						
October						
November						
December						
<b>Total</b>	<b>117</b>	<b>834</b>	<b>17</b>	<b>145</b>	<b>602</b>	<b>1715</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	50	121	7	8	59	215
June						
July						
August						
September						
October						
November						
December						
<b>Total</b>	<b>350</b>	<b>826</b>	<b>56</b>	<b>36</b>	<b>259</b>	<b>1,489</b>

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

# HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY

## Monthly Eligibility Report May, 2009

A.	Medicare Eligible	5
B.	HIV +	0
C.	Eligible Individual	203
D.	Letter of Medical Eligibility	124
1.	<i>Letter of Rejection By:</i>	
	<i>American Community Mutual Insurance</i>	4
	<i>American Family</i>	14
	<i>American Medical Security Group</i>	2
	<i>American National Life Insurance Company of Texas</i>	3
	<i>American Republic</i>	3
	<i>Arise</i>	6
	<i>Assurant Health</i>	22
	<i>Blue Cross &amp; Blue Shield United of Wisconsin</i>	42
	<i>Celtic Life Insurance Company</i>	3
	<i>Dean Health Plan</i>	6
	<i>Golden Rule Insurance Company</i>	24
	<i>Great West Healthcare</i>	1
	<i>Group Health Cooperative</i>	1
	<i>Humana Insurance Company</i>	35
	<i>Mega Life and Health Insurance</i>	4
	<i>Mid-West National Life Insurance Company of</i>	2
	<i>Midwest Security Life Insurance</i>	2
	<i>Pekin Life Insurance</i>	8
	<i>Security Health Plan</i>	7
	<i>United HealthCare Insurance</i>	1
	<i>Wisconsin Physicians Service Insurance</i>	52
2.	<i>Notice of Benefit Reduction</i>	0
3.	<i>Notice of Premium increase due to a Health Reason</i>	0
Total		332
Eligible individual as percent of total enrollment		61%

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

**Grievance**

<u>Type of Grievance</u>		<u># of Grievances</u>
	Drug & Drug Formulary	0
	Enrollment/Eligibility Requirements	0
	Not Covered Benefit	8
	Not Medically Necessary	4
	Plan Administration	29
	Prior Authorization	1
	Experimental Treatment	2
	Billing/Claim Processing	0
<b>Grievance Committee Decision</b>		
	Closed Prior to Committee	0
	Approved	27
	Upheld Denial	15
	Partial Approval	2
<b>Total Grievances Received</b>		<b>44</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	2
	Plan Administration	2
	Not Covered Benefit	0
	Prior Authorization	0
	Billing/Claim Processing	0
<b>Appeal Committee Decision</b>		
	Closed Prior to Committee	0
	Approved	1
	Upheld Denial	0
	Upheld Denial with IRO Rights	2
	Partial Approval	1
<b>Total Appeals Received</b>		<b>4</b>