

## National Patient Advocate Foundation State High-Risk Pool Primer Table\*

State	Total Enrollment <sup>1</sup>	Premium Cap as a Percentage of Average Comparable Plan	Cost-Sharing				Waiting and Look-Back Periods for Preexisting Conditions	Total Cost per Enrollee per Year	Sources of Funding: State Funds / Assessments on Insurers / Others	Individual Insurance Market Reforms
			Plan Type	Deductible	Coinsurance/ Co-payments	Out-of-Pocket Expenses				
Alabama	3,289	200%	Indemnity HMO	\$250/500/1,000	20% outpatient 0% inpatient \$20 outpatient \$500 inpatient	\$1,250/1,500/2,000  n/a	n/a n/a	4,190	Assessments on insurers	
Alaska	507	200%	Indemnity Indemnity Indemnity Indemnity	\$500/1,000/1,500 \$2,500 \$5,000 \$10,000	20% 20% 20% 20%	\$2,000 \$3,500 \$7,500 \$10,000	6 months 3 months	10,612	Assessments on insurers	
Arkansas	2,938	150%	PPO PPO PPO	\$1,000 \$5,000 \$10,000	20% in-network 40%out-network 20% in-network 40%out-network 20% in-network 40%out-network	\$2,000 (in-network only) \$10,000 (in-network only) \$20,000 (in-network only)	6 months 6 months	3,610	Assessments on insurers	
California	8,734	125% - 137.5%	PPO HMO	None None	25% in-network 30%out-network Depends on plan	\$2,500 \$2,500	90 days 6 months	5,048	Cigarette and tobacco tax	
Colorado	5,169	150%	PPO PPO HMO	\$300/500 \$50/2,000/5,000 None	20% in-network 40%out-network 25% in-network 50%out-network \$15 office visit \$100 inpatient	None None \$2,000	6 months 6 months	4,884	Unclaimed property and insurance funds	
Connecticut	2,487	125% - 150%	HMO PPO Low-Income Indemnity Indemnity	None \$500 \$200 \$500	\$10 office visit \$500 inpatient 20% in-network 40%out-network 25% 25%	\$2,500 \$2,500 in-network \$5,000out-network \$200 \$2,500	12 months 6 months	7,202	Assessments on insurers	

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			Plan Type	Deductible	Coinsurance/ Co-payments	Out-of-Pocket Expenses				
Florida	411	200% - 250%	Indemnity	\$1,000/1,500/ 2,000/5,000/ 10,000	10% for those under case management 20% for those under provider network 40% for others coinsurance reduced after \$10,000 in costs	None	12 months 6 months	7,967	Assessments on insurers	
Idaho <sup>2</sup>	1,421						-- 12 months		Assessments on insurers and revenue from tax and reinsurance premiums	
Illinois	16,667	125% - 150%	Indemnity PPO	\$500/1,000/ 1,500/2,500 \$500/1,000/ 1,500/2,500	20% 20% in-network hospital 40%out-network	\$2,000/2,500/ 3,000/4,000 \$2,000/2,500/ 3,000/4,000	6 months 6 months	7,569	General revenues and assessments on insurers - for HIPAA eligible	
Indiana	7,251	150%	PPO	\$500/1,000/1,500	20% in-network 40%out-network	\$1,500/3,000/4,000	3 months 3 months	8,963	Assessments on insurers and can offset taxes	

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			Plan Type	Deductible	Coinsurance/ Co-payments	Out-of-Pocket Expenses				
Iowa	1,829	150%	Indemnity	\$500/1,000/ 1,500/2,000	20%	\$1,500/2,000/ 2,500/3,000	6 months 6 months	11,145	Assessments on insurers and can offset taxes	Insurers are required to issue a basic and standard plan to those with 12 months prior coverage
Kansas	1,742	Reasonable	PPO PPO  MSA	\$500/1,000 \$1,000/5,000  \$2,250	30% <sup>3</sup> 30% of first \$5,000 10% thereafter 30% of first \$2,500 None thereafter	\$2,000/3,000 None  \$3,000	90 days 6 months	5,740	Assessments on insurers and can offset taxes  premiums are to be nearly self-sustaining	
Kentucky	3,718	150% - 175%	Indemnity  PPO   PPO	\$400  \$400/1,000/1,500 in-network  \$700/1,500/2,250 out-network	20% outpatient 15% inpatient <sup>3</sup> 15% inpatient 20% outpatient in-network 35% inpatient 40% outpatient out-network	\$1,500  \$1,500/2,500/4,000 in-network \$2,500/4,000/5,000 out-network  \$3,000/5,000	12 months 6 months	n/a	Tobacco settlement funds and assessments on insurers	

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			Plan Type	Deductible	Coinsurance/ Co-payments	Out-of-Pocket Expenses				
Louisiana	1,181	125% - 200%	Indemnity Indemnity	\$1,000 \$2,000/3,500/ 5,000	25% 25%	\$4,500 \$6,500	6 months 6 months	7,872	General revenue and service charge on inpatient days and outpatient procedures	
Maryland	8,758						-- None		Assessments on insurers	
Minnesota	31,049	125%	Indemnity	\$500/1,000	20%	\$3,000	6 months 90 days	4,221	Emergency funding from state trusts and assessments on insurers	
Mississippi	4,302	150% - 175%	Indemnity	\$500/1,500	20%	None	6 months 6 months	4,280	Assesses insurers \$1 per covered individual per month	
Missouri	2,876	150% - 200%	PPO	\$500/1,000	20% in-network 50%out-network	\$2,500/5,000, none out-network	12 months 6 months	9,404	Assessments on insurers and can offset taxes	
Montana	3,218	200% - uninsurable 150% - HIPAA	Indemnity	\$1,000	20%	\$5,000	12 months 3 years	4,746	Assessments on insurers and can offset taxes	

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Nebraska	5,443	135%	Indemnity	\$250/500/1,000/ 2,000	20%	\$1,500	6 months 6 months	5,405	Assessments on insurers and can offset taxes	
			PPO	\$250/500/1,000/ 2,000/4,000 out-network	20% in-network 30%out-network	\$2,000 in-network \$3,000out-network				
New Hampshire	638						-- 9 months		Assessments on insurers	
New Mexico	2,351	150%	Indemnity	\$500/1,000/2,000	20%	\$2,000/3,000/ 5,000	6 months 6 months	6,257	Assessments on insurers and can offset taxes	
			Indemnity	\$5,000	\$0 after deductible met	\$5,000				
North Dakota	1,738	135%	Indemnity	\$500/1,000	20%	\$3,000	180 days 90 days	4,329	Assessments on insurers and can offset taxes	
Oklahoma	2,616	150%	PPO	\$500/1,000/ 1,500/2,000/ 5,00/7,500	20% in-network 40%out-network	\$10,000	12 months 6 months	4,380	Assessments on insurers and can offset taxes	
Oregon	14,947	125% - uninsurable 100% - HIPAA	Indemnity	\$300	20%	\$1,300	6 months	3,982	Assessments on insurers	
			PPO	\$300	20% in-network 40%out-network	\$1,300	6 months			
			HMO	\$300 prescription deductible only \$1,000 medical/ \$1,000	\$15 office visit \$200 + 20% inpatient 30%	\$1,000 Medical \$1,000 Prescription \$4,000				
			Low-Cost/ Limited Benefit Indemnity	\$1,000 prescription						
South Carolina	2,234	200%	Indemnity	\$500	--	\$1,500	6 months	7,368	Assessments on insurers and can offset taxes	
			PPO	\$500	--	\$2,000 in-network \$7,000out-network	6 months			

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South Dakota	627						-- None		General revenue and assessments on insurers	
Texas	28,180	125% - 200%	PPO	\$500	20% in-network 40%out-network	\$2,500 in-network \$4,500out-network	12 months 6 months	6,101	Assessments on insurers	
			PPO	\$1,000	20% in-network 40%out-network	\$4,000 in-network \$7,000out-network				
			PPO	\$2,500	20% in-network 40%out-network	\$10,000in-network \$17,500 out-network				
Utah	3,304	Reasonable	Indemnity	\$500/1,000	20%	\$1,500/2,000	6 months 6 months	5,504	Emergency funding from general revenue	If someone is not classified as high-risk by standard underwriting guidelines, insurers are required to sell to them.
Washington	3,087	125% - 150%	Indemnity	\$500/1,000/ 1,500	20%	\$1,500/2,500 3,500	6 months 6 months	9,517	Assessments on insurers and can offset taxes	Insurers must sell to everyone except the sickest 8 percent of the state's individual market consumer.
West Virginia	234						-- 6 months		Assessments on hospitals	

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Wisconsin	18,947	200%	Indemnity	\$1,000/2,500	20%	\$2,000/3,500	6 months 6 months	4,501	General revenue, assessments on insurers, and health care provider discounts on billed charges	
Wyoming	642	125% - 150%	Indemnity	\$500 inpatient \$2,000 all other	20% - 30%	\$4,000	12 months 6 months	4,552	Assessments on insurers and can offset taxes	
			Indemnity	\$250 inpatient \$1,000 all other	20% - 30%	\$2,000				
TOTAL	192,535	168% (average)								

Tennessee had a federally-recognized high-risk pool until 1994 when the "TennCare" program was instituted. While some sources still consider TennCare to be a high-risk pool, the state of Tennessee does not. The Governor of Tennessee is currently pushing to re-establish the high-risk pool, but it does not exist at this time.

\* Most of the information enclosed reflects a study published in 2001 by The Commonwealth Fund

<sup>1</sup> National Association of State Comprehensive Health Insurance Plans, 2006

<sup>2</sup> Based on CRS report of May, 2006 - Due to recent additions of high-risk pools, this information is not yet available

<sup>3</sup> Out-of-network coinsurance rates are unknown

-- Denotes information is not available