

Idaho High Risk Reinsurance Pool

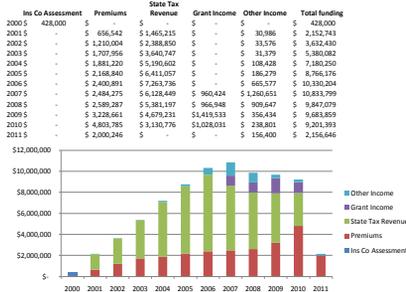
Created in 2000



- In an effort to bring about a more competitive market, and to make health insurance coverage available to Idaho residents not covered by employment-related insurance
- Receives funding from reinsurance premiums paid by carriers based on mandatory ceding of risks
- Funding also provided by a portion of the states premium tax revenue
- In addition, the High Risk Pool has received to date a total of \$4,374,936.00 in Grant Funds from the Federal Government.
- Additional losses could be covered by carrier assessments under Idaho Code Section 41-406(1)(d) and 41-5508

Funding History

2000-Present



What are the HRP plans' benefits?

- The five plans have different levels of deductibles, coinsurance, out-of-pocket expense and lifetime maximum
- All plans except the HSA Compatible have a \$5,000 deductible for normal maternity (Normal maternity is not covered under the HSA Compatible)
- Most enrollment in Cat B and H S A Compatible Plans

Plan Benefits

Catastrophic B Plan

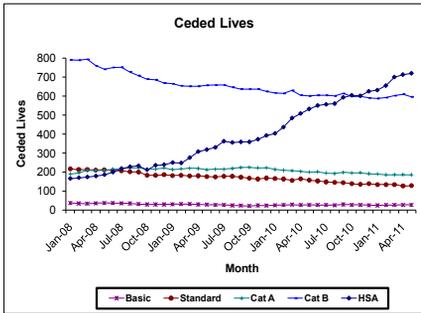
- \$1,000,000 lifetime maximum
- \$5,000 CY deductible
- Separate \$500 deductible for outpatient prescription drugs, benefits paid at 50%
- All other benefits paid at 80/20%
- \$10,000 out-of-pocket expense, excluding deductibles
- 40 year old male premium \$227.00/mth

H S A Compatible Plan

- \$1,000,000 lifetime maximum
- \$3,000 individual/\$6,000 family CY deductible
- All benefits paid at 60/40%
- \$5,000 individual/\$10,000 family out-of-pocket expense, includes deductibles and coinsurance
- \$6,000 CY maximum on prescription drugs
- NO normal maternity benefits
- 40 year old male premium \$223.00/mth

High Risk Pool Enrollment

- 1656 enrolled in HRP plans as of May 2011
 - Basic – 27
 - Standard – 128
 - Catastrophic A – 185
 - Catastrophic B – 596
 - HSA Compatible – 720
- 8599 individuals have had HRP since January 2001.
- Idaho Enrollment in PCIP as of May 2011 - 47



Many children are enrolled in the High Risk Pool as family members as well as individuals. The average number of children is between 200-250 every month, average child premium as a family member is \$173 and as an individual \$186.

Total Children	0-3	4-7	8-11	12-15	16-19	20-23	24-25	Total
HNB	0	0	1	1	0	1	4	7
HNS	1	1	6	5	5	9	1	28
HNSA	0	0	0	4	5	3	2	14
HNSB	9	5	4	8	11	26	7	70
HNSNS	5	5	5	5	11	13	9	53
HNSNF	0	2	7	18	13	13	3	56
HSS	0	0	0	0	0	0	0	0
HSCA	0	0	0	1	0	1	0	2
HSCB	0	0	0	0	0	0	1	1
HSASS	0	0	0	0	0	3	3	6
HSASF	1	1	2	2	0	0	0	6
Total Children in HRP	16	14	25	44	45	69	30	243

Currently Idaho has 142,063 children insured through Medicaid and 26,631 through CHIP.

REVENUE FROM SPECIAL RISK POOL		REVENUE FROM CHIP		REVENUE FROM	
REVENUE FROM SPECIAL RISK POOL		REVENUE FROM CHIP		REVENUE FROM	
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REVENUE FROM SPECIAL RISK POOL		REVENUE FROM CHIP		REVENUE FROM	
REVENUE FROM SPECIAL RISK POOL		REVENUE FROM CHIP		REVENUE FROM	
Revenue	2011	2010	2011	2010	2010
Administrative Fees (1)	\$16,970,210	\$16,742,467			
Assessment/Excise Tax	86,212	78,412			
Administrative Expense Reimburse	0	0			
Reimburse for Bad Debt	26,413	27,746			
Capital Gains	0	0			
County Reimburse	108,273	78,612			
Private Reimburse	5,230	6,230			
Other Reimburse	0	0			
Total Assets	\$18,170,123	\$17,625,457			
Liabilities					
Accounts Payable (Net)	22,738	48,738			
Deferred Premium	2,238,281	1,838,281			
Other Liabilities	15,865,662	16,238,437			
Total Liabilities	\$18,126,681	\$18,125,457			
Fund Balance	\$44,442	\$0			
Revenue in Excess of Expenses					
Current Month	\$18,201	\$18,201	Full Year 2011	2011 YTD	% of Budget
Revenue					
Administrative Fees	16,970	16,742	\$1,160,000		0%
Assessment/Excise Tax	86,212	78,412	\$1,710,000		30%
Capital Gains	0	0			
County Reimburse	108,273	78,612	\$60,000		43%
Private Reimburse	5,230	6,230	\$300,000		20%
Other Reimburse	0	0	\$300,000		30%
Revenue in Excess of Expenses	\$18,201	\$18,201	\$1,860,000		7%
Revenue in Excess of Expenses	\$18,201	\$18,201	\$1,860,000		7%
Fund Balance - Beginning	\$0	\$0	\$0		
Fund Balance - Ending	\$44,442	\$0	\$1,860,000		

* From Table 2 of 10/10/10 Minutes. Assumes 1% monthly growth in enrollment.