



# Health Insurance Risk-Sharing Plan

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## How to read HIRSP’s Quarterly Premium Rate Tables

Review the **Quarterly** Premium Rate tables on the next pages.

Complete the following steps:

1. Find the table that currently applies to you. Tables are listed by plan.
2. Find your age bracket and gender in the table.
3. This is your current quarterly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum.
4. Repeat steps 2-3 above with a different rate table to see what the premium would be if you choose HIRSP’s other plan coverage.
5. Compare the rates and deductibles.

### Example

*Effective January 1, 2009*

A 42-year old Milwaukee woman in HIRSP 1,000, would make the following comparison.

She would find the table saying “HIRSP 1,000”, look down the “Age Bracket” column to the row identified as “40-44,” and read across to find a quarterly premium of \$1,962.

She would then look at the “HIRSP 2,500”, find age bracket “40-44,” and read across to find a premium of \$975.

She would continue her comparison, same as above, of the HIRSP 5,000 and HIRSP Health Savings Account (HSA). She would have a chart that would have the following:

#### Female / Age 40-44

Plan	Quarterly Premium
HIRSP 1,000	\$1,962
HIRSP 2,500	\$ 975
HIRSP 5,000	\$ 711
HIRSP HSA	\$ 840

She could then estimate her medical cost for the upcoming year to determine which plan is most affordable taking into account the premium difference and other out-of-pocket costs.

**Note:** Applicants/Policyholders eligible for Medicare are only able to sign up for **HIRSP Medicare Supplement** plan and must be enrolled in Medicare Part A, Part B, and Part D.

## HEALTH INSURANCE RISK-SHARING PLAN

### Quarterly Premium Rates

*Rates Effective January 1, 2009*

#### HIRSP 1,000 - (\$1,000 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$900	\$885
19-24	\$900	\$1,128
25-29	\$948	\$1,272
30-34	\$1,095	\$1,455
35-39	\$1,287	\$1,695
40-44	\$1,551	\$1,962
45-49	\$1,887	\$2,217
50-54	\$2,277	\$2,457
55-59	\$2,784	\$2,724
60 +	\$3,384	\$2,880

#### HIRSP 2,500 - (\$2,500 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$462	\$462
19-24	\$459	\$582
25-29	\$477	\$642
30-34	\$558	\$738
35-39	\$636	\$840
40-44	\$768	\$975
45-49	\$969	\$1,122
50-54	\$1,248	\$1,287
55-59	\$1,596	\$1,464
60 +	\$2,010	\$1,671

#### HIRSP 5,000 - (\$5,000 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$339	\$336
19-24	\$333	\$426
25-29	\$351	\$471
30-34	\$408	\$540
35-39	\$465	\$615
40-44	\$561	\$711
45-49	\$711	\$816
50-54	\$912	\$939
55-59	\$1,167	\$1,068
60 +	\$1,467	\$1,221

#### HIRSP HSA - (\$3,500 deductible)

Quarterly Premium Rates		
Age	Male	Female
0-18	\$399	\$399
19-24	\$396	\$504
25-29	\$411	\$552
30-34	\$480	\$633
35-39	\$546	\$723
40-44	\$660	\$840
45-49	\$834	\$963
50-54	\$1,071	\$1,107
55-59	\$1,374	\$1,263
60 +	\$1,728	\$1,437

## HEALTH INSURANCE RISK-SHARING PLAN

### Plans Subsidy Discount Table

#### HIRSP 1,000, HIRSP 2,500 and HIRSP 5,000

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum
\$33,000 and Above	No Discount	No Discount	\$2,000
\$30,000-32,999.99	\$100	15%	\$1,250
\$25,000-29,999.99	\$100	20%	\$1,000
\$20,000-24,999.99	\$100	25%	\$750
\$17,000-19,999.99	\$200	29%	\$600
\$14,000-16,999.99	\$300	34%	\$525
\$10,000-13,999.99	\$400	39%	\$450
Less than \$10,000	\$500	43%	\$375

#### HIRSP Health Savings Account

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum*
\$33,000 and Above	No Discount	No Discount	Not Applicable
\$30,000-32,999.99	\$100	15%	Not Applicable
\$25,000-29,999.99	\$100	20%	Not Applicable
\$20,000 - 24,999.99	\$100	25%	Not Applicable
\$17,000 - 19,999.99	\$200	29%	Not Applicable
\$14,000 - 16,999.99	\$300	34%	Not Applicable
\$10,000 - 13,999.99	\$400	39%	Not Applicable
Less than \$10,000	\$500	43%	Not Applicable

\* The medical and drug benefit in the HSA plan is a combined benefit; therefore, a cap on out-of-pocket drug costs is not available.