



Health Insurance Risk-Sharing Plan

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How to read HIRSP’s Monthly Premium Rate Tables

Review the **Monthly** 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 monthly premium, excluding reductions for premium, deductible, and drug out-of-pocket maximum, for your current plan choice.
4. Repeat steps 2-3 above with a different rate table to see what the premium would be if you chose a different HIRSP plan.
5. Compare the rates and deductibles.

Example

Effective July 1, 2011

A 42-year old 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 monthly premium of \$775.

She would then look at the “HIRSP 2,500”, find age bracket “40-44,” and read across to find a premium of \$367.

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

Female / Age 40-44

Plan	Monthly Premium
HIRSP 1,000	\$ 775
HIRSP 2,500	\$ 367
HIRSP 5,000	\$ 231
HIRSP HSA 2,500	\$ 327
HIRSP HSA 3,500	\$ 297

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.

HIRSP PLAN MONTHLY PREMIUM RATES

Rates Effective July 1, 2011 - December 31, 2011

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$355	\$348
19-24	\$355	\$445
25-29	\$375	\$503
30-34	\$432	\$574
35-39	\$508	\$669
40-44	\$613	\$775
45-49	\$745	\$875
50-54	\$898	\$969
55-59	\$1,099	\$1,075
60 +	\$1,336	\$1,137

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$174	\$174
19-24	\$173	\$219
25-29	\$179	\$242
30-34	\$209	\$277
35-39	\$239	\$316
40-44	\$289	\$367
45-49	\$363	\$421
50-54	\$469	\$484
55-59	\$599	\$550
60 +	\$754	\$627

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$110	\$109
19-24	\$108	\$139
25-29	\$114	\$153
30-34	\$133	\$176
35-39	\$152	\$200
40-44	\$183	\$231
45-49	\$231	\$266
50-54	\$297	\$306
55-59	\$381	\$348
60 +	\$478	\$398

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$155	\$155
19-24	\$154	\$196
25-29	\$159	\$214
30-34	\$186	\$246
35-39	\$213	\$281
40-44	\$255	\$327
45-49	\$324	\$373
50-54	\$415	\$430
55-59	\$532	\$490
60 +	\$670	\$559

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

Monthly Premium Rates		
Age	Male	Female
0-18	\$140	\$140
19-24	\$139	\$178
25-29	\$145	\$194
30-34	\$169	\$223
35-39	\$193	\$255
40-44	\$232	\$297
45-49	\$294	\$339
50-54	\$377	\$391
55-59	\$484	\$445
60 +	\$610	\$507

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
\$34,000 and Above	No Discount	No Discount	\$2,000
\$30,000-33,999.99	\$150	15%	\$1,250
\$25,000-29,999.99	\$250	20%	\$1,000
\$20,000-24,999.99	\$350	25%	\$750
\$17,000-19,999.99	\$450	29%	\$600
\$14,000-16,999.99	\$550	34%	\$525
\$10,000-13,999.99	\$650	39%	\$450
Less than \$10,000	\$750	43%	\$375

HIRSP Health Savings Account 2500 / 3500

Household Income	Medical Deductible Discount	Premium Discount	Drug Out-of-Pocket Maximum*
\$34,000 and Above	No Discount	No Discount	Not Applicable
\$30,000-33,999.99	\$150	15%	Not Applicable
\$25,000-29,999.99	\$250	20%	Not Applicable
\$20,000-24,999.99	\$350	25%	Not Applicable
\$17,000-19,999.99	\$450	29%	Not Applicable
\$14,000-16,999.99	\$550	34%	Not Applicable
\$10,000-13,999.99	\$650	39%	Not Applicable
Less than \$10,000	\$750	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.