



Financial and Policyholder Activity Report

November 2009

**HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY
NOVEMBER2009 MONTHLY REPORT
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**Summary Review Prior to Recording of Policyholder Payout
Un-audited HIRSP Authority Financial Statements
For the Eleven-Month Period Ended November 30, 2009**

ASSETS

Total assets decreased by \$7.3 million to \$52.1 million in November 2009. This change is a result of the decrease in assessment receivable of \$2.3 million along with a decrease of cash assets of \$5.3 million being offset by an increase in the drug rebate receivable of \$300,000. The decrease in the assessment receivable is due to payments being received during the month. The decrease in cash was due to the outflow for payment of claims exceeding cash inflows from premium and assessment payments.

Total assets as of November 2009 are \$52.1 million or 29.0% less than total assets as of November 2008. The majority of this change is due to the cash assets year-to-date being \$22.4 million or 31.7% less than cash assets as of November 2008. The decrease reflects the distribution to policyholders of \$11.9 million in March 2009 and a decrease in insurer assessments and premium revenue. Drug rebate receivables increased \$1.9 million between November 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 \$7.0 million to \$21.5 million in November 2009. The majority of this decrease was due to a decrease in unearned premium by \$3.7 million due to the cyclical nature of premium billing and payments. The assessment liability decreased by \$2.5 million. The remaining unearned assessment liability of \$3.1 million represents the final month of activity left in the year.

Total liabilities year-to-date in November 2009 decreased by \$5.0 million relative to total liabilities as of November 2008. The majority of the change is due to a \$3.6 million decrease in unpaid medical loss liabilities and is reflective of experience being seen in 2009.

CALENDAR YEAR 2009 NET INCOME

Net loss for the eleven months ended November 30, 2009 was \$4.8 million, a decrease of \$16.6 million compared to 2008 year-to-date net income of \$11.8 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 \$76.7 million year-to-date through November 2009 decreased by \$5.3 million or 6.4% compared to 2008 year-to-date. This is primarily due to increased HIRSP membership offset by enrollment changes in HIRSP benefit plans and the new rates for 2009. There were 16,351 HIRSP contracts in force as of November 30, 2009 compared to 16,216 contracts as of November 2008, the current number of contracts having increased from the prior year by 135. November 2009 year-to-date total operating revenue of \$124.6 million is \$29.1 million or 18.9% lower than November 2008 year-to-date operating revenue. This decrease is due to the decrease in premium revenue as explained above and a \$12.9 million decrease in provider contribution and a \$10.9 million decrease in insurer assessments year to date. This is expected since the intention was to spend down insurer and provider equity during 2009.

Incurred medical loss expense for the eleven months ended November 30, 2009 was \$96.9 million. This is \$10.3 million or 9.6% lower in comparison to incurred medical losses for the eleven months ended November 30, 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 \$3.6 million from December 2008 through November 2009. Estimated loss reserves were decreased in November 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 \$4.9 million decrease in incurred medical loss expense through October 2009.

The 2009 year-to-date pharmacy loss expense is \$29.2 million, which is \$1.1 million lower than November 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 eleven months of 2009 was \$126.1 million. This is \$11.4 million or 8.3% less than the aggregate medical and pharmacy loss expense of \$137.5 million for the comparable eleven months of 2008.

Total administrative expenses of \$6.1 million for the eleven months of 2009 are an increase of \$334 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 eleven months ended November 30, 2009 was \$248,064, which is \$1.1 million or 81.6% less than investment income for 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 \$1.4 million higher than 2008 year-to-date non-operating revenues due to the decrease in interest income being offset by federal grant revenue of \$2.5 million being received in 2009. Non-operating revenue in 2008 was solely investment income.

CASH FLOW

Year-to-date 2009 cash flows from operating activities reflect \$100.2 million of sources of cash compared to \$114.3 million in uses of cash. Non-operating activities used cash of \$9.2 million which reflects the policyholder distribution of \$11.9 million in March 2009 as well as \$2.4 million cash received on the federal grant. The net change year-to-date is a \$23.3 million decrease in cash through November 2009 which we would expect given decrease in premium and assessments revenue as well the policyholder distribution activity.

2009 OPERATING BUDGET

Total revenues of \$127.4 million were short of budget by \$4.0 million. The majority of this variance is due to a \$2.9 million shortfall in net premium revenues which is due to total enrollment being less than budget as well as a shift of members to the higher deductible lower premium plans. Actual medical and pharmacy loss expenses of \$126.1 million were below budget by \$13.2 million. This is in part due to enrollment figures being different than what was budgeted but also medical claims on a Per Member Per Month basis on average are less than in 2008 for this same period of time. The premium revenue shortfall and the pharmacy and medical loss being less than budgeted resulted in the actual net loss of \$4.8 million being better than budget by \$9.2 million for the eleven month period ended November 30, 2009

RETAINED EQUITY

HIRSP Authority total equity decreased by \$313,142 during the month of November 2009 and equaled \$30.6 million as of November 30, 2009. The decrease in total equity resulted from November 2009 net operating loss of \$321,535 less non operating revenues of \$8,393, which provided net loss for the month of \$313,142 .

In November 2009, policyholders' equity increased by \$580,723 to equal \$21.2 million, and exceeded RBC target reserves by \$11.7 million. Providers' equity decreased by \$774,512 to equal \$4.1 million, and exceeded RBC target reserves by \$900 thousand. Insurers' equity decreased by \$119,353 to equal \$5.3 million, and exceeded RBC target reserves by \$2.1 million. Year-to-date through November 2009, HIRSP Authority total retained equity of \$30.6 million decreased by \$4.8 million from the December 2008 year-to-date total equity of \$35.4 million.

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

Unaudited Balance Sheet

Assets	01/31/2009	02/29/2009	03/31/2009	04/30/2009	05/31/2009	06/30/2009	07/31/2009	08/31/2009	09/30/2009	10/31/2009	11/30/2009	12/31/2009
Cash and Cash Equivalents	66,915,789	67,365,841	58,443,349	59,521,157	54,351,851	54,261,749	51,321,836	50,948,346	51,569,799	53,373,441	48,063,859	-
Other Receivables	3,593,057	3,234,558	3,256,561	1,646,301	1,486,877	1,459,439	775,313	914,613	1,144,609	833,912	860,336	-
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	2,440,599	2,768,328	3,081,991	-
Assessments Receivable	12,484,981	7,286,497	5,392,367	1,518,420	36,342	53,686	15,121,536	8,408,622	7,484,309	2,385,223	35,982	-
Prepaid Items	19,164	15,445	19,743	14,864	14,574	18,629	18,869	20,010	19,980	16,169	15,879	-
Net Fixed Assets	23,269	23,902	23,432	22,962	22,492	22,021	21,551	21,081	20,610	20,141	19,670	-
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	62,679,906	59,397,214	52,077,717	-
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	9,113,927	8,705,019	8,207,888	-
Unpaid Prescription Drug Loss Liabilities	720,281	412,296	396,044	533,470	793,960	546,417	537,917	541,555	491,298	531,453	684,782	-
Unpaid Loss Adjustment Expense	780,000	780,000	780,000	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	10,662,712	10,539,530	6,861,336	-
Unearned Assessments	10,598,285	8,716,737	6,559,981	4,426,799	2,205,148	-	12,815,126	10,567,449	8,266,865	5,653,589	3,108,129	-
Unearned Federal Grant	1,982,966	1,387,325	785,949	123,733	251,442	224,086	196,614	169,331	142,167	115,237	88,644	-
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	2,048,260	2,163,587	1,751,281	-
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	31,505,229	28,488,415	21,482,060	-
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	20,015,061	20,636,408	21,217,131	-
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	5,677,425	4,839,259	4,064,747	-
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	5,482,191	5,433,132	5,313,779	-
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	31,174,677	30,908,799	30,595,657	-
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	62,679,906	59,397,214	52,077,717	-

**Health Insurance Risk-Sharing Plan Authority
for the Period Ended November 30, 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	7,675,768	7,432,067	7,532,966	-	83,470,401
Premium Subsidized	(574,590)	(592,579)	(598,091)	(660,331)	(623,467)	(629,182)	(637,088)	(628,457)	(620,489)	(602,895)	(601,371)	-	(6,768,540)
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	7,055,279	6,829,172	6,931,595	-	76,701,861
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	1,962,340	1,824,169	1,890,301	-	23,510,080
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	2,300,584	2,613,276	2,545,460	-	24,406,763
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	11,318,203	11,266,617	11,367,356	-	124,618,704
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	9,170,117	8,654,373	9,228,688	-	101,184,475
Increase (Decrease) in Unpaid Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	154,543	(627,331)	(505,410)	(613,460)	-	(4,889,686)
Deductible Subsidy Paid	46,339	64,105	84,608	74,856	60,921	59,306	46,377	48,880	39,496	32,685	31,504	-	589,077
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	8,582,282	8,181,648	8,646,732	-	96,883,866
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	3,002,740	3,036,686	2,608,123	-	31,755,826
Increase (Decrease) in Unpaid Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	3,638	(50,257)	40,155	153,329	-	325,883
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	(315,007)	(317,887)	(327,728)	(317,897)	-	(3,721,878)
Subsidy - Coinsurance Out-of-Pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	105,466	105,740	113,940	79,541	-	835,709
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	2,740,336	2,863,053	2,523,096	-	29,195,540
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	11,322,618	11,044,701	11,169,828	-	126,079,406
Loss Adjustment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	576,602	622,626	577,214	519,063	-	6,124,004
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	11,945,244	11,621,915	11,688,891	-	132,203,410
Net Operating Income (Loss)	670,018	1,592,077	(2,777,066)	(2,913,272)	(240,480)	(561,617)	(1,290,074)	(760,418)	(627,041)	(355,298)	(321,535)	-	(7,584,706)
Non-Operating Revenues (Expenses)													
Federal Grant - Disease Management	26,900	26,826	27,062	27,243	27,222	27,356	27,472	27,283	27,163	26,930	26,593	-	298,050
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	9,806	10,485	8,230	-	248,064
Miscellaneous Income	-	-	-	-	(610)	(7,765)	(1,460)	-	-	-	-	-	-
Distribution to Policyholders	-	-	1,350	(1,350)	(610)	(7,765)	(1,460)	-	1,460	52,005	(26,430)	-	17,200
Total Non-operating Revenues (Expenses)	627,783	636,395	637,956	690,722	(106,759)	35,369	40,112	39,968	38,429	89,420	8,393	-	2,737,788
Net Income (Loss)	1,297,801	2,228,472	(2,139,110)	(2,222,550)	(347,239)	(526,248)	(1,249,962)	(720,450)	(588,612)	(265,878)	(313,142)	-	(4,846,918)
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	19,395,656	20,015,061	20,636,408	-	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	619,405	621,347	580,723	-	5,348,095
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	20,015,061	20,636,408	21,217,131	-	21,217,131
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)	(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	10,519,670	11,141,017	11,721,740	-	11,721,740
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	6,450,556	5,677,425	4,839,259	-	9,610,597
Current Earnings	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	(782,681)	(773,131)	(838,166)	(774,512)	-	(5,545,850)
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	5,677,425	4,839,259	4,064,747	-	4,064,747
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)	(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	2,512,295	1,674,129	899,617	-	899,617
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	5,917,077	5,482,191	5,433,132	-	9,962,942
Current Earnings	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	(500,439)	(434,886)	(49,059)	(119,353)	-	(5,649,163)
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	5,482,191	5,433,132	5,313,779	-	5,313,779
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)	(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	2,317,061	2,268,002	2,148,649	-	2,148,649
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	31,174,677	30,908,799	30,595,657	-	30,595,657
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)	(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	15,349,026	15,083,148	14,770,006	-	14,770,006

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

STATEMENT OF CASH FLOWS

Cash Flows from Operating Activities	Month of November 2009	YTD Through November 2009
Sources of Cash		
Cash received for premiums	3,211,363	72,626,868
Cash received for assessments	2,433,179	27,607,239
Total Operating Sources	5,644,542	100,234,107
Uses of Cash		
Cash payments for medical losses	(7,371,940)	(77,003,108)
Cash payments for pharmacy losses	(3,097,534)	(31,015,121)
Cash payments for referral fees	(4,560)	(58,775)
Cash payments for other expenses	(598,094)	(6,256,714)
Total Operating Uses	(11,072,128)	(114,333,718)
Net Cash Provided (Used) by Operating Activities	(5,427,586)	(14,099,611)

Cash Flows from Non-Operating Activities		
Cash received from investment income	8,230	266,792
Cash received from federal grant	136,204	2,445,931
Cash received for miscellaneous income	-	-
Cash Distribution to Policyholders	(26,430)	(11,874,865)
Net Cash Provided/(Used) by Non-Operating Activities	118,004	(9,162,142)

Cash and Cash Equivalents		
Net Increase (Decrease) in cash equivalents	(5,309,582)	(23,261,753)
Cash and cash equivalents, beginning of period	50,948,346	71,325,612
Cash and Equivalents, End of Period	51,569,799	48,063,859

RECONCILIATION OF NET OPERATING INCOME TO CASH FLOWS FROM OPERATIONS

Net income (loss) from operations	(321,535)	(7,584,706)
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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	1,873,420	(1,417,125)
Decrease (increase) in prepaids	290	(1,849)
Increase (decrease) in liability for premium overpayments	-	-
Increase (decrease) in liability for accounts payable	(2,545,874)	2,992,271
Increase (decrease) in liability for unearned premiums	(3,671,397)	(4,351,403)
Increase (decrease) in liability for medical loss liabilities	(501,715)	(3,554,021)
Increase (decrease) in liability for pharmacy loss liabilities	(260,775)	(182,778)
Other adjustments	-	-
Total adjustments	(5,106,051)	(6,514,905)

Net Cash Provided/(Used) by Operating Activities	(5,427,586)	(14,099,611)
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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	November 2009	October 2009	Variance	Year-to-Date Through November 2009	Year-to-Date Through November 2008	Variance
Gross Premiums	7,532,966	7,432,067	100,899	83,470,401	88,304,734	(4,834,333)
Premium Subsidized	(601,371)	(602,895)	1,524	(6,768,540)	(6,338,808)	(429,732)
Net Premium Revenues	6,931,595	6,829,172	102,423	76,701,861	81,965,926	(5,264,065)
Provider Contribution	1,890,301	1,824,169	66,132	23,510,080	36,446,554	(12,936,474)
Insurer Assessments	2,545,460	2,613,276	(67,816)	24,406,763	35,264,346	(10,857,583)
Total Operating Revenues	11,367,356	11,266,617	100,739	124,618,704	153,676,826	(29,058,122)
Operating Expenses						
Medical Losses:						
Losses Paid or Approved for Payment	9,228,688	8,654,373	574,315	101,184,475	111,909,804	(10,725,329)
Increase (Decrease) in Unpaid Losses	(613,460)	(505,410)	(108,050)	(4,889,686)	(5,330,112)	440,426
Deductible Subsidy Paid	31,504	32,685	(1,181)	589,077	584,638	4,439
Total Medical Losses	8,646,732	8,181,648	465,084	96,883,866	107,164,330	(10,280,464)
Pharmacy Losses:						
Losses Paid or Approved for Payment	2,608,123	3,036,686	(428,563)	31,755,826	32,215,816	(459,990)
Increase (Decrease) in Unpaid Losses	153,329	40,155	113,174	325,883	248,735	77,148
Drug Rebates	(317,897)	(327,728)	9,831	(3,721,878)	(2,788,771)	(933,107)
Subsidy - Coinsurance Out-of-Pocket Max	79,541	113,940	(34,399)	835,709	621,633	214,076
Total Pharmacy Losses	2,523,096	2,863,053	(339,957)	29,195,540	30,297,413	(1,101,873)
Total Losses	11,169,828	11,044,701	125,127	126,079,406	137,461,743	(11,382,337)
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	519,063	577,214	(58,151)	6,124,004	5,790,402	333,602
Total Operating Expenses	11,688,891	11,621,915	66,976	132,203,410	143,252,145	(11,048,735)
Net Operating Income (Loss)	(321,535)	(355,298)	33,763	(7,584,706)	10,424,681	(18,009,387)
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	26,593	26,930	(337)	298,050	-	298,050
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	-	2,174,474
Investment Income	8,230	10,485	(2,255)	248,064	1,345,348	(1,097,284)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	(26,430)	52,005	(78,435)	17,200	-	17,200
Total Non-operating Revenues (Expenses)	8,393	89,420	(81,027)	2,737,788	1,345,348	1,392,440
Net Income (Loss)	(313,142)	(265,878)	(47,264)	(4,846,918)	11,770,029	(16,616,947)

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

	November 2009			Year-to-Date Through November 2009		
	Budget	Actual	Variance	Budget	Actual	Variance
Operating Revenues						
Gross Premiums	7,762,426	7,532,966	(229,460)	85,313,443	83,470,401	(1,843,042)
Premium Subsidized	(507,041)	(601,371)	(94,330)	(5,715,468)	(6,768,540)	(1,053,072)
Net Premium Revenues	7,255,385	6,931,595	(323,790)	79,597,975	76,701,861	(2,896,114)
Provider Contribution	2,403,930	1,890,301	(513,629)	24,241,991	23,510,080	(731,911)
Insurer Assessments	2,545,460	2,545,460	-	24,406,763	24,406,763	-
Total Operating Revenues	12,204,775	11,367,356	(837,419)	128,246,729	124,618,704	(3,628,025)
Operating Expenses						
Medical and Pharmacy Losses:	14,115,934	11,058,783	3,057,151	137,835,313	124,654,620	13,180,693
Deductible Subsidy/RX OOP Max	169,478	111,045	58,433	1,439,466	1,424,786	14,680
Total Medical and Pharmacy Losses	14,285,412	11,169,828	3,115,584	139,274,779	126,079,406	13,195,373
Loss Adjustment Expenses	-	-	-	-	-	-
Total Administrative Expenses	549,869	519,063	30,806	6,132,132	6,124,004	8,128
Total Operating Expenses	14,835,281	11,688,891	3,146,390	145,406,911	132,203,410	13,203,501
Net Operating Income (Loss)	(2,630,506)	(321,535)	2,308,971	(17,160,182)	(7,584,706)	9,575,476
Non-Operating Revenues (Expenses)						
Federal Grant - Disease Management	32,225	26,593	(5,632)	354,475	298,050	(56,425)
Federal Grant - Low Income Subsidy	-	-	-	2,174,474	2,174,474	-
Investment Income	53,639	8,230	(45,409)	584,557	248,064	(336,493)
Miscellaneous Income	-	-	-	-	-	-
Distribution to Policyholders	-	(26,430)	(26,430)	-	17,200	17,200
Total Non-operating Revenues (Expenses)	85,864	8,393	(77,471)	3,113,506	2,737,788	(375,718)
Net Income (Loss)	(2,544,642)	(313,142)	2,231,500	(14,046,676)	(4,846,918)	9,199,758

Health Insurance Risk-Sharing Plan Authority
Calendar Year 2009 Interim Reconciliation
As of November 30, 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	9,170,117	8,654,373	9,228,688	-	101,184,475
Increase (Decrease) in Unpaid Medical Losses	(4,459,904)	(780,285)	1,475,705	864,526	518,695	(741,441)	(175,324)	154,543	(627,331)	(505,410)	(613,460)	-	(4,889,686)
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	3,002,740	3,036,686	2,608,123	-	31,755,826
Increase (Decrease) in Unpaid Pharmacy Losses	361,382	(307,985)	(16,252)	137,426	260,490	(247,543)	(8,500)	3,638	(50,257)	40,155	153,329	-	325,883
Drug Rebates	(101,235)	(113,173)	(159,122)	(219,200)	(1,211,629)	(316,575)	(322,425)	(315,007)	(317,887)	(327,728)	(317,897)	-	(3,721,878)
Total Administrative Expenses	515,084	514,682	574,138	528,843	546,859	539,179	609,714	576,602	622,626	577,214	519,063	-	6,124,004
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	11,800,008	11,475,290	11,577,846	-	130,778,624
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	9,806	10,485	8,230	-	248,064
Federal Grant used for Disease Management Services	26,900	26,826	27,062	27,243	27,222	27,356	27,472	27,283	27,163	26,930	26,593	-	298,050
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	11,763,039	11,437,875	11,543,023	-	130,232,510
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	7,057,823	6,862,725	6,925,813	-	78,139,506
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	2,352,608	2,287,575	2,308,605	-	26,046,502
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	2,352,608	2,287,575	2,308,605	-	26,046,502
5. Subsidy Funding Shares													
Premium subsidies	574,590	592,579	598,091	660,331	623,467	629,182	637,088	628,457	620,489	602,895	601,371	-	6,768,540
Deductible Subsidies	46,339	64,105	84,608	74,856	60,921	59,306	46,377	48,880	39,496	32,685	31,504	-	589,077
Subsidy - coinsurance out-of-pocket Max	6,291	27,988	52,768	64,362	81,365	89,933	108,315	105,466	105,740	113,940	79,541	-	835,709
Total Subsidies	627,220	684,672	735,467	799,549	765,753	778,421	791,780	782,803	765,725	749,520	712,416	-	8,193,326
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	765,725	749,520	712,416	-	6,018,852
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	382,863	374,760	356,208	-	3,009,428
Insurers	37,958	57,928	80,577	82,288	460,342	389,210	395,890	391,401	382,862	374,760	356,208	-	3,009,424
	75,917	115,857	161,154	164,575	920,684	778,421	791,780	782,803	765,725	749,520	712,416	-	6,018,852
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	7,057,823	6,862,725	6,925,813	-	78,139,506
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	2,735,471	2,662,335	2,664,813	-	29,055,930
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	2,735,470	2,662,335	2,664,813	-	29,055,926
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	7,055,279	6,829,172	6,931,595	-	76,701,861
Premium and Deductible Subsidies Credited to Policyholders	574,590	592,579	598,091	660,331	623,467	629,182	637,088	628,457	620,489	602,895	601,371	-	6,768,540
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	7,675,768	7,432,067	7,532,966	-	83,470,401
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	1,962,340	1,824,169	1,890,301	-	23,510,080
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	2,300,584	2,613,276	2,545,460	-	24,406,763
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	11,938,692	11,869,512	11,968,727	-	131,387,244

(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	19,395,656	20,015,061	20,636,408	-	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	7,675,768	7,432,067	7,532,966	-	83,470,401
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	7,057,823	6,862,725	6,925,813	-	78,139,506
Less Distribution to Policyholders	-	-	(1,350)	1,350	610	7,765	1,460	-	(1,460)	(52,005)	26,430	-	(17,200)
Monthly Change	1,284,438	2,226,134	(1,146,022)	(1,015,972)	749,607	684,488	181,277	562,670	619,405	621,347	580,723	-	5,348,095
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	20,015,061	20,636,408	21,217,131	-	21,217,131
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)	(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	10,519,670	11,141,017	11,721,740	-	11,721,740
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	6,450,556	5,677,425	4,839,259	-	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	1,962,340	1,824,169	1,890,301	-	23,510,080
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	2,735,471	2,662,335	2,664,813	-	29,055,930
Monthly Change	261,586	(29,490)	(126,457)	(407,598)	(554,720)	(686,289)	(834,392)	(782,681)	(773,131)	(838,166)	(774,512)	-	(5,545,850)
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	5,677,425	4,839,259	4,064,747	-	4,064,747
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)	(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	2,512,295	1,674,129	899,617	-	899,617
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	5,917,077	5,482,191	5,433,132	-	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	2,300,584	2,613,276	2,545,460	-	24,406,763
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	2,735,470	2,662,335	2,664,813	-	29,055,926
Monthly Change	(248,223)	31,828	(866,631)	(798,980)	(542,126)	(524,447)	(596,847)	(500,439)	(434,886)	(49,059)	(119,353)	-	(4,649,163)
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	5,482,191	5,433,132	5,313,779	-	5,313,779
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)	(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	2,317,061	2,268,002	2,148,649	-	2,148,649
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	31,174,677	30,908,799	30,595,657	-	30,595,657
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)	(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	15,349,026	15,083,148	14,770,006	-	14,770,006

**Health Insurance Risk-Sharing Plan Authority
Monthly Provider Contribution Report
As of November 2009 Month End (11/24/2009)**

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	\$ 7,781,349.03		\$ 4,312,772.98	\$ 3,492,377.60	\$ 820,395.38	\$ 2,529,252.04
Hospital Outpatient	\$ 4,946,868.21		\$ 3,299,409.03	\$ 2,662,336.39	\$ 637,072.64	\$ 2,209,746.62
Hospital Inpatient	\$ 4,618,612.50		\$ 2,519,463.88	\$ 2,035,071.69	\$ 484,392.19	\$ 1,934,625.91
Nursing Home	\$ 41,130.95		\$ 39,970.40	\$ 32,256.42	\$ 7,713.98	\$ 31,948.84
Other	\$ 794,596.65		\$ 522,912.69	\$ 431,663.23	\$ 91,249.46	\$ 292,122.41
Total	\$ 18,182,557.34		\$ 10,694,528.98	\$ 8,653,705.33	\$ 2,040,823.65	\$ 6,997,695.82

Claims Incurred Prior to 1/1/2008						
Claim Type	Billed Charges	U&C Percentage	Usual and Customary	HIRSP Allowed	Provider Contribution	HIRSP Paid
Total	\$ (106,616.50)	28.5%	\$ (76,230.80)	\$ (42,036.73)	\$ (34,194.07)	\$ (34,912.52)

Provider Contribution on the Increase(Decrease) in Unpaid Losses	\$ (116,329.00)
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Total Provider Contribution	\$ 1,890,300.58
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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

1Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,501,506	\$8,912,951	173.9%	\$1,147.58	\$659.83
\$2,500	\$17,862,484	\$13,682,977	130.5%	\$641.91	\$491.72
\$3,500 HSA	\$59,184	\$239,700	24.7%	\$106.64	\$431.89
\$5,000	1,842,327	2,067,147	89.1%	340.23	381.74
Medicare Supplement	1,695,055	1,016,804	166.7%	585.11	350.99
Total	\$36,960,556	\$25,919,578	142.6%	\$736.24	\$516.31
2Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$15,132,418	\$8,129,129	186.2%	\$1,222.03	\$656.47
\$2,500	19,375,593	12,031,373	161.0%	720.71	447.53
\$3,500 HSA	235,833	311,443	75.7%	291.51	384.97
\$5,000	1,829,111	2,042,935	89.5%	313.85	350.54
Medicare Supplement	1,693,361	1,005,634	168.4%	591.05	351.01
Total	\$38,266,315	\$23,520,514	162.7%	\$784.64	\$482.28
3Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,032,391	\$7,800,642	179.9%	\$1,186.37	\$659.51
\$2,500	19,458,134	11,920,269	163.2%	730.41	447.46
\$3,500 HSA	399,829	420,224	95.1%	370.56	389.46
\$5,000	2,430,075	2,253,875	107.8%	377.93	350.52
Medicare Supplement	1,414,705	1,002,917	141.1%	497.96	353.02
Total	\$37,735,134	\$23,397,927	161.3%	\$772.98	\$479.29
4Q08					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$14,096,221	\$7,526,300	187.3%	\$1,240.86	\$662.53
\$2,500	22,375,692	11,782,502	189.9%	853.19	449.27
\$3,500 HSA	626,643	506,044	123.8%	486.90	393.20
\$5,000	3,026,163	2,444,488	123.8%	434.23	350.77
Medicare Supplement	1,226,006	1,008,190	121.6%	434.91	357.64
Total	\$41,350,725	\$23,267,524	177.7%	\$849.77	\$478.16
1Q09					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$9,363,204	\$5,460,674	171.5%	\$1,177.76	\$686.88
\$2,500	18,744,211	12,211,896	153.5%	703.27	458.18
\$3,500 HSA	1,145,103	667,990	171.4%	694.42	405.09
\$5,000	3,259,931	3,539,260	92.1%	335.94	364.72
Medicare Supplement	1,535,763	886,659	173.2%	552.23	318.83
Total	\$34,048,211	\$22,766,479	149.6%	\$698.61	\$467.13
2Q09					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
\$1,000	\$10,229,006	\$5,213,270	196.2%	\$1,343.09	\$684.52
\$2,500	21,346,298	12,259,577	174.1%	796.77	457.60
\$3,500 HSA	921,167	732,792	125.7%	505.86	402.41
\$5,000	3,645,916	3,761,369	96.9%	354.01	365.22
Medicare Supplement	1,479,032	900,164	164.3%	526.91	320.69
Total	\$37,621,419	\$22,867,172	164.5%	\$762.59	\$463.52

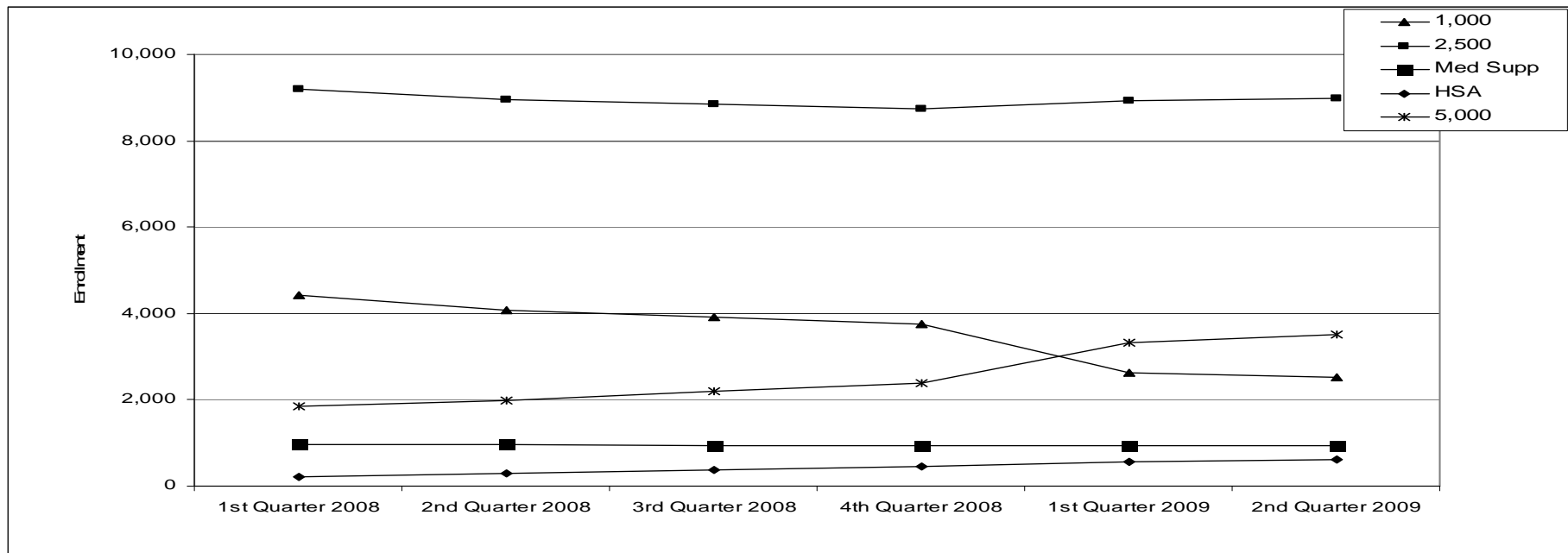
NOTES: Loss Ratio = Incurred Claims / Earned Premiums
Earned Premium includes Premium Subsidies
Incurred Claims include Provider Contributions
Administrative Expenses are not included in this exhibit
Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of September 30, 2009

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

October 2009 November 2009
16,531 16,351

October 2008 November 2008
16,212 16,216

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	2,392	
2,500	9,206	8,948	8,839	8,732	8,925	8,980	8,966	
Med Supp	967	953	946	937	932	947	957	
HSA	213	301	381	455	575	622	660	
5,000	1,854	1,994	2,202	2,376	3,321	3,499	3,662	
Total	16,662	16,281	16,273	16,252	16,388	16,577	16,637	



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

Total Subsidy by Plan			
Plan		Number of Policyholders	% of Total
HIRSP 1,000	Non-subsidized	1,342	8.2%
	Subsidized	931	5.7%
	Total	2,273	13.9%
HIRSP 2,500	Non-subsidized	6,867	42.0%
	Subsidized	1,913	11.7%
	Total	8,780	53.7%
HIRSP Medicare Supplement	Non-subsidized	557	3.4%
	Subsidized	406	2.5%
	Total	963	5.9%
HIRSP Health Savings Account	Non-subsidized	567	3.5%
	Subsidized	99	0.6%
	Total	666	4.1%
HIRSP 5,000	Non-subsidized	2,901	17.7%
	Subsidized	768	4.7%
	Total	3,669	22.4%
Non-subsidized Total		12,234	74.8%
Subsidized Total		4,117	25.2%
Grand Total		16,351	100.0%

Total Subsidy by Household Income		
Household Income	Number of Policyholders	% of Total
\$30,000 - \$32,999	252	6.1%
\$25,000 - \$29,999	485	11.8%
\$20,000 - \$24,999	726	17.6%
\$17,000 - \$19,999	430	10.4%
\$14,000 - \$16,999	396	9.6%
\$10,000 - \$13,999	544	13.2%
\$9,999 Under	1,284	31.2%
Total	4,117	100.0%

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

Summary of Monthly Application Activity	
Number of Applications Pending October	172
Number of Applications Received November	371
Number of Applications Rejected November	14
Number of Applications Closed November	37
Number of Applications Pending November	234
Number of Applications Approved November	258

Detail of Applications Rejected	
65 or older	0
Current Medicaid Coverage	1
Currently covered by other insurance	1
Did not qualify for lost employer coverage.	0
Eligible for Group Health Coverage	11
Insufficient Premium Submitted	0
No Medical Reason	0
Not a Wisconsin Resident	0
Previous HIRSP <12 Months Ago	1
Total	14

Detail of Applications Closed	
Applicant Request	2
Application Data requested; never received	2
Proper eligibility requested; never received	33
Total	37

Applications Approved in 2009*							
Date	1,000	2,500	Med Supp	HSA 3,500	5,000	HSA 2,500	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	21	176	1	26	134		358
October	16	139	3	12	106		276
November	15	100	7	16	106	1	245
December							
Total	234	1719	39	272	1316		3581

Disenrollment in 2009						
Date	1,000	2,500	Med Supp	3,500	5,000	Total
January	124	227	25	4	63	443
February	67	153	6	5	39	268
March	49	145	4	5	42	245
April	76	194	17	14	63	350
May	51	124	8	9	61	251
June	45	134	8	15	66	266
July	74	172	5	13	69	331
August	56	158	13	5	72	299
September	53	170	7	10	70	271
October	85	244	9	14	142	309
November	61	152	3	10	75	301
December						
Total	741	1,873	105	104	762	3,334

* Month application was approved, not the effective date.

HEALTH INSURANCE RISK-SHARING PLAN AUTHORITY

Monthly Eligibility Report November, 2009

A.	Medicare Eligible	7
B.	HIV +	3
C.	Eligible Individual	151
D.	Letter of Medical Eligibility	97
	1. <i>Letter of Rejection By:</i>	
	<i>American Community Mutual Insurance</i>	2
	<i>American Family</i>	1
	<i>American Medical Security Group</i>	2
	<i>American Republic</i>	10
	<i>Arise</i>	3
	<i>Assurant Health</i>	16
	<i>Blue Cross & Blue Shield United of Wisconsin</i>	39
	<i>Celtic Life Insurance Company</i>	2
	<i>Consumer Life Insurance Company</i>	1
	<i>Dean Health Plan</i>	2
	<i>Golden Rule Insurance Company</i>	14
	<i>Group Health Cooperative</i>	1
	<i>Humana Insurance Company</i>	37
	<i>Insurers Administrative Corporation</i>	2
	<i>Pekin Life Insurance</i>	5
	<i>Security Health Plan</i>	8
	<i>Wisconsin Physicians Service Insurance</i>	46
	<i>World Insurance</i>	1
	2. <i>Notice of Benefit Reduction</i>	0
	3. <i>Notice of Premium increase due to a Health Reason</i>	0
	Total	258
	Eligible individual as percent of total enrollment	58%

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

Grievance

Type of Grievance		# of Grievances
	Drug & Drug Formulary	0
	Enrollment/Eligibility Requirements	0
	Not Covered Benefit	4
	Not Medically Necessary	8
	Plan Administration	40
	Prior Authorization	0
	Experimental Treatment	1
	Billing/Claim Processing	0
Grievance Committee Decision		
	Closed Prior to Committee	2
	Approved	38
	Upheld Denial	13
	Partial Approval	0
Total Grievances Received		53

Appeal

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