



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 April 1, 2010

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 quarterly premium of \$2,022.

She would then look at the “HIRSP 2,500”, find age bracket “40-44,” and read across to find a premium of \$957.

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	Quarterly Premium
HIRSP 1,000	\$2,022
HIRSP 2,500	\$ 957
HIRSP 5,000	\$ 603
HIRSP HSA 2,500	\$ 852
HIRSP HSA 3,500	\$ 774

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/Members 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 April 1, 2010

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

Quarterly Premium Rates		
Age	Male	Female
0-18	\$927	\$909
19-24	\$927	\$1,161
25-29	\$978	\$1,311
30-34	\$1,128	\$1,497
35-39	\$1,326	\$1,746
40-44	\$1,599	\$2,022
45-49	\$1,944	\$2,283
50-54	\$2,343	\$2,529
55-59	\$2,868	\$2,805
60 +	\$3,486	\$2,967

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

Quarterly Premium Rates		
Age	Male	Female
0-18	\$453	\$453
19-24	\$450	\$570
25-29	\$468	\$630
30-34	\$546	\$723
35-39	\$624	\$825
40-44	\$753	\$957
45-49	\$948	\$1,098
50-54	\$1,224	\$1,263
55-59	\$1,563	\$1,434
60 +	\$1,968	\$1,635

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

Quarterly Premium Rates		
Age	Male	Female
0-18	\$288	\$285
19-24	\$282	\$363
25-29	\$297	\$399
30-34	\$348	\$459
35-39	\$396	\$522
40-44	\$477	\$603
45-49	\$603	\$693
50-54	\$774	\$798
55-59	\$993	\$909
60 +	\$1,248	\$1,038

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

Quarterly Premium Rates		
Age	Male	Female
0-18	\$405	\$405
19-24	\$402	\$510
25-29	\$414	\$558
30-34	\$486	\$642
35-39	\$555	\$732
40-44	\$666	\$852
45-49	\$846	\$972
50-54	\$1,083	\$1,122
55-59	\$1,389	\$1,278
60 +	\$1,749	\$1,458

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

Quarterly Premium Rates		
Age	Male	Female
0-18	\$366	\$366
19-24	\$363	\$465
25-29	\$378	\$507
30-34	\$441	\$582
35-39	\$504	\$666
40-44	\$606	\$774
45-49	\$768	\$885
50-54	\$984	\$1,020
55-59	\$1,263	\$1,161
60 +	\$1,590	\$1,323

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 2500 / 3500

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.