



Financial and Policyholder Activity Report

August 2009

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

ASSETS

Total assets decreased by \$6.6 million to \$62.4 million in August 2009. The decrease in total assets was due to the first installments of the insurer assessments for the second half of 2009 being due by the end of August. Payments of the assessments brought the assessment receivable down by \$6.7 million to \$8.4 million. This decrease was offset by an increase in the drug rebate receivable to get to the net total asset change of \$6.6 million.

Total assets year-to-date in August 2009 decreased by \$19.3 million compared to total assets as of August 2008, which is a decrease of 23.6%. The majority of this change is due to the cash assets year-to-date being \$15.7 million or 23.6% less than cash assets as of August 2008. The decrease reflects the distribution to policyholders of \$11.9 million in March 2009. Assessments receivable are \$4.4 million lower than assessments receivable as of August 2008. This is a result of the lower assessments being billed during 2009. Drug rebate receivables increased \$731 thousand between August 2008 and 2009 as a result of higher rebates available from the pharmacy benefit manager contract that went into effect January 1, 2009.

LIABILITIES

Total liabilities decreased by \$5.9 million to \$30.7 million in August 2009. The majority of this decrease was due to a \$3.7 million decrease in the unearned premium liability and a decrease in unearned assessment liability by \$2.2 million. The change in unearned premium liability is due to timing of activity. The decrease in unearned assessment liability brings the unearned balance to \$10.6 million. This balance is reasonable considering we have four months of activity left in the year.

Total liabilities year-to-date in August 2009 decreased by \$4.4 million relative to total liabilities in August 2008. The majority of the change is due to a \$4.2 million decrease in unearned assessments due. Year-to-date aggregate liabilities for unpaid medical and drug claims were \$10.2 million, decreased by \$470 thousand or 4.4% compared to 2008 year-to-date aggregate claim liabilities. Year-to-date changes in liabilities also include a \$98 thousand decrease in unearned premium liability.

CALENDAR YEAR 2009 NET INCOME

Net loss for the eight months ended August 31, 2009 was \$3.7 million, a decrease of \$15.2 million compared to 2008 year-to-date net income of \$11.5 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 \$55.9 million year-to-date through August 2009 decreased by \$4.5 million or 7.4% 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 16,619 HIRSP contracts in force as of August 31, 2009 compared to 16,300 contracts as of August 2008, the current number of contracts having increased from the prior year by 319. August 2009 year-to-date total operating revenue of \$90.7 million decreased from 2008 year-to-date by \$20.1 million, or 18.2%. This decrease is due to the decrease in premium revenue as explained above and an \$8.1 million decrease in provider contribution and a \$7.5 million decrease in insurer assessments year to date. This is expected since the intention was to spend down insurer and provider equity.

Incurred medical loss expense for the eight months ended August 31, 2009 was \$71.5 million, decreased by \$2.6 million or 3.6% from incurred medical losses for the eight months ended August 31, 2008. This reflects, in part, a shift in members from 2008 to 2009 to higher deductible plans.

Estimated liabilities for unpaid medical losses decreased by \$2.2 million from December 2008 through August 2009. Estimated loss reserves were increased in August 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 \$3.1 million decrease in incurred medical loss expense through August 2009.

Incurring pharmacy loss expense year-to-date in 2009 was \$21.1 million, reflecting a 2009 decrease of \$920 thousand compared to August 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. Aggregate incurred medical and pharmacy loss expense for the eight months of 2009 was \$92.5 million, decreased by \$3.6 million or 3.7% compared to aggregate medical and pharmacy loss expense of \$96.1 million for the comparable eight months of 2008.

Total administrative expenses of \$4.4 million for the eight months of 2009 are an increase of \$120 thousand compared to the same period in 2008. This is reflective of higher membership in 2009 since most administrative costs are on a per member per month basis.

Investment income for the eight months ended August 31, 2009 was \$219,543, decreased by \$828 thousand or 79.0% 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 \$71.2 million of sources of cash compared to \$82.2 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 \$20.4 million decrease in cash through August 2009 which we would expect given decrease in premium and assessments revenue as well the policy holder distribution activity.

2009 OPERATING BUDGET

Relative to the 2009 operating budget for the eight month period ended August 31, 2009, the actual net loss of \$3.7 million was better than budget by \$3.3 million. Actual total revenues of \$93.3 million were short of budget by \$1.5 million. The variance in actual revenues included a \$2.0 million shortfall in net premium revenues, a \$674 thousand excess in provider contributions, a \$40 thousand shortfall in grant revenue and a \$204 thousand shortfall in investment income. Actual medical and pharmacy loss expenses of \$92.5 million were below budget by \$4.8 million, and administrative expenses of \$4.4 million were under budget by \$80 thousand. Year-to-date net loss was \$3.7 million as of August 31, 2009, whereas the 2009 budget projected a net loss of \$7.0 million.

RETAINED EQUITY

HIRSP Authority total equity decreased by \$720,450 during the month of August 2009 and equaled \$31.8 million as of August 31, 2009. The decrease in total equity resulted from August 2009 net operating loss of \$760,418 less non operating revenues of \$39,968, which provided net loss for the month of \$720,450.

In August 2009, policyholders' equity increased by \$562,670 to equal \$19.4 million, and exceeded RBC target reserves by \$9.9 million. Providers' equity decreased by \$782,681 to equal \$6.5 million, and exceeded RBC target reserves by \$3.3 million. Insurers' equity decreased by \$500,439 to equal \$5.9 million, and exceeded RBC target reserves by \$2.7 million. Year-to-date through August 2009, HIRSP Authority total retained equity of \$31.8 million decreased by \$3.7 million from the December 2008 year-to-date total equity of \$35.5 million.

Health Insurance Risk-Sharing Plan Authority
August 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	50,948,346	-	-	-	-
Other Receivables	3,593,057	3,234,558	3,256,561	1,646,301	1,486,877	1,459,439	775,313	914,613	-	-	-	-
Drug Rebates Receivable	1,199,514	1,045,073	1,028,247	484,994	1,527,800	1,844,375	1,808,079	2,122,712	-	-	-	-
Assessments Receivable	12,484,981	7,286,497	5,392,367	1,518,420	36,342	53,686	15,121,536	8,408,622	-	-	-	-
Prepaid Items	19,164	15,445	19,743	14,864	14,574	18,629	18,869	20,010	-	-	-	-
Net Fixed Assets	23,269	23,902	23,432	22,962	22,492	22,021	21,551	21,081	-	-	-	-
Total Assets	84,235,774	78,971,316	68,163,699	63,208,698	57,439,936	57,659,899	69,067,184	62,435,384	-	-	-	-
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	9,621,476	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	720,281	412,296	396,044	533,470	793,960	546,417	537,917	541,555	-	-	-	-
Unpaid Loss Adjustment Expense	780,000	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	7,003,080	-	-	-	-
Unearned Assessments	10,598,285	8,716,737	6,559,981	4,426,799	2,205,148	-	12,815,126	10,567,449	-	-	-	-
Unearned Federal Grant	1,982,966	1,387,325	785,949	123,733	251,442	224,086	196,614	169,331	-	-	-	-
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	1,989,204	-	-	-	-
Total Liabilities	47,495,398	40,002,468	31,333,961	28,601,510	23,179,987	23,926,198	36,583,445	30,672,095	-	-	-	-
Fund Equity:												
Policyholder	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	18,832,986	19,395,656	-	-	-	-
Providers	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	7,233,237	6,450,556	-	-	-	-
Insurers	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	6,417,516	5,917,077	-	-	-	-
Total Retained Earnings	36,740,376	38,968,848	36,829,738	34,607,188	34,259,949	33,733,701	32,483,739	31,763,289	-	-	-	-
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	62,435,384	-	-	-	-

**Health Insurance Risk-Sharing Plan Authority
for the Period Ended August 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	7,632,813	-	-	-	-	60,829,600
Premium Subsidized (574,590)	(574,590)	(592,579)	(598,091)	(660,331)	(623,467)	(629,182)	(637,088)	(628,457)	-	-	-	-	(4,943,785)
Net Premium Revenues	6,867,560	7,008,933	7,082,969	6,874,668	7,037,054	7,084,227	6,926,048	7,004,356	-	-	-	-	55,885,815
Provider Contribution	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	2,043,307	2,021,631	1,965,436	-	-	-	-	17,833,270
Insurer Assessments	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	2,205,148	2,259,176	2,247,677	-	-	-	-	16,947,443
Total Operating Revenues	11,061,980	10,710,712	12,136,655	11,532,413	11,467,762	11,332,682	11,206,855	11,217,469	-	-	-	-	90,666,528
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	8,586,385	-	-	-	-	74,131,297
Increase (Decrease) in Unpaid Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	154,543	-	-	-	-	(3,143,485)
Deductible Subsidy Paid	46,339	64,105	84,608	74,856	60,921	59,306	46,377	48,880	-	-	-	-	485,392
Total Medical Losses	6,908,695	6,289,045	11,475,657	10,777,125	9,289,219	8,927,379	9,016,276	8,789,808	-	-	-	-	71,473,204
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	2,817,380	-	-	-	-	23,108,277
Increase (Decrease) in Unpaid Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	3,638	-	-	-	-	182,656
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	(315,007)	-	-	-	-	(2,758,366)
Subsidy - Coinsurance Out-of-Pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	105,466	-	-	-	-	536,488
Total Pharmacy Losses	2,968,183	2,314,908	2,863,926	3,139,717	1,872,164	2,427,741	2,870,939	2,611,477	-	-	-	-	21,069,055
Total Losses	9,876,878	8,603,953	14,339,583	13,916,842	11,161,383	11,355,120	11,887,215	11,401,285	-	-	-	-	92,542,259
Loss Adjustment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	576,602	-	-	-	-	4,405,101
Total Operating Expenses	10,391,962	9,118,635	14,913,721	14,445,685	11,708,242	11,894,299	12,496,929	11,977,887	-	-	-	-	96,947,360
Net Operating Income (Loss)	670,018	1,592,077	(2,777,066)	(2,913,272)	(240,480)	(561,617)	(1,290,074)	(760,418)	-	-	-	-	(6,280,832)
Non-Operating Revenues (Expenses)													
Federal Grant - Disease Management	26,900	26,826	27,062	27,243	27,222	27,356	27,472	27,283	-	-	-	-	217,364
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	12,685	-	-	-	-	219,543
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	39,968	-	-	-	-	2,601,546
Net Income (Loss)	1,297,801	2,228,472	(2,139,110)	(2,222,550)	(347,239)	(526,248)	(1,249,962)	(720,450)	-	-	-	-	(3,679,286)
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	18,832,986	-	-	-	-	15,869,036
Current Earnings	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	684,488	181,277	562,670	-	-	-	-	3,526,620
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	19,395,656	-	-	-	-	19,395,656
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)	-	-	-	-	(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	9,900,265	-	-	-	-	9,900,265
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	7,233,237	-	-	-	-	9,610,597
Current Earnings	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	(782,681)	-	-	-	-	(3,160,041)
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	6,450,556	-	-	-	-	6,450,556
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)	-	-	-	-	(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	3,285,426	-	-	-	-	3,285,426
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	6,417,516	-	-	-	-	9,962,942
Current Earnings	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	(500,439)	-	-	-	-	(4,045,865)
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	5,917,077	-	-	-	-	5,917,077
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)	-	-	-	-	(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	2,751,947	-	-	-	-	2,751,947
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	31,763,289	-	-	-	-	31,763,289
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)	-	-	-	-	(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	15,937,638	-	-	-	-	15,937,638

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

STATEMENT OF CASH FLOWS

Cash Flows from Operating Activities	Month of August 2009	YTD Through August 2009
Sources of Cash		
Cash received for premiums	3,307,658	52,031,027
Cash received for assessments	6,712,913	19,150,660
Total Operating Sources	10,020,571	71,181,687
Uses of Cash		
Cash payments for medical losses	(6,745,710)	(55,869,345)
Cash payments for pharmacy losses	(3,074,926)	(21,759,506)
Cash payments for referral fees	(6,840)	(43,695)
Cash payments for other expenses	(579,270)	(4,532,506)
Total Operating Uses	(10,406,746)	(82,205,052)
Net Cash Provided (Used) by Operating Activities	(386,175)	(11,023,365)

Cash Flows from Non-Operating Activities		
Cash received from investment income	12,685	238,272
Cash received from federal grant	-	2,309,727
Cash received for miscellaneous income	-	-
Cash Distribution to Policyholders	-	(11,901,900)
Net Cash Provided/(Used) by Non-Operating Activities	12,685	(9,353,901)

Cash and Cash Equivalents		
Net Increase (Decrease) in cash equivalents	(373,490)	(20,377,266)
Cash and cash equivalents, beginning of period	51,321,836	71,325,612
Cash and Equivalents, End of Period	50,948,346	50,948,346

RECONCILIATION OF NET OPERATING INCOME TO CASH FLOWS FROM OPERATIONS

Net income (loss) from operations	(760,418)	(6,280,832)
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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	6,259,450	(8,749,971)
Decrease (increase) in prepaids	(1,140)	(5,980)
Increase (decrease) in liability for premium overpayments	-	-
Increase (decrease) in liability for accounts payable	(2,258,094)	10,401,140
Increase (decrease) in liability for unearned premiums	(3,650,427)	(4,192,949)
Increase (decrease) in liability for medical loss liabilities	173,269	(2,181,847)
Increase (decrease) in liability for pharmacy loss liabilities	(148,815)	(12,926)
Other adjustments	-	-
Total adjustments	374,243	(4,742,533)

Net Cash Provided/(Used) by Operating Activities	(386,175)	(11,023,365)
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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	August 2009	July 2009	Variance	Year-to-Date Through August 2009	Year-to-Date Through August 2008	Variance
Gross Premiums	7,632,813	7,563,136	69,677	60,829,600	64,968,603	(4,139,003)
Premium Subsidized	(628,457)	(637,088)	8,631	(4,943,785)	(4,594,318)	(349,467)
Net Premium Revenues	7,004,356	6,926,048	78,308	55,885,815	60,374,285	(4,488,470)
Provider Contribution	1,965,436	2,021,631	(56,195)	17,833,270	25,952,223	(8,118,953)
Insurer Assessments	2,247,677	2,259,176	(11,499)	16,947,443	24,486,738	(7,539,295)
Total Operating Revenues	11,217,469	11,206,855	10,614	90,666,528	110,813,246	(20,146,718)
Operating Expenses						
Medical Losses:						
Losses Paid or Approved for Payment	8,586,385	9,145,223	(558,838)	74,131,297	81,420,711	(7,289,414)
Increase (Decrease) in Unpaid Losses	154,543	(175,324)	329,867	(3,143,485)	(7,774,007)	4,630,522
Deductible Subsidy Paid	48,880	46,377	2,503	485,392	464,861	20,531
Total Medical Losses	8,789,808	9,016,276	(226,468)	71,473,204	74,111,565	(2,638,361)
Pharmacy Losses:						
Losses Paid or Approved for Payment	2,817,380	3,093,549	(276,169)	23,108,277	23,867,090	(758,813)
Increase (Decrease) in Unpaid Losses	3,638	(8,500)	12,138	182,656	(307,083)	489,739
Drug Rebates	(315,007)	(322,425)	7,418	(2,758,366)	(1,962,410)	(795,956)
Subsidy - Coinsurance Out-of-Pocket Max	105,466	108,315	(2,849)	536,488	391,558	144,930
Total Pharmacy Losses	2,611,477	2,870,939	(259,462)	21,069,055	21,989,155	(920,100)
Total Losses	11,401,285	11,887,215	(485,930)	92,542,259	96,100,720	(3,558,461)
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	576,602	609,714	(33,112)	4,405,101	4,285,023	120,078
Total Operating Expenses	11,977,887	12,496,929	(519,042)	96,947,360	100,385,743	(3,438,383)
Net Operating Income (Loss)	(760,418)	(1,290,074)	529,656	(6,280,832)	10,427,503	(16,708,335)
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	27,283	27,472	(189)	217,364	-	217,364
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	-	2,174,474
Investment Income	12,685	14,100	(1,415)	219,543	1,047,267	(827,724)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	(1,460)	1,460	(9,835)	-	(9,835)
Total Non-operating Revenues (Expenses)	39,968	40,112	(144)	2,601,546	1,047,267	1,554,279
Net Income (Loss)	(720,450)	(1,249,962)	529,512	(3,679,286)	11,474,770	(15,154,056)

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

	August 2009 Budget	August 2009 Actual	Variance	Year-to-Date Through August 2009 Budget	Year-to-Date Through August 2009 Actual	Variance
Operating Revenues						
Gross Premiums	7,755,002	7,632,813	(122,189)	62,035,858	60,829,600	(1,206,258)
Premium Subsidized	(514,443)	(628,457)	(114,014)	(4,187,076)	(4,943,785)	(756,709)
Net Premium Revenues	7,240,559	7,004,356	(236,203)	57,848,782	55,885,815	(1,962,967)
Provider Contribution	2,186,545	1,965,436	(221,109)	17,159,338	17,833,270	673,932
Insurer Assessments	2,247,677	2,247,677	-	16,947,443	16,947,443	-
Total Operating Revenues	11,674,781	11,217,469	(457,312)	91,955,563	90,666,528	(1,289,035)
Operating Expenses						
Medical and Pharmacy Losses:	12,648,222	11,246,939	1,401,283	96,377,345	91,520,379	4,856,966
Deductible Subsidy/RX OOP Max	147,585	154,346	(6,761)	942,542	1,021,880	(79,338)
Total Medical and Pharmacy Losses	12,795,807	11,401,285	1,394,522	97,319,887	92,542,259	4,777,628
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	547,269	576,602	(29,333)	4,485,125	4,405,101	80,024
Total Operating Expenses	13,343,076	11,977,887	1,365,189	101,805,012	96,947,360	4,857,652
Net Operating Income (Loss)	(1,668,295)	(760,418)	907,877	(9,849,449)	(6,280,832)	3,568,617
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	32,225	27,283	(4,942)	257,800	217,364	(40,436)
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	2,174,474	-
Investment Income	53,304	12,685	(40,619)	423,975	219,543	(204,432)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	-	-	-	(9,835)	(9,835)
Total Non-operating Revenues (Expenses)	85,529	39,968	(45,561)	2,856,249	2,601,546	(254,703)
Net Income (Loss)	(1,582,766)	(720,450)	862,316	(6,993,200)	(3,679,286)	3,313,914

Health Insurance Risk-Sharing Plan Authority
Calendar Year 2009 Interim Reconciliation
As of August 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	8,586,385	-	-	-	-	74,131,297
Increase (Decrease) in Unpaid Medical Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	154,543	-	-	-	-	(3,143,485)
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	2,817,380	-	-	-	-	23,108,277
Increase (Decrease) in Unpaid Pharmacy Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	3,638	-	-	-	-	182,656
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	(315,007)	-	-	-	-	(2,758,366)
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	576,602	-	-	-	-	4,405,101
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	11,823,541	-	-	-	-	95,925,480
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	12,685	-	-	-	-	219,543
Federal Grant used for Disease Management Services	26,900	26,826	27,062	27,243	27,222	27,356	27,472	27,283	-	-	-	-	217,364
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	11,783,573	-	-	-	-	95,488,573
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	7,070,143	-	-	-	-	57,293,145
20% Providers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	2,340,385	2,460,133	2,356,715	-	-	-	-	19,097,714
20% Insurers	2,052,570	1,791,792	2,942,810	2,849,874	2,303,435	2,340,385	2,460,133	2,356,715	-	-	-	-	19,097,714
5. Subsidy Funding Shares													
Premium subsidies	574,590	592,579	598,091	660,331	623,467	629,182	637,088	628,457	-	-	-	-	4,943,785
Deductible Subsidies	46,339	64,105	84,608	74,856	60,921	59,306	46,377	48,880	-	-	-	-	485,392
Subsidy - coinsurance out-of-pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	105,466	-	-	-	-	536,488
Total Subsidies	627,220	684,672	735,467	799,549	765,753	778,421	791,780	782,803	-	-	-	-	5,965,665
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	782,803	-	-	-	-	3,791,191
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	391,402	-	-	-	-	1,895,597
Insurers	37,958	57,928	80,577	82,288	460,342	389,210	395,890	391,401	-	-	-	-	1,895,594
	75,917	115,857	161,154	164,575	920,684	778,421	791,780	782,803	-	-	-	-	3,791,191
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	7,070,143	-	-	-	-	57,293,145
Providers	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	2,729,596	2,856,023	2,748,117	-	-	-	-	20,993,311
Insurers	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	2,729,595	2,856,023	2,748,116	-	-	-	-	20,993,308
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	7,004,356	-	-	-	-	55,885,815
Premium and Deductible Subsidies Credited to Policyholders	574,590	592,579	598,091	660,331	623,467	629,182	637,088	628,457	-	-	-	-	4,943,785
Subtotal	7,442,150	7,601,512	7,681,060	7,534,999	7,660,521	7,713,409	7,563,136	7,632,813	-	-	-	-	60,829,600
Providers	2,352,115	1,820,231	2,896,930	2,524,563	2,209,057	2,043,307	2,021,631	1,965,436	-	-	-	-	17,833,270
Insurers	1,842,305	1,881,548	2,156,756	2,133,182	2,221,651	2,205,148	2,259,176	2,247,677	-	-	-	-	16,947,443
Total	11,636,570	11,303,291	12,734,746	12,192,744	12,091,229	11,961,864	11,843,943	11,845,926	-	-	-	-	95,610,313

(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	18,832,986	-	-	-	-	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	7,632,813	-	-	-	-	60,829,600
Less Cost	6,157,712	5,375,378	8,828,432	8,549,621	6,910,304	7,021,156	7,380,399	7,070,143	-	-	-	-	57,293,145
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	562,670	-	-	-	-	3,526,620
Ending Surplus / (Deficit)	17,153,474	19,379,608	18,233,586	17,217,614	17,967,221	18,651,709	18,832,986	19,395,656	-	-	-	-	19,395,656
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)	-	-	-	-	(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	9,900,265	-	-	-	-	9,900,265
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	7,233,237	-	-	-	-	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	1,965,436	-	-	-	-	17,833,270
Less Cost	2,090,529	1,849,721	3,023,387	2,932,161	2,763,777	2,729,596	2,856,023	2,748,117	-	-	-	-	20,993,311
Monthly Change	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	(782,681)	-	-	-	-	(3,160,041)
Ending Surplus / (Deficit)	9,872,183	9,842,693	9,716,236	9,308,638	8,753,918	8,067,629	7,233,237	6,450,556	-	-	-	-	6,450,556
Providers'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)	-	-	-	-	(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	3,285,426	-	-	-	-	3,285,426
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	6,417,516	-	-	-	-	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	2,247,677	-	-	-	-	16,947,443
Less Cost	2,090,528	1,849,720	3,023,387	2,932,162	2,763,777	2,729,595	2,856,023	2,748,116	-	-	-	-	20,993,308
Monthly Change	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	(500,439)	-	-	-	-	(4,045,865)
Ending Surplus / (Deficit)	9,714,719	9,746,547	8,879,916	8,080,936	7,538,810	7,014,363	6,417,516	5,917,077	-	-	-	-	5,917,077
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)	-	-	-	-	(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	2,751,947	-	-	-	-	2,751,947
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	31,763,289	-	-	-	-	31,763,289
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)	-	-	-	-	(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	15,937,638	-	-	-	-	15,937,638

Health Insurance Risk-Sharing Plan Authority
Monthly Provider Contribution Report
As of August 2009 Month End (08/27/2009)

Provider Contribution Calculation for the Current Month - Claims by Claim Type

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	\$ 7,094,157.43		\$ 4,069,247.43	\$ 3,294,968.61	\$ 774,278.82	\$ 2,246,432.87
Hospital Outpatient	\$ 4,589,212.77		\$ 3,070,758.18	\$ 2,480,068.90	\$ 590,689.28	\$ 1,953,694.10
Hospital Inpatient	\$ 4,038,624.16		\$ 2,444,353.94	\$ 1,974,607.78	\$ 469,746.16	\$ 1,900,471.89
Nursing Home	\$ 23,752.30		\$ 24,011.36	\$ 19,354.95	\$ 4,656.41	\$ 17,735.64
Other	\$ 693,503.40		\$ 568,177.21	\$ 462,745.84	\$ 105,431.37	\$ 337,901.31
Total	\$ 16,439,250.06		\$ 10,176,548.12	\$ 8,231,746.08	\$ 1,944,802.04	\$ 6,456,235.81

Claims Incurred Prior to 1/1/2008						
Claim Type	Billed Charges	U&C Percentage	Usual and Customary	HIRSP Allowed	Provider Contribution	HIRSP Paid
Total	\$ (43,726.59)	28.5%	\$ (31,264.51)	\$ (22,289.89)	\$ (8,974.62)	\$ (22,182.78)

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ 29,609.00
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Total Provider Contribution	\$ 1,965,436.42
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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**

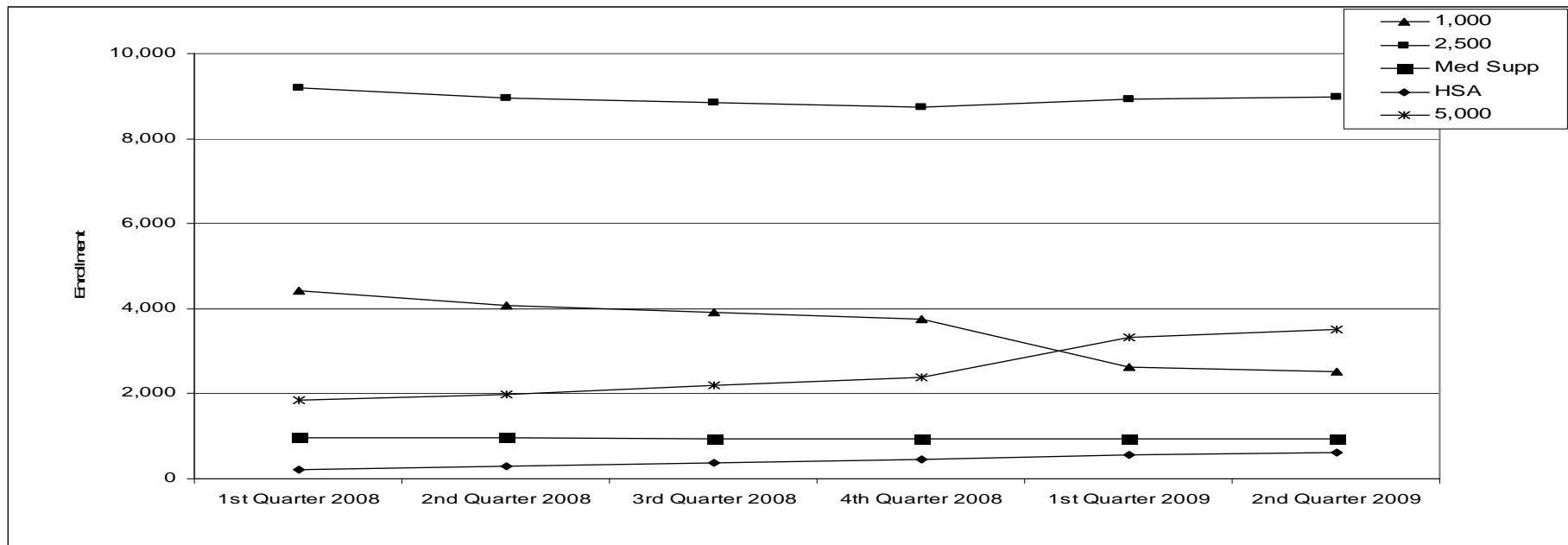
July 2008
16,232

August 2008
16,300

July 2009
16,690

August 2009
16,619

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
Aug-09**

Total Subsidy by Plan				
Plan		Number of Policyholders	% of Total	
HIRSP 1,000	Non-subsidized	1,415	8.5%	
	Subsidized	1,011	6.1%	
	Total	2,426	14.6%	
HIRSP 2,500	Non-subsidized	7,044	42.4%	
	Subsidized	1,917	11.5%	
	Total	8,961	53.9%	
HIRSP Medicare Supplement	Non-subsidized	561	3.4%	
	Subsidized	393	2.4%	
	Total	954	5.7%	
HIRSP Health Savings Account	Non-subsidized	563	3.4%	
	Subsidized	87	0.5%	
	Total	650	3.9%	
HIRSP 5,000	Non-subsidized	2,877	17.3%	
	Subsidized	751	4.5%	
	Total	3,628	21.8%	
Non-subsidized Total		12,460	75.0%	
Subsidized Total		4,159	25.0%	
Grand Total		16,619	100.0%	

Total Subsidy by Household Income		
Household Income	Number of Policyholders	% of Total
\$30,000 - \$32,999	217	5.2%
\$25,000 - \$29,999	439	10.6%
\$20,000 - \$24,999	723	17.4%
\$17,000 - \$19,999	429	10.3%
\$14,000 - \$16,999	408	9.8%
\$10,000 - \$13,999	573	13.8%
\$9,999 Under	1,370	32.9%
Total	4,159	100.0%

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

Summary of Monthly Application Activity	
Number of Applications Pending July	151
Number of Applications Received August	388
Number of Applications Rejected August	7
Number of Applications Closed August	48
Number of Applications Pending August	192
Number of Applications Approved August	292

Detail of Applications Rejected	
65 or older	0
Current Medicaid Coverage	2
Currently covered by other insurance	1
Did not qualify for lost employer coverage.	1
Eligible for Group Health Coverage	3
Insufficient Premium Submitted	0
No Medical Reason	0
Not a Wisconsin Resident	0
Previous HIRSP <12 Months Ago	0
Total	7

Detail of Applications Closed	
Applicant Request	5
Application Data requested; never received	1
Proper eligibility requested; never received	42
Total	48

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	17	131	4	20	96	268
September						
October						
November						
December						
Total	182	1304	28	218	970	2702

Disenrollment in 2009						
Date	1,000	2,500	Med Supp	3,500	5,000	Total
January	124	227	25	4	63	443
February	67	151	6	5	39	268
March	48	144	4	5	42	243
April	72	187	16	14	61	350
May	50	124	7	9	60	250
June	44	131	8	14	66	263
July	73	170	4	12	66	325
August	51	144	8	4	61	268
September						
October						
November						
December						
Total	529	1,278	78	67	458	2,410

* Month application was approved, not the effective date.

HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY

Monthly Eligibility Report August, 2009

A.	Medicare Eligible	6
B.	HIV +	0
C.	Eligible Individual	180
D.	Letter of Medical Eligibility	106
	1. Letter of Rejection By:	
	Alliance Insurance	1
	American Community Mutual Insurance	3
	American Family	4
	American National Life Insurance Company of Texas	1
	American Republic	6
	Arise	6
	Assurant Health	20
	Blue Cross & Blue Shield United of Wisconsin	35
	Celtic Life Insurance Company	4
	Consumer Life Insurance Company	1
	Dean Health Plan	10
	Golden Rule Insurance Company	13
	Group Health Cooperative	2
	Humana Insurance Company	43
	John Alden Life Insurance	2
	Mid-West National Life Insurance Company of	2
	Pekin Life Insurance	4
	Security Health Plan	6
	United HealthCare Insurance	1
	Unity Health Plan	4
	Wisconsin Physicians Service Insurance	41
	World Insurance	1
	2. Notice of Benefit Reduction	0
	3. Notice of Premium increase due to a Health Reason	0
Total		292
	Eligible individual as percent of total enrollment	62%

**Health Insurance Risk-Sharing Plan
Appeals and Grievances
August 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	7	
	Plan Administration	23	
	Prior Authorization	3	
	Experimental Treatment	0	
	Billing/Claim Processing	0	
Grievance Committee Decision			
	Closed Prior to Committee	1	
	Approved	23	
	Upheld Denial	13	
	Partial Approval	6	
Total Grievances Received		43	

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	0	
	Not Covered Benefit	0	
	Prior Authorization	1	
	Billing/Claim Processing	0	
Appeal Committee Decision			
	Closed Prior to Committee	0	
	Approved	1	
	Upheld Denial	0	
	Upheld Denial with IRO Rights	0	
	Partial Approval	0	
Total Appeals Received		1	