



Financial and Policyholder Activity Report

JULY 2009

**HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY
JULY 2009 MONTHLY REPORT
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**Summary Review Prior to Recording of Policyholder Payout
Un-audited HIRSP Authority Financial Statements
For the Seven-Month Period Ended July 31, 2009**

ASSETS

Total assets increased to \$69.1 million in July 2009, increasing during the month by \$11.4 million. Assessments for the second half of 2009 were accrued in July bringing the assessment receivable up to \$15.1 million. Cash assets decreased \$2.9 million or 5.4% during the month to \$51.3 million as of July 31, 2009.

Total assets year-to-date in July 2009 decreased by \$18.9 million compared to July 2008 total assets, a decrease of 21.5%. Cash assets year-to-date decreased by \$13.2 million relative to July 2008, a 20.5% decrease which reflects the distribution to policyholders of \$11.9 million in March 2009. Assessments receivable decreased \$5.9 million reflecting the lower assessments being billed during 2009.

LIABILITIES

Total liabilities increased to \$36.6 million in July 2009, increasing during the month by \$12.7 million. Unpaid medical loss liabilities decreased by \$141 thousand in July to \$9.5 million, and unpaid drug loss liabilities decreased during July by \$8,500 and equaled \$537,917. Unearned assessment liability increased \$12.8 million reflecting the unearned balance for last five months of the year.

Total liabilities year-to-date in July 2009 decreased by \$7.0 million relative to total liabilities in July 2008, decreasing 16.0% from the prior year. Year-to-date aggregate liabilities for unpaid medical and drug claims were \$10.0 million, decreased by \$1.4 million or 11.9% compared to 2008 year-to-date aggregate claim liabilities. Year-to-date changes in liabilities include a \$666 thousand decrease in unearned premium, and a \$5.2 million decrease in unearned assessments due.

CALENDAR YEAR 2009 NET INCOME

Net loss for the seven months ended July 31, 2009 was \$3.0 million, a decrease of \$12.3 million compared to 2008 year-to-date net income of \$9.3 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 \$48.9 million year-to-date through July 2009 decreased by \$4.2 million or 7.9% 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 16,690 HIRSP contracts in force as of July 31, 2009 compared to 16,232 contracts as of July 2008, the current number of contracts having increased from the prior year by 458. July 2009 year-to-date total operating revenue of \$79.4 million decreased from 2008 year-to-date by \$18.2 million, or 18.6%.

Incurred medical loss expense for the seven months ended July 31, 2009 was \$62.7 million, decreased by \$3.5 million or 5.3% from incurred medical losses for the seven months ended July 31, 2008. Paid and approved medical losses decreased to \$65.5 million, decreased by \$6.9 million or 9.6% compared to July 2008.

Estimated liabilities for unpaid medical losses decreased by \$2.3 million from December 2008 through July 2009. Estimated loss reserves were decreased in July to adjust for changes in expected loss experience in 2009. The decrease in loss reserve liability flows through revenues and expenses in the income statement, and results in decreased incurred medical loss expense, decreased total operating expense, and increased reported net income. The 2009 year-to-date change in loss reserves resulted in a \$3.3 million decrease in incurred medical loss expense through July 2009.

Incurred pharmacy loss expense year-to-date in 2009 was \$18.5 million, reflecting a 2009 decrease of \$846 thousand compared to July 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 July are now based on actual experience. Aggregate incurred medical and pharmacy loss expense for the seven months of 2009 was \$81.1 million, decreased by \$4.4 million or 5.1% compared to aggregate medical and pharmacy loss expense of \$85.5 million for the comparable seven months of 2008.

Total administrative expenses of \$3.8 million for the seven months of 2009 are an increase of \$75 thousand compared to the same period in 2008.

Investment income for the seven months ended July 31, 2009 was \$206,858, decreased by \$738 thousand or 78.1% 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 \$61.2 million of sources of cash compared to \$71.8 million in uses of cash. Non-operating activities used cash of \$9.4 million which reflects the policyholder distribution of \$11.9 million in March 2009 as well as \$2.3 million cash received on the federal grant. The net change year-to-date is a \$20.0 million decrease in cash through July 2009. The largest operational use of cash was payment of medical claims.

2009 OPERATING BUDGET

Relative to the 2009 operating budget for the seven month period ended July 31, 2009, the actual net loss of \$3.0 million was better than budget by \$2.4 million. Actual total revenues of \$82.0 million were short of budget by \$1.0 million. The variance in actual revenues included a \$1.7 million shortfall in net premium revenues, an \$895 thousand excess in provider contributions, a \$35 thousand shortfall in grant revenue and a \$164 thousand shortfall in investment income. Actual medical and pharmacy loss expenses of \$81.1 million were below budget by \$3.4 million, and administrative expenses of \$3.8 million were under budget by \$109 thousand. Year-to-date net loss was \$3.0 million as of July 31, 2009, whereas the 2009 budget projected a net loss of \$5.4 million.

RETAINED EQUITY

HIRSP Authority total equity decreased by \$1,249,962 during the month of July 2009 and equaled \$32.4 million as of July 31, 2009. The decrease in total equity resulted from July 2009 net operating loss of \$1,290,074 less non operating revenues of \$40,112, which provided net loss for the month of \$1,249,962.

In July 2009, policyholders' equity increased by \$181,277 to equal \$18.8 million, and exceeded RBC target reserves by \$9.3 million. Providers' equity decreased by \$834,392 to equal \$7.2 million, and exceeded RBC target reserves by \$4.1 million. Insurers' equity decreased by \$596,847 to equal \$6.4 million, and exceeded RBC target reserves by \$3.2 million. Year-to-date through July 2009, HIRSP Authority total retained equity of \$32.4 million decreased by \$3.0 million from the December 2008 year-to-date total equity of \$35.4 million.

Health Insurance Risk-Sharing Plan Authority
 July 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	54,261,749	51,321,836	-	-	-	-	-
Other Receivables	3,593,057	3,234,558	3,256,561	1,646,301	1,486,877	1,459,439	775,313	-	-	-	-	-
Drug Rebates Receivable	1,199,514	1,045,073	1,028,247	484,994	1,527,800	1,844,375	1,808,079	-	-	-	-	-
Assessments Receivable	12,484,981	7,286,497	5,392,367	1,518,420	36,342	53,686	15,121,536	-	-	-	-	-
Prepaid Items	19,164	15,445	19,743	14,864	14,574	18,629	18,869	-	-	-	-	-
Net Fixed Assets	23,269	23,902	23,432	22,962	22,492	22,021	21,551	-	-	-	-	-
Total Assets	84,235,774	78,971,316	68,163,699	63,208,698	57,439,936	57,659,899	69,067,184	-	-	-	-	-
Liabilities and Fund Equity												
Liabilities:												
Unpaid Medical Loss Liabilities	8,634,305	8,066,412	9,165,224	9,822,159	10,223,937	9,637,818	9,496,542	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	720,281	412,296	396,044	533,470	793,960	546,417	537,917	-	-	-	-	-
Unpaid Loss Adjustment Expense	780,000	780,000	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	10,899,748	10,668,327	-	-	-	-	-
Unearned Assessments	10,598,285	8,716,737	6,559,981	4,426,799	2,205,148	-	12,815,126	-	-	-	-	-
Unearned Federal Grant	1,982,966	1,387,325	785,949	123,733	251,442	224,086	196,614	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	13,911,929	13,800,407	2,155,819	2,172,287	1,990,287	1,838,129	2,088,919	-	-	-	-	-
Total Liabilities	47,495,398	40,002,468	31,333,961	28,601,510	23,179,987	23,926,198	36,583,445	-	-	-	-	-
Fund Equity:												
Policyholder	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	18,832,986	-	-	-	-	-
Providers	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	7,233,237	-	-	-	-	-
Insurers	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	6,417,516	-	-	-	-	-
Total Retained Earnings	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	33,733,701	32,483,739	-	-	-	-	-
Total Liabilities and Fund Equity	84,235,774	78,971,316	68,163,699	63,208,698	57,439,936	57,659,899	69,067,184	-	-	-	-	-

**Health Insurance Risk-Sharing Plan Authority
for the Period Ended July 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	7,713,409	7,563,136	-	-	-	-	-	53,196,787
Premium Subsidized	(574,590)	(592,579)	(598,091)	(660,331)	(623,467)	(629,182)	(637,088)	-	-	-	-	-	(4,315,328)
Net Premium Revenues	6,867,560	7,008,933	7,082,969	6,874,668	7,037,054	7,084,227	6,926,048	-	-	-	-	-	48,881,459
Provider Contribution	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	2,043,307	2,021,631	-	-	-	-	-	15,867,834
Insurer Assessments	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	2,205,148	2,259,176	-	-	-	-	-	14,699,766
Total Operating Revenues	11,061,980	10,710,712	12,136,655	11,532,413	11,467,762	11,332,682	11,206,855	-	-	-	-	-	79,449,059
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment	11,322,260	7,005,225	9,915,344	9,837,743	8,709,603	9,609,514	9,145,223	-	-	-	-	-	65,544,912
Increase (Decrease) in Unpaid Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	-	-	-	-	-	(3,298,028)
Deductible Subsidy Paid	46,339	64,105	84,608	74,856	60,921	59,306	46,377	-	-	-	-	-	436,512
Total Medical Losses	6,908,695	6,289,045	11,475,657	10,777,125	9,289,219	8,927,379	9,016,276	-	-	-	-	-	62,683,396
Pharmacy Losses:													
Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	2,741,938	2,901,926	3,093,549	-	-	-	-	-	20,290,897
Increase (Decrease) in Unpaid Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	-	-	-	-	-	(19,018)
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	-	-	-	-	-	(2,443,359)
Subsidy - Coinsurance Out-of-Pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	-	-	-	-	-	431,022
Total Pharmacy Losses	2,968,183	2,314,908	2,863,926	3,139,717	1,872,164	2,427,741	2,870,939	-	-	-	-	-	18,457,578
Total Losses	9,876,878	8,603,953	14,339,583	13,916,842	11,161,383	11,355,120	11,887,215	-	-	-	-	-	81,140,974
Loss Adjustment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	-	-	-	-	-	3,828,499
Total Operating Expenses	10,391,962	9,118,635	14,913,721	14,445,685	11,708,242	11,894,299	12,496,929	-	-	-	-	-	84,969,473
Net Operating Income (Loss)	670,018	1,592,077	(2,777,066)	(2,913,272)	(240,480)	(561,617)	(1,290,074)	-	-	-	-	-	(5,520,414)
Non-Operating Revenues (Expenses)													
Federal Grant - Disease Management	26,900	26,826	27,062	27,243	27,222	27,356	27,472	-	-	-	-	-	190,081
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	15,778	14,100	-	-	-	-	-	206,858
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution to Policyholders	-	-	1,350	(1,350)	(610)	(7,765)	(1,460)	-	-	-	-	-	(9,835)
Total Non-operating Revenues (Expenses)	627,783	636,395	637,956	690,722	(106,759)	35,369	40,112	-	-	-	-	-	2,561,578
Net Income (Loss)	1,297,801	2,228,472	(2,139,110)	(2,222,550)	(347,239)	(526,248)	(1,249,962)	-	-	-	-	-	(2,958,836)
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	15,869,036	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	-	-	-	-	-	15,869,036
Current Earnings	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	684,488	181,277	-	-	-	-	-	2,963,950
Retained Earnings, End of Period	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	18,832,986	-	-	-	-	-	18,832,986
RBC Target Reserves	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	-	-	-	-	-	(9,495,391)
Retained Earnings in Excess of RBC	7,658,083	9,884,217	8,738,195	7,722,223	8,471,830	9,156,318	9,337,595	-	-	-	-	-	9,337,595
Providers													
Retained Earnings, Beginning of Period	9,610,597	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	-	-	-	-	-	9,610,597
Current Earnings	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	-	-	-	-	-	(2,377,360)
Retained Earnings, End of Period	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	7,233,237	-	-	-	-	-	7,233,237
RBC Target Reserves	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	-	-	-	-	-	(3,165,130)
Retained Earnings in Excess of RBC	6,707,053	6,677,563	6,551,106	6,143,508	5,588,788	4,902,499	4,068,107	-	-	-	-	-	4,068,107
Insurers													
Retained Earnings, Beginning of Period	9,962,942	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	-	-	-	-	-	9,962,942
Current Earnings	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	-	-	-	-	-	(3,545,426)
Retained Earnings, End of Period	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	6,417,516	-	-	-	-	-	6,417,516
RBC Target Reserves	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	-	-	-	-	-	(3,165,130)
Retained Earnings in Excess of RBC	6,549,589	6,581,417	5,714,786	4,915,806	4,373,680	3,849,233	3,252,386	-	-	-	-	-	3,252,386
Retained Earnings, End of Period	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	33,733,701	32,483,739	-	-	-	-	-	32,483,739
RBC Target Reserves	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	-	-	-	-	-	(15,825,651)
Retained Earnings in Excess of RBC	20,914,725	23,143,197	21,004,087	18,781,537	18,434,298	17,908,050	16,658,088	-	-	-	-	-	16,658,088

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

STATEMENT OF CASH FLOWS

Cash Flows from Operating Activities	Month of July 2009	YTD Through July 2009
<u>Sources of Cash</u>		
Cash received for premiums	6,765,122	48,723,369
Cash received for assessments	6,453	12,437,747
Total Operating Sources	6,771,575	61,161,116
<u>Uses of Cash</u>		
Cash payments for medical losses	(7,094,999)	(49,123,635)
Cash payments for pharmacy losses	(2,561,155)	(18,684,580)
Cash payments for referral fees	(6,190)	(36,855)
Cash payments for other expenses	(596,292)	(3,953,236)
Total Operating Uses	(10,258,636)	(71,798,306)
Net Cash Provided (Used) by Operating Activities	(3,487,061)	(10,637,190)

Cash Flows from Non-Operating Activities		
Cash received from investment income	14,100	225,587
Cash received from federal grant	534,508	2,309,727
Cash received for miscellaneous income	-	-
Cash Distribution to Policyholders	(1,460)	(11,901,900)
Net Cash Provided/(Used) by Non-Operating Activities	547,148	(9,366,586)

Cash and Cash Equivalents		
Net Increase (Decrease) in cash equivalents	(2,939,913)	(20,003,776)
Cash and cash equivalents, beginning of period	54,261,749	71,325,612
Cash and Equivalents, End of Period	51,321,836	51,321,836

RECONCILIATION OF NET OPERATING INCOME TO CASH FLOWS FROM OPERATIONS

Net income (loss) from operations	(1,290,074)	(5,520,414)
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Adjustments to Reconcile Net Operating Income to Net Cash Provided By Operating Activities

Changes in assets and liabilities:

Decrease (increase) in receivables	(14,881,465)	(15,009,421)
Decrease (increase) in prepaids	(241)	(4,840)
Increase (decrease) in liability for premium overpayments	-	-
Increase (decrease) in liability for accounts payable	12,821,656	12,659,234
Increase (decrease) in liability for unearned premiums	(221,183)	(542,522)
Increase (decrease) in liability for medical loss liabilities	(189,241)	(2,355,116)
Increase (decrease) in liability for pharmacy loss liabilities	273,487	135,889
Other adjustments	-	-
Total adjustments	(2,196,987)	(5,116,776)

Net Cash Provided/(Used) by Operating Activities	(3,487,061)	(10,637,190)
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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

Operating Revenues	July 2009	June 2009	Variance	Year-to-Date Through July 2009	Year-to-Date Through July 2008	Variance
Gross Premiums	7,563,136	7,713,409	(150,273)	53,196,787	57,089,339	(3,892,552)
Premium Subsidized	(637,088)	(629,182)	(7,906)	(4,315,328)	(4,013,212)	(302,116)
Net Premium Revenues	6,926,048	7,084,227	(158,179)	48,881,459	53,076,127	(4,194,668)
Provider Contribution	2,021,631	2,043,307	(21,676)	15,867,834	23,331,953	(7,464,119)
Insurer Assessments	2,259,176	2,205,148	54,028	14,699,766	21,259,755	(6,559,989)
Total Operating Revenues	11,206,855	11,332,682	(125,827)	79,449,059	97,667,835	(18,218,776)
Operating Expenses						
Medical Losses:						
Losses Paid or Approved for Payment	9,145,223	9,609,514	(464,291)	65,544,912	72,483,652	(6,938,740)
Increase (Decrease) in Unpaid Losses	(175,324)	(741,441)	566,117	(3,298,028)	(6,707,958)	3,409,930
Deductible Subsidy Paid	46,377	59,306	(12,929)	436,512	427,185	9,327
Total Medical Losses	9,016,276	8,927,379	88,897	62,683,396	66,202,879	(3,519,483)
Pharmacy Losses:						
Losses Paid or Approved for Payment	3,093,549	2,901,926	191,623	20,290,897	21,156,155	(865,258)
Increase (Decrease) in Unpaid Losses	(8,500)	(247,543)	239,043	179,018	(302,935)	481,953
Drug Rebates	(322,425)	(316,575)	(5,850)	(2,443,359)	(1,871,159)	(572,200)
Subsidy - Coinsurance Out-of-Pocket Max	108,315	89,933	18,382	431,022	321,740	109,282
Total Pharmacy Losses	2,870,939	2,427,741	443,198	18,457,578	19,303,801	(846,223)
Total Losses	11,887,215	11,355,120	532,095	81,140,974	85,506,680	(4,365,706)
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	609,714	539,179	70,535	3,828,499	3,753,428	75,071
Total Operating Expenses	12,496,929	11,894,299	602,630	84,969,473	89,260,108	(4,290,635)
Net Operating Income (Loss)	(1,290,074)	(561,617)	(728,457)	(5,520,414)	8,407,727	(13,928,141)
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	27,472	27,356	116	190,081	-	190,081
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	-	2,174,474
Investment Income	14,100	15,778	(1,678)	206,858	945,137	(738,279)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	(1,460)	(7,765)	6,305	(9,835)	-	(9,835)
Total Non-operating Revenues (Expenses)	40,112	35,369	4,743	2,561,578	945,137	1,616,441
Net Income (Loss)	(1,249,962)	(526,248)	(723,714)	(2,958,836)	9,352,864	(12,311,700)

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

	July 2009 Budget	July 2009 Actual	Variance	Year-to-Date Through July 2009 Budget	Year-to-Date Through July 2009 Actual	Variance
Operating Revenues						
Gross Premiums	7,740,836	7,563,136	(177,700)	54,280,856	53,196,787	(1,084,069)
Premium Subsidized	(513,503)	(637,088)	(123,585)	(3,672,633)	(4,315,328)	(642,695)
Net Premium Revenues	7,227,333	6,926,048	(301,285)	50,608,223	48,881,459	(1,726,764)
Provider Contribution	2,186,545	2,021,631	(164,914)	14,972,793	15,867,834	895,041
Insurer Assessments	2,259,176	2,259,176	-	14,699,766	14,699,766	-
Total Operating Revenues	11,673,054	11,206,855	(466,199)	80,280,782	79,449,059	(831,723)
Operating Expenses						
Medical and Pharmacy Losses:	12,707,944	11,732,523	975,421	83,729,123	80,273,440	3,455,683
Deductible Subsidy/RX OOP Max	147,451	154,692	(7,241)	794,957	867,534	(72,577)
Total Medical and Pharmacy Losses	12,855,395	11,887,215	968,180	84,524,080	81,140,974	3,383,106
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	547,270	609,714	(62,444)	3,937,856	3,828,499	109,357
Total Operating Expenses	13,402,665	12,496,929	905,736	88,461,936	84,969,473	3,492,463
Net Operating Income (Loss)	(1,729,611)	(1,290,074)	439,537	(8,181,154)	(5,520,414)	2,660,740
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	32,225	27,472	(4,753)	225,575	190,081	(35,494)
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	2,174,474	-
Investment Income	53,304	14,100	(39,204)	370,671	206,858	(163,813)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	(1,460)	(1,460)	-	(9,835)	(9,835)
Total Non-operating Revenues (Expenses)	85,529	40,112	(45,417)	2,770,720	2,561,578	(209,142)
Net Income (Loss)	(1,644,082)	(1,249,962)	394,120	(5,410,434)	(2,958,836)	2,451,598

Health Insurance Risk-Sharing Plan Authority
Calendar Year 2009 Interim Reconciliation
As of July 31, 2009

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	11,322,260	7,005,225	9,915,344	9,837,743	8,709,603	9,609,514	9,145,223	-	-	-	-	-	65,544,912
Increase (Decrease) in Unpaid Medical Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	-	-	-	-	-	(3,298,028)
Pharmacy Losses Paid or Approved for Payment	2,701,745	2,708,078	2,986,532	3,157,129	2,741,938	2,901,926	3,093,549	-	-	-	-	-	20,290,897
Increase (Decrease) in Unpaid Pharmacy Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	-	-	-	-	-	179,018
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	-	-	-	-	-	(2,443,359)
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	-	-	-	-	-	3,828,499
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating and Administrative Costs	10,339,332	9,026,542	14,776,345	14,306,467	11,565,956	11,745,060	12,342,237	-	-	-	-	-	84,101,939
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense) - excluding Federal Grant Funds	49,580	40,754	35,231	29,855	21,560	15,778	14,100	-	-	-	-	-	206,858
Federal Grant used for Disease Management Services	26,900	26,826	27,062	27,243	27,222	27,356	27,472	-	-	-	-	-	190,081
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	10,262,852	8,958,962	14,714,052	14,249,369	11,517,174	11,701,926	12,300,665	-	-	-	-	-	83,705,000
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)													
Funding Shares													
60% Policyholders	6,157,712	5,375,378	8,828,432	8,549,621	6,910,304	7,021,156	7,380,399	-	-	-	-	-	50,223,002
20% Providers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	2,340,385	2,460,133	-	-	-	-	-	16,740,999
20% Insurers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	2,340,385	2,460,133	-	-	-	-	-	16,740,999
5. Subsidy Funding Shares													
Premium subsidies	574,590	592,579	598,091	660,331	623,467	629,182	637,088	-	-	-	-	-	4,315,328
Deductible Subsidies	46,339	64,105	84,608	74,856	60,921	59,306	46,377	-	-	-	-	-	436,512
Subsidy - coinsurance out-of-pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	-	-	-	-	-	431,022
Total Subsidies	627,220	684,672	735,467	799,549	765,753	778,421	791,780	-	-	-	-	-	5,182,862
Federal Grant Funds Applied to Low Income Subsidies	(551,303)	(568,815)	(574,313)	(634,974)	154,931	-	-	-	-	-	-	-	(2,174,474)
Net Subsidy Funding Needed	75,917	115,857	161,154	164,575	920,684	778,421	791,780	-	-	-	-	-	3,008,388
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	37,959	57,929	80,577	82,287	460,342	389,211	395,890	-	-	-	-	-	1,504,195
Insurers	37,958	57,928	80,577	82,288	460,342	389,210	395,890	-	-	-	-	-	1,504,193
	75,917	115,857	161,154	164,575	920,684	778,421	791,780	-	-	-	-	-	3,008,388
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)													
Policyholders	6,157,712	5,375,378	8,828,432	8,549,621	6,910,304	7,021,156	7,380,399	-	-	-	-	-	50,223,002
Providers	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	2,729,596	2,856,023	-	-	-	-	-	18,245,194
Insurers	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	2,729,595	2,856,023	-	-	-	-	-	18,245,192
7. Operating Revenues by Source													
Policyholders													
Premium	6,867,560	7,008,933	7,082,969	6,874,668	7,037,054	7,084,227	6,926,048	-	-	-	-	-	48,881,459
Premium and Deductible Subsidies Credited to Policyholders	574,590	592,579	598,091	660,331	623,467	629,182	637,088	-	-	-	-	-	4,315,328
Subtotal	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	7,713,409	7,563,136	-	-	-	-	-	53,196,787
Providers	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	2,043,307	2,021,631	-	-	-	-	-	15,867,834
Insurers	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	2,205,148	2,259,176	-	-	-	-	-	14,699,766
Total	11,636,570	11,303,291	12,734,746	12,192,744	12,091,229	11,961,864	11,843,943	-	-	-	-	-	83,764,387

(cont)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
(cont)													
8. Interim Estimate of Surplus/(Deficit) Account Balance for 2009													
Policyholders													
Prior Period Surplus / (Deficit)	15,869,036	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	-	-	-	-	-	15,869,036
Premium (Including Premium and Deductible Subsidies)	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	7,713,409	7,563,136	-	-	-	-	-	53,196,787
Less Cost	6,157,712	5,375,378	8,828,432	8,549,621	6,910,304	7,021,156	7,380,399	-	-	-	-	-	50,223,002
Less Distribution to Policyholders	-	-	(1,350)	1,350	610	7,765	1,460	-	-	-	-	-	9,835
Monthly Change	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	684,488	181,277	-	-	-	-	-	2,963,950
Ending Surplus / (Deficit)	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	18,832,986	-	-	-	-	-	18,832,986
Policyholders's RBC Target Reserves	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	(9,495,391)	-	-	-	-	-	(9,495,391)
Ending Surplus / (Deficit) Net of RBC Reserves	7,658,083	9,884,217	8,738,195	7,722,223	8,471,830	9,156,318	9,337,595	-	-	-	-	-	9,337,595
Providers													
Prior Period Surplus / (Deficit)	9,610,597	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	-	-	-	-	-	9,610,597
Contribution	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	2,043,307	2,021,631	-	-	-	-	-	15,867,834
Less Cost	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	2,729,596	2,856,023	-	-	-	-	-	18,245,194
Monthly Change	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	-	-	-	-	-	(2,377,360)
Ending Surplus / (Deficit)	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	7,233,237	-	-	-	-	-	7,233,237
Provider's RBC Target Reserves	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	-	-	-	-	-	(3,165,130)
Ending Surplus / (Deficit) Net of RBC Reserves	6,707,053	6,677,563	6,551,106	6,143,508	5,588,788	4,902,499	4,068,107	-	-	-	-	-	4,068,107
Insurers													
Prior Period Surplus / (Deficit)	9,962,942	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	-	-	-	-	-	9,962,942
Assessment	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	2,205,148	2,259,176	-	-	-	-	-	14,699,766
Less Cost	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	2,729,595	2,856,023	-	-	-	-	-	18,245,192
Monthly Change	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	-	-	-	-	-	(3,545,426)
Ending Surplus / (Deficit)	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	6,417,516	-	-	-	-	-	6,417,516
Insurer's RBC Target Reserves	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	(3,165,130)	-	-	-	-	-	(3,165,130)
Ending Surplus / (Deficit) Net of RBC Reserves	6,549,589	6,581,417	5,714,786	4,915,806	4,373,680	3,849,233	3,252,386	-	-	-	-	-	3,252,386
Total HIRSP Retained Earnings	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	33,733,701	32,483,739	-	-	-	-	-	32,483,739
Total RBC Target Reserves	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	(15,825,651)	-	-	-	-	-	(15,825,651)
Total Retained Earnings in Excess of RBC Target Reserves	20,914,725	23,143,197	21,004,087	18,781,537	18,434,298	17,908,050	16,658,088	-	-	-	-	-	16,658,088

**Health Insurance Risk-Sharing Plan Authority
Monthly Provider Contribution Report
As of July 2009 Month End (07/29/2009)**

Provider Contribution Calculation for the Current Month - Claims by Claim Type						
Claims Incurred 1/1/2008 and After						
Claim Type	Billed Charges		HIRSP Fee Schedule	HIRSP Allowed	Provider Contribution	HIRSP Paid
Professional	\$ 7,140,469.62		\$ 4,017,130.12	\$ 3,255,224.71	\$ 761,905.41	\$ 2,186,501.09
Hospital Outpatient	\$ 4,556,961.85		\$ 3,045,788.80	\$ 2,459,798.87	\$ 585,989.93	\$ 1,946,085.80
Hospital Inpatient	\$ 5,844,424.57		\$ 3,186,587.12	\$ 2,580,522.89	\$ 606,064.23	\$ 2,447,598.78
Nursing Home	\$ 40,072.30		\$ 35,359.29	\$ 28,324.42	\$ 7,034.87	\$ 28,259.86
Other	\$ 840,461.28		\$ 537,948.44	\$ 446,410.62	\$ 91,537.82	\$ 308,951.79
Total	\$ 18,422,389.62		\$ 10,822,813.77	\$ 8,770,281.51	\$ 2,052,532.26	\$ 6,917,397.32

Claims Incurred Prior to 1/1/2008						
Claim Type	Billed Charges	U&C Percentage	Usual and Customary	HIRSP Allowed	Provider Contribution	HIRSP Paid
Total	\$ (4,535.98)	28.5%	\$ (3,243.23)	\$ (6,389.47)	\$ 3,146.24	\$ (5,890.21)

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ (34,048.00)
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Total Provider Contribution	\$ 2,021,630.50
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* Note: Medicare supplement is excluded from this report.

Exhibit 1
Wisconsin Health Insurance Risk-Sharing Plan
Breakdown of Incurred Claims and Earned Premium
by Quarter and Plan

4Q07					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$22,899,063	\$10,369,954	220.8%	\$1,290.96	\$584.62
\$2,500	24,374,468	14,425,926	169.0%	789.69	467.37
Medicare Supplement	1,370,930	993,617	138.0%	492.43	356.90
Total	\$48,644,460	\$25,789,496	188.6%	\$946.61	\$501.86
1Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,526,985	\$8,912,951	174.2%	\$1,149.47	\$659.83
\$2,500	17,882,169	13,682,977	130.7%	642.62	491.72
\$3,500 HSA	59,149	239,700	24.7%	106.58	431.89
\$5,000	1,842,289	2,067,147	89.1%	340.22	381.74
Medicare Supplement	1,705,293	1,016,804	167.7%	588.64	350.99
Total	\$37,015,886	\$25,919,578	142.8%	\$737.34	\$516.31
2Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,166,645	\$8,129,129	186.6%	\$1,224.80	\$656.47
\$2,500	19,406,461	12,031,373	161.3%	721.86	447.53
\$3,500 HSA	235,882	311,443	75.7%	291.57	384.97
\$5,000	1,826,545	2,042,935	89.4%	313.41	350.54
Medicare Supplement	1,684,036	1,005,634	167.5%	587.80	351.01
Total	\$38,319,569	\$23,520,514	162.9%	\$785.74	\$482.28
3Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,093,117	\$7,800,642	180.7%	\$1,191.50	\$659.51
\$2,500	19,428,294	11,920,269	163.0%	729.29	447.46
\$3,500 HSA	400,990	420,224	95.4%	371.63	389.46
\$5,000	2,429,443	2,253,875	107.8%	377.83	350.52
Medicare Supplement	1,414,848	1,002,917	141.1%	498.01	353.02
Total	\$37,766,693	\$23,397,927	161.4%	\$773.62	\$479.29
4Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,102,776	\$7,526,300	187.4%	\$1,239.91	\$661.71
\$2,500	22,487,071	11,782,502	190.9%	857.01	449.05
\$3,500 HSA	628,116	506,044	124.1%	488.05	393.20
\$5,000	3,029,075	2,444,488	123.9%	434.65	350.77
Medicare Supplement	1,217,652	1,008,190	120.8%	431.64	357.39
Total	\$41,464,691	\$23,267,524	178.2%	\$851.61	\$477.87
1Q09					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$9,647,218	\$5,460,674	176.7%	\$1,209.83	\$684.81
\$2,500	19,586,295	12,211,896	160.4%	734.67	458.06
\$3,500 HSA	1,213,178	667,990	181.6%	735.71	405.09
\$5,000	3,410,103	3,539,260	96.4%	351.12	364.42
Medicare Supplement	1,513,494	886,659	170.7%	544.03	318.71
Total	\$35,370,288	\$22,766,479	155.4%	\$725.14	\$466.75

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

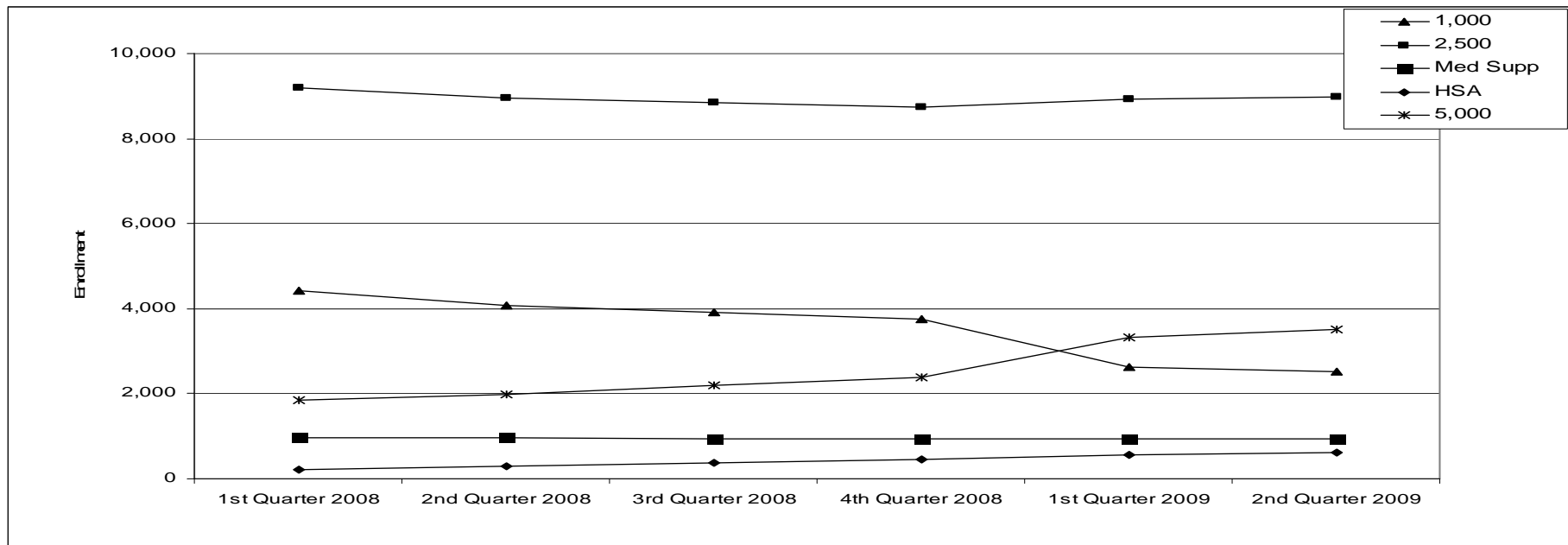
Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of June 30, 2009

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

July 2008
16,232

July 2009
16,690

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		
Total	16,662	16,281	16,273	16,252	16,388	16,577		



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

Total Subsidy by Plan			
Plan		Number of Policyholders	% of Total
HIRSP 1,000	Non-subsidized	1,458	8.7%
	Subsidized	1,041	6.2%
	Total	2,499	15.0%
HIRSP 2,500	Non-subsidized	7,066	42.3%
	Subsidized	1,935	11.6%
	Total	9,001	53.9%
HIRSP Medicare Supplement	Non-subsidized	566	3.4%
	Subsidized	386	2.3%
	Total	952	5.7%
HIRSP Health Savings Account	Non-subsidized	551	3.3%
	Subsidized	84	0.5%
	Total	635	3.8%
HIRSP 5,000	Non-subsidized	2,864	17.2%
	Subsidized	739	4.4%
	Total	3,603	21.6%
Non-subsidized Total		12,505	74.9%
Subsidized Total		4,185	25.1%
Grand Total		16,690	100.0%

Total Subsidy by Household Income		
Household Income	Number of Policyholders	% of Total
\$30,000 - \$32,999	210	5.0%
\$25,000 - \$29,999	437	10.4%
\$20,000 - \$24,999	727	17.4%
\$17,000 - \$19,999	433	10.3%
\$14,000 - \$16,999	412	9.8%
\$10,000 - \$13,999	578	13.8%
\$9,999 Under	1,388	33.2%
Total	4,185	100.0%

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

Summary of Monthly Application Activity	
Number of Applications Pending June	206
Number of Applications Received July	384
Number of Applications Rejected July	8
Number of Applications Closed July	79
Number of Applications Pending July	151
Number of Applications Approved July	352

Detail of Applications Rejected	
65 or older	0
Current Medicaid Coverage	1
Currently covered by other insurance	0
Did not qualify for lost employer coverage.	1
Eligible for Group Health Coverage	5
Insufficient Premium Submitted	1
No Medical Reason	0
Not a Wisconsin Resident	0
Previous HIRSP <12 Months Ago	0
Total	8

Detail of Applications Closed	
Applicant Request	11
Application Data requested; never received	12
Proper eligibility requested; never received	56
Total	79

Applications Approved in 2009*						
Date	1,000	2,500	Med Supp	3,500	5,000	Total
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	28	191	3	24	164	410
July	20	148	4	29	108	309
August						
September						
October						
November						
December						
Total	165	1173	24	198	874	2434

Disenrollment in 2009						
Date	1,000	2,500	Med Supp	3,500	5,000	Total
January	123	227	25	4	63	442
February	62	150	6	5	38	261
March	46	143	4	5	41	239
April	70	186	15	14	60	345
May	50	122	7	9	59	247
June	41	128	6	14	66	255
July	41	135	3	9	46	234
August						
September						
October						
November						
December						
Total	433	1,091	66	60	373	2,023

* Month application was approved, not the effective date.

HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY

Monthly Eligibility Report July, 2009

A.	Medicare Eligible	5
B.	HIV +	2
C.	Eligible Individual	230
D.	Letter of Medical Eligibility	115
	1. Letter of Rejection By:	
	<i>American Community Mutual Insurance</i>	2
	<i>American Family</i>	5
	<i>American Medical Security Group</i>	1
	<i>American National Life Insurance Company of Texas</i>	1
	<i>American Republic</i>	9
	<i>Arise</i>	5
	<i>Assurant Health</i>	24
	<i>Blue Cross & Blue Shield United of Wisconsin</i>	44
	<i>Celtic Life Insurance Company</i>	3
	<i>Consumer Life Insurance Company</i>	1
	<i>Dean Health Plan</i>	2
	<i>Golden Rule Insurance Company</i>	20
	<i>Group Health Cooperative</i>	1
	<i>Humana Insurance Company</i>	36
	<i>John Alden Life Insurance</i>	3
	<i>Mega Life and Health Insurance</i>	1
	<i>Mid-West National Life Insurance Company of</i>	2
	<i>Security Health Plan</i>	11
	<i>Unity Health Plan</i>	1
	<i>Wisconsin Physicians Service Insurance</i>	49
	<i>World Insurance</i>	3
	2. Notice of Benefit Reduction	0
	3. Notice of Premium increase due to a Health Reason	0
	Total	352
	Eligible individual as percent of total enrollment	65%

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

Grievance

<u>Type of Grievance</u>		<u># of Grievances</u>	
	Drug & Drug Formulary	0	
	Enrollment/Eligibility Requirements	1	
	Not Covered Benefit	8	
	Not Medically Necessary	5	
	Plan Administration	10	
	Prior Authorization	5	
	Experimental Treatment	1	
	Billing/Claim Processing	0	
Grievance Committee Decision			
	Closed Prior to Committee	0	
	Approved	11	
	Upheld Denial	19	
	Partial Approval	0	
Total Grievances Received		30	

Appeal

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