



Health Insurance Risk-Sharing Plan (HIRSP)
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**Amendment to the Policy of the
Health Insurance Risk-Sharing Plan (HIRSP)
Regarding Emergency and Grace Period**

The Health Insurance Risk-Sharing Plan (HIRSP) is amending the emergency definition and grace period provision for your HIRSP policy.

This amendment contains only information regarding these changes. For full details about your HIRSP coverage, always refer to your HIRSP policy as well as any amendments.

The following replaces in its entirety the definition of Emergency:

Emergency: a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain. The condition must be severe enough to lead a prudent layperson, who possesses an average knowledge of health and medicine, to reasonably conclude that a lack of immediate medical attention will likely result in any of the following:

1. serious jeopardy to the person's health or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her fetus;
2. serious impairment to the person's bodily functions;
3. serious dysfunction of one or more of the person's body organs or parts.

If you receive emergency health care services from a provider located outside of the state of Wisconsin who is not Medicaid-certified, HIRSP will cover those health care services up to the HIRSP allowed amount.

The following replaces in its entirety Part R. Grace Period:

R. Grace Period

Except for the first premium, any premium not paid to HIRSP by the first date of the renewal period is in default. For each premium not paid when due, there is a grace period of 31 days beginning with the first day of the renewal period during which you must pay the premium unless you've notified HIRSP in advance that you want to terminate this policy. This policy's coverage is in force during the grace period. If you don't pay your premium within the grace period, this policy shall automatically terminate on the last day of the grace period. You still must pay for coverage provided during that grace period.

This amendment shall be effective for all existing policyholders on January 1, 2008. This endorsement shall be effective for all new policyholders on the effective date of their policy. It shall continue in force under the same terms, conditions, and provisions as govern the policy and any amendments.

All other terms, conditions, and provisions of the policy remain unchanged except as stated above.

This amendment is signed for HIRSP by

A handwritten signature in black ink, appearing to read "Amie Goldman", followed by a long horizontal line extending to the right.

Amie Goldman
CEO, Health Insurance Risk-Sharing Plan Authority