

IIHRRP

IDAHO INDIVIDUAL HIGH RISK REINSURANCE POOL
Monthly Operations Report

June 2015

**IDAHO INDIVIDUAL HIGH RISK
REINSURANCE POOL
Balance Sheet
as of 6/30/2015**

	2015	2014
Assets		
Cash/Investments (Note 1)	\$17,058,550	\$14,064,290
Assessment Receivable	\$0	\$0
Accrued Investment Interest Receivable	\$24,456	\$14,945
Allowance for Bad Debts	\$0	\$0
Premium Receivable	\$-14,602	\$-25,329
Grant Receivable	\$0	\$0
Claims Receivable	\$0	\$0
Penalty Receivable	\$0	\$0
Prepaid Expenses	\$0	\$0
<i>Total Assets</i>	<u>\$17,068,404</u>	<u>\$14,053,906</u>
Liabilities		
Accounts Payable (Note 2)	\$1,831	\$20,914
Claims Payable	\$276,059	\$368,311
IBNR Liability	\$1,125,000	\$1,900,000
Deferred Assessment Liability	\$0	\$0
Deferred State Tax Funds	\$16,539,816	\$14,179,543
Line of Credit	\$0	\$0
<i>Total Liabilities</i>	<u>\$17,942,706</u>	<u>\$16,468,769</u>
Fund Balance	\$-874,302	\$-2,414,863

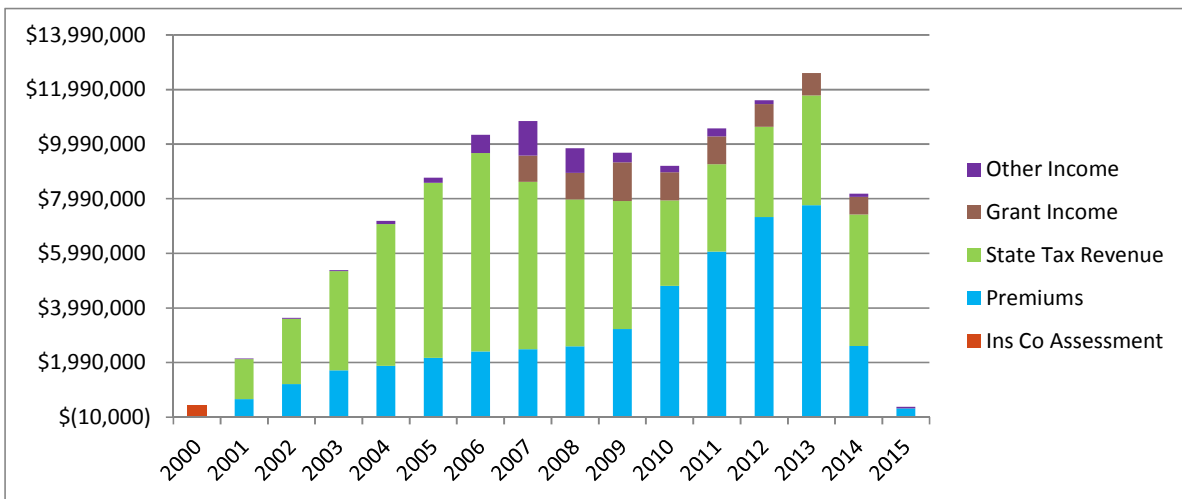
**Statement of Revenues and Expenditures
For the 6 Months Ending June 30, 2015 and 2014**

	Total Member months		84839	Full Year 2015 Projected*	2015 YTD % of Projected
	Current Month	YTD 2015	YTD 2014		
Revenues					
Insurance Company Assessment	\$0	\$0	\$0	\$0	
Tax Revenue	\$0	\$0	\$0	\$3,879,000	0%
Premiums	\$29,078	\$318,970	\$1,638,020	\$550,000	58%
Grant Income	\$0	\$0	\$0	\$0	
Gain on Investments	\$-3,552	\$-10,926	\$38,090	\$210,000	
Penalty Income	\$0	\$0	\$0	\$0	26%
Interest Income	\$10,497	\$65,980	\$45,195		
<i>Total Income</i>	<u>\$36,022</u>	<u>\$374,024</u>	<u>\$1,721,305</u>	<u>\$4,639,000</u>	8%
<i>Total Income excluding Tax Revenue, Assessments and Grants</i>		\$374,024	\$1,721,305	\$760,000	49%
Expenditures					
Claims Incurred	\$276,059	\$1,171,946	\$4,018,283	\$1,043,000	112%
Change in IBNR	\$0	\$0	\$0	\$0	
Administration Fees	\$4,396	\$38,681	\$77,242	\$179,000	
Interest Expense	\$0	\$0	\$0	\$0	
Professional Fees (Note 3)	\$2,861	\$36,853	\$39,872	\$0	43%
Bank Charges	\$0	\$0	\$0	\$0	
Other Expenses	\$48	\$846	\$771	\$0	
<i>Total Expenses</i>	<u>\$283,364</u>	<u>\$1,248,326</u>	<u>\$4,136,168</u>	<u>\$1,222,000</u>	102%
<i>Revenues excluding Tax Revenue, Assessments and Grants in Excess of Expenditures</i>	\$-247,341	\$-874,302	\$-2,414,863	\$-462,000	189%
Revenues in Excess of Expenditures/ (Expenditures in Excess of Revenues)	\$-247,341	\$-874,302	\$-2,414,863	\$3,417,000	-26%
Fund Balance - Beginning		\$0	\$0	\$0	
Fund Balance - Ending		<u>\$-874,302</u>	<u>\$-2,414,863</u>	<u>\$3,417,000</u>	

* From Table 3 of 10/17/14 Milliman letter assuming members are more likely to leave the Pool if the premium for an Idaho Exchange plan is lower than their HRP premium.

Idaho High Risk Health Reinsurance Pool
Supplemental Information
6/30/2015

	Ins Co	Carrier	State Tax	Grant	Other	Total
	Assessment	Reinsurance Premiums	Revenue	Income	Income	funding
2000	\$ 428,000	\$ -	\$ -	\$ -	\$ -	\$ 428,000
2001	\$ -	\$ 656,542	\$ 1,465,215	\$ -	\$ 30,986	\$ 2,152,743
2002	\$ -	\$ 1,210,004	\$ 2,388,850	\$ -	\$ 33,576	\$ 3,632,430
2003	\$ -	\$ 1,707,956	\$ 3,640,747	\$ -	\$ 31,379	\$ 5,380,082
2004	\$ -	\$ 1,881,220	\$ 5,190,602	\$ -	\$ 108,428	\$ 7,180,250
2005	\$ -	\$ 2,168,840	\$ 6,411,057	\$ -	\$ 186,279	\$ 8,766,176
2006	\$ -	\$ 2,400,891	\$ 7,263,736	\$ -	\$ 665,577	\$ 10,330,204
2007	\$ -	\$ 2,484,275	\$ 6,128,449	\$ 960,424	\$ 1,260,651	\$ 10,833,799
2008	\$ -	\$ 2,589,287	\$ 5,381,197	\$ 966,948	\$ 909,647	\$ 9,847,079
2009	\$ -	\$ 3,228,661	\$ 4,679,231	\$ 1,419,533	\$ 356,434	\$ 9,683,859
2010	\$ -	\$ 4,803,785	\$ 3,130,776	\$ 1,028,031	\$ 238,801	\$ 9,201,393
2011	\$ -	\$ 6,057,411	\$ 3,199,829	\$ 1,024,694	\$ 292,173	\$ 10,574,107
2012	\$ -	\$ 7,325,150	\$ 3,300,586	\$ 838,563	\$ 136,885	\$ 11,601,184
2013	\$ -	\$ 7,757,061	\$ 4,015,191	\$ 826,827	\$ (17,968)	\$ 12,581,111
2014	\$ -	\$ 2,608,158	\$ 4,804,761	\$ 652,337	\$ 111,152	\$ 8,176,408
2015	\$ -	\$ 318,970	\$ -	\$ -	\$ 55,054	\$ 374,024



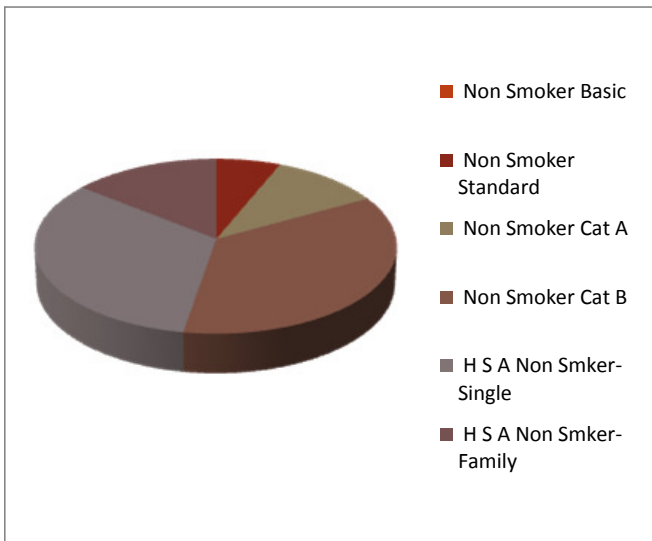
Idaho High Risk Health Reinsurance Pool
Supplemental Information
Ceded Risks by Pool & Group Information
Information provided through July 20, 2015

POOL		PRIOR REPORT TOTAL LIVES	ADDITIONS CUR MONTH	TERMINATIONS CUR MONTH	TOTAL LIVES
HNB	Non Smoker Basic	0			0
HNS	Non Smoker Standard	7			7
HNCA	Non Smoker Cat A	13		1	12
HNCB	Non Smoker Cat B	42		2	40
HSANS	H S A Non Smker-Single	38		1	37
HSANF	H S A Non Smker-Family	26		10	16
HSB	Smoker Basic	1			1
HSS	Smoker Standard	1			1
HSCA	Smoker Cat A	1			1
HSCB	Smoker Cat B	1			1
HSASS	H S A Smker-Single	4			4
HSASF	H S A Smker-Family	3			3
TOTAL CEDED RISKS		<u>137</u>	<u>0</u>	<u>14</u>	<u>123</u>

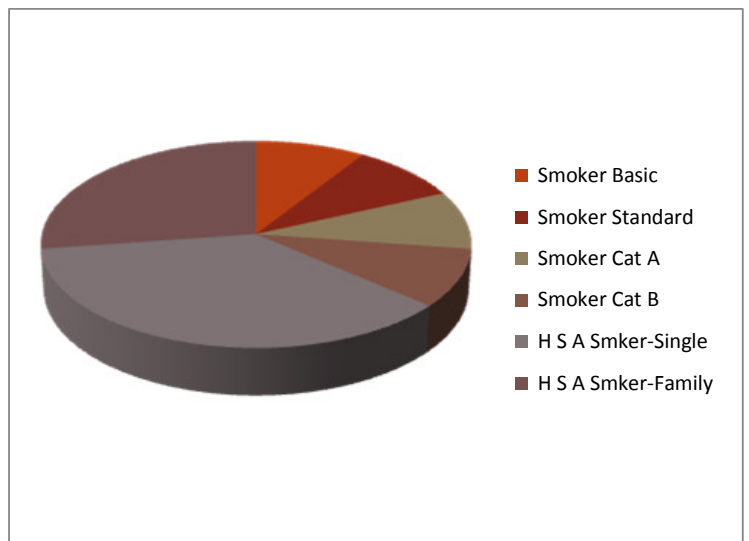
Total Unique Lives enrolled since inception
Total Claims Paid since inception

10656
\$ 98,999,883.27 X

NON SMOKERS



SMOKERS

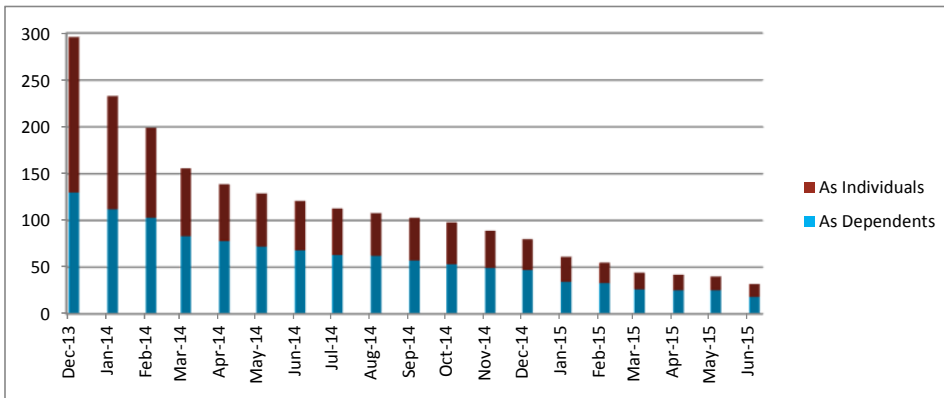


Idaho High Risk Health Reinsurance Pool
Supplemental Information
Children ceded by age by plan
Information provided through July 20, 2015

As Dependents:	0-3	4-7	8-11	12-15	16-19	20-23	24-25	Total
HNB	0	0	0	0	0	0	0	0
HNS	0	0	0	0	0	0	0	0
HNCA	0	0	0	0	0	0	0	0
HNCB	0	1	3	3	0	0	0	7
HSANF	1	0	2	2	2	1	1	9
HSCB	0	0	0	0	0	0	0	0
HSASF	0	1	1	0	0	0	0	2
Total Dependant Children	1	2	6	5	2	1	1	18

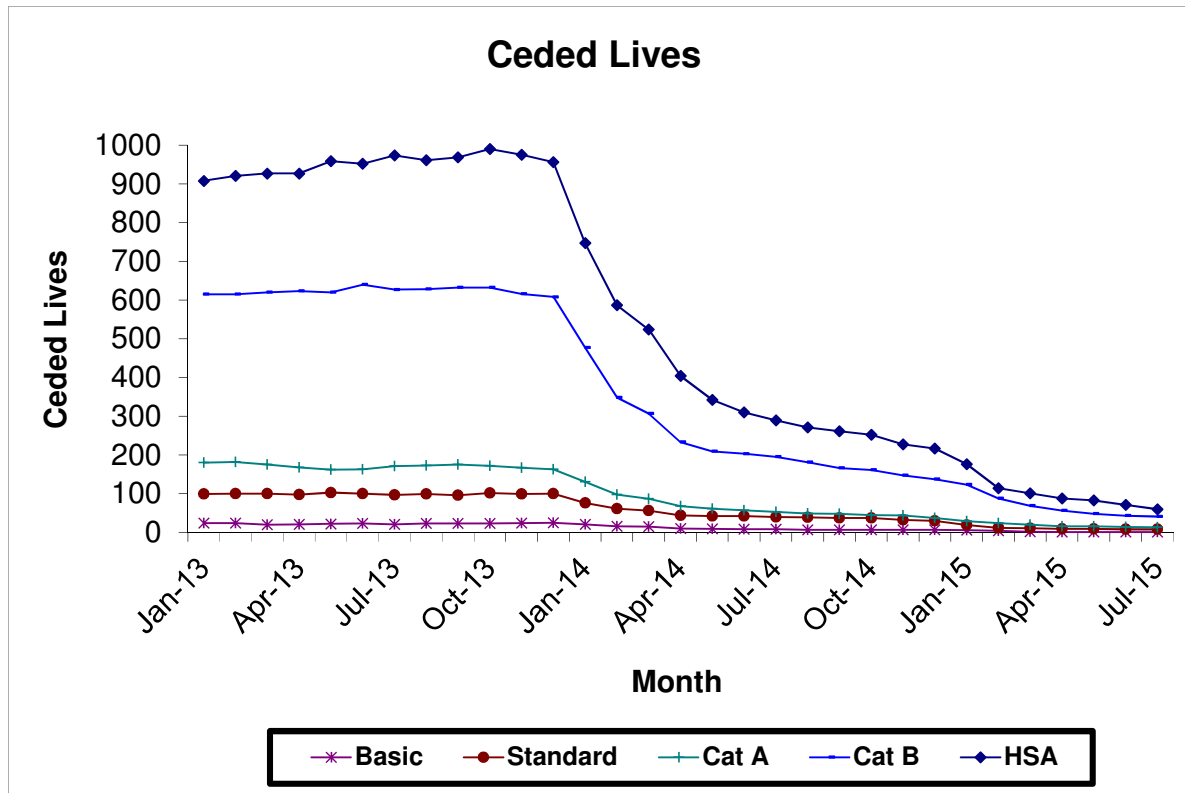
As Individuals:	0-3	4-7	8-11	12-15	16-19	20-23	24-25	Total
HNB	0	0	0	0	0	0	0	0
HNS	0	0	0	0	0	1	0	1
HNCA	0	0	0	0	0	0	3	3
HNCB	0	0	0	0	1	0	0	1
HSANS	0	1	0	1	2	2	2	8
HSANF	0	0	0	0	0	0	0	0
HSB	0	0	0	0	0	0	0	0
HSS	0	0	0	0	0	0	0	0
HSCA	0	0	0	0	0	1	0	1
HSCB	0	0	0	0	0	0	0	0
HSASS	0	0	0	0	0	0	0	0
HSASF	0	0	0	0	0	0	0	0
Total Individual Children:	0	1	0	1	3	4	5	14

Total Children	0-3	4-7	8-11	12-15	16-19	20-23	24-25	Total
HNB	0	0	0	0	0	0	0	0
HNS	0	0	0	0	0	1	0	1
HNCA	0	0	0	0	0	0	3	3
HNCB	0	1	3	3	1	0	0	8
HSANS	0	1	0	1	2	2	2	8
HSANF	1	0	2	2	2	1	1	9
HSB	0	0	0	0	0	0	0	0
HSS	0	0	0	0	0	0	0	0
HSCA	0	0	0	0	0	1	0	1
HSCB	0	0	0	0	0	0	0	0
HSASS	0	0	0	0	0	0	0	0
HSASF	0	1	1	0	0	0	0	2
Total Children in HRP	1	3	6	6	5	5	6	32



**Idaho High Risk Health Reinsurance Pool
Supplemental Information
Enrollment by Plan**

Month	Basic	Standard	Cat A	Cat B	H S A
Jan-13	24	99	180	615	908
Feb-13	24	100	182	615	921
Mar-13	20	100	175	620	927
Apr-13	21	98	168	623	927
May-13	22	103	162	620	959
Jun-13	23	100	163	640	952
Jul-13	21	97	171	627	974
Aug-13	23	99	173	628	961
Sep-13	23	96	175	632	969
Oct-13	23	102	172	632	990
Nov-13	24	99	167	616	975
Dec-13	25	100	163	608	956
Jan-14	21	76	131	477	747
Feb-14	16	61	98	348	587
Mar-14	15	56	87	307	524
Apr-14	10	44	68	233	404
May-14	9	42	61	209	342
Jun-14	8	42	57	203	310
Jul-14	8	40	53	195	289
Aug-14	7	39	49	181	271
Sep-14	7	37	48	166	261
Oct-14	7	37	45	161	252
Nov-14	7	32	44	147	227
Dec-14	7	30	37	137	217
Jan-15	6	19	29	123	176
Feb-15	4	12	24	88	114
Mar-15	2	11	20	69	101
Apr-15	1	9	16	56	88
May-15	1	9	16	48	83
Jun-15	1	8	14	43	71
Jul-15	1	8	13	41	60



Lifetime accumulator
greater than \$250,000

**Idaho Individual High Risk Pool
Supplemental Information
Life Time Accumulator Report**

Cert No	Enrollment Date	Insured Age	Insured Gender	Total Claims Amt	Diagnosis	Plan	Currently Ceded	Term Date	TRANSFER CERT	Total Claims	Transfer Cert Term date	Total by Individual
484	5/1/2001	51	F	\$ 284,636.18	Bone/Breast Cancer	HNS	N	10/1/2002				\$ 284,636.18
1356	1/8/2002	54	M	\$ 259,247.56	Congestive Heart Failure	HNS	N*	6/14/2009				\$ 259,247.56
1583	4/1/2002	52	F	\$ 363,138.10	Heart Disease	HNS	N	10/1/2003				\$ 363,138.10
1866	8/1/2002	6	M	\$ 897,792.61	Congenital Factor VIII	HNS	N	5/1/2011				\$ 897,792.61
1890	11/1/2005	52	F	\$ 579,956.68	Osteoarthritis	HSS	N	5/1/2012				\$ 579,956.68
1990	11/1/2002	59	F	\$ 349,228.23	Subarachnoid Hemorrhage	HNCB	N	4/1/2012				\$ 349,228.23
2039	11/1/2002	60	F	\$ 269,904.00	Emphysema	HSS	N	9/1/2010				\$ 269,904.00
2415	11/1/2002	18	F	\$ 853,738.29	Lipidoses	HNCA	N**	1/1/2010	7151	\$ -	11/1/2009	\$ 853,738.29
2430	12/1/2002	57	M	\$ 438,458.73	Pneumonia Organism	HNCA	N	8/1/2009				\$ 438,458.73
3262	11/1/2003	57	F	\$ 354,595.63	Pneumonia Staph Aureus	HNCA	N	8/1/2005				\$ 354,595.63
3455	2/1/2004	62	M	\$ 294,154.01	Colon Cancer	HNCB	N*	1/12/2006				\$ 294,154.01
3473	1/1/2004	14	M	\$ 317,193.62	Congenital Factor IX	HNS	N	9/1/2004				\$ 317,193.62
3716	5/1/2004	61	F	\$ 285,712.54	BENIGN NEOPLASM CEREBRAL MENIN	HNCB	N	6/1/2013				\$ 285,712.54
3739	5/1/2004	51	M	\$ 331,548.03	Posion Aromatic Analgesics	HSBC	N	11/1/2005				\$ 331,548.03
3799	6/1/2004	58	F	\$ 379,987.30	Acquir Spondylolisthesis	HNCB	N	9/1/2009				\$ 379,987.30
4005	9/1/2004	40	M	\$ 332,833.97	Ulcerative Colitis	HNS	N	2/1/2013				\$ 332,833.97
4181	1/1/2005	61	M	\$ 450,489.14	DIVERTICULITIS COLON	HNS	N	4/1/2014				\$ 450,489.14
4407	2/1/2005	58	F	\$ 829,810.54	Colon Cancer	HNS	N*	8/1/2011				\$ 829,810.54
4675	8/1/2005	61	F	\$ 892,452.95	Ovarian Cancer	HNCA	N**	2/1/2010	7583	\$ 136,342.99	12/11/2010*	\$ 1,028,795.94
4720	9/1/2005	36	F	\$ 369,716.66	Intestinal Malabsorption	HNCB	N	1/1/2009				\$ 369,716.66
4767	9/1/2005	58	M	\$ 335,616.11	NECROTIZING FASCIITIS	HSS	N	4/1/2014				\$ 335,616.11
4885	10/1/2005	60	F	\$ 819,305.74	Alpha-1-Antitrypsom deficiency	HNCA	N	3/1/2012				\$ 819,305.74
4988	1/1/2006	56	F	\$ 848,527.47	Breast Cancer	HSASN	N	9/1/2014				\$ 848,527.47
5161	12/1/2006	60	M	\$ 533,937.10	Lung Cancer	HSCB	N	9/1/2007				\$ 533,937.10
5299	6/1/2006	64	M	\$ 409,904.79	RHEUMATOID ARTHRITIS	HNCB	N	1/1/2015				\$ 409,904.79
5456	9/1/2006	51	F	\$ 274,955.68	Breast Cancer	HSANS	N	1/1/2010				\$ 274,955.68
5732	4/1/2007	57	M	\$ 250,850.70	MALIG NEOPLASM BRONCH/LUNG UNS	HNCB	N	4/1/2014				\$ 250,850.70
5741	3/1/2007	31	M	\$ 577,945.44	CIRRHOSIS LIVER W/O ALCOHOL	HNS	N*	2/17/2012				\$ 577,945.44
5755	4/1/2007	14	M	\$ 821,504.51	Congenital Factor IX	HNS	N	2/1/2012				\$ 821,504.51
5764	4/12/2007	57	M	\$ 252,917.63	Open Wound Knee Complica	HNCB	N*	7/21/2009				\$ 252,917.63
5908	9/1/2007	26	M	\$ 486,369.26	CONGENITAL FACTOR VIII DIS	HNCB	N	4/1/2013				\$ 486,369.26
5924	7/1/2007	61	F	\$ 920,281.07	INFECTION AMPUTATION STUMP	HNCB	N**	12/1/2011	9326	\$ 14,996.09	4/1/2012	\$ 935,277.16
5963	8/1/2007	45	F	\$ 503,922.31	Congenital Factor VIII	HSANS	N	5/1/2009				\$ 503,922.31
6021	9/1/2007	59	M	\$ 480,896.99	LYMPHOID LEUKEMIA CHRONIC W/O	HNCB	N	9/1/2014				\$ 480,896.99
6148	12/1/2007	62	M	\$ 368,279.69	Asbestosis	HNS	N*	5/1/2008				\$ 368,279.69
6247	2/1/2008	49	M	\$ 268,525.19	DEGEN LUMBAR INTERVERT DISC	HSANF	N	2/1/2014				\$ 268,525.19
6361	4/5/2008	58	F	\$ 367,724.85	Poisoning by sedatives and hypnotics	HNCA	N	6/1/2011				\$ 367,724.85
6482	8/1/2008	48	M	\$ 409,609.34	Leukemia	HNCA	N	1/1/2010				\$ 409,609.34
6596	10/1/2008	40	M	\$ 985,000.00	Malig Neoplasm Soft Tissue Abd	HNS	N**	7/1/2009	7084	\$ 672,320.25	8/1/2011	\$ 1,657,320.25
6792	1/1/2009	63	F	\$ 347,257.08	END STAGE RENAL DISEASE	HSANS	N	2/1/2012				\$ 347,257.08
6833	3/1/2009	57	M	\$ 900,220.91	CONGESTIVE HEART FAILURE UNSP	HNCA	N	11/1/2013	A162	\$ 77,348.11	1/1/2014	\$ 977,569.02
6900	4/1/2009	57	F	\$ 381,612.09	ALPHA 1 ANTITRYPSIN DEFICIENCY	HSANS	N	1/1/2015				\$ 381,612.09
6993	4/1/2009	57	F	\$ 843,093.86	Acute Vasular Insuff Intest	HNCB	N	1/1/2014				\$ 843,093.86
6996	4/1/2009	55	M	\$ 465,458.08	Diseases of esophagus	HSCA	N	12/1/2010				\$ 465,458.08
7069	6/1/2009	54	M	\$ 485,149.24	T7-T12 FX CLOSED/CORD INJURY	HNB	N	1/1/2014				\$ 485,149.24
7097	6/1/2009	22	F	\$ 337,230.45	CYCLIC NEUTROPENIA	HSANF	N	1/1/2015				\$ 337,230.45
7168	8/1/2009	7	M	\$ 618,431.19	BONE MARROW TRANSPLANT STAT	HSANS	N	10/1/2012				\$ 618,431.19
7286	9/1/2009	46	F	\$ 391,076.60	Brain Cancer	HNCA	N	7/1/2011				\$ 391,076.60
7294	9/1/2009	59	F	\$ 308,315.54	RHEUMATOID ARTHRITIS	HNS	N	2/1/2015				\$ 308,315.54
7332	11/1/2009	22	F	\$ 439,080.85	Pleurisy	HSANS	N	1/1/2012				\$ 439,080.85
7350	11/1/2009	36	F	\$ 697,114.86	Lipidoses	HSANS	N	1/1/2014				\$ 697,114.86
7504	12/1/2009	51	M	\$ 367,757.89	Liver Transplant	HSANS	N	12/1/2011				\$ 367,757.89
7624	2/1/2010	58	M	\$ 261,885.58	OTH PULMONARY EMBOLISM & INFAR	HSANS	N	8/1/2013				\$ 261,885.58
7646	3/1/2010	50	F	\$ 433,211.90	MALIG NEOPLASM COLON UNSP	HSASS	N	10/1/2013				\$ 433,211.90
7660	4/1/2010	63	M	\$ 255,849.69	ESSENTIAL THROMBOCYTHEMIA	HNCB	N	1/1/2014				\$ 255,849.69
7787	4/1/2010	31	M	\$ 480,988.64	LYMPH LEUKEMIA ACUTE W/O REMIS	HNCA	N	3/1/2013				\$ 480,988.64
7824	6/1/2010	52	F	\$ 432,365.65	Oth Malig Lymph Intra Abdom	HSANS	N	5/1/2012				\$ 432,365.65
8088	9/1/2010	53	M	\$ 591,349.83	NODULAR LYMPHOMA MULT	HSANS	N*	9/1/2012				\$ 591,349.83
8347	2/1/2011	50	M	\$ 366,895.14	MYELOID LEUKEMIA CHRONIC W/O R	HSANS	N	12/1/2012				\$ 366,895.14
8583	5/1/2011	57	F	\$ 913,496.45	MYELOID LEUKEMIA ACUTE W/O REM	HSANS	N	3/1/2013				\$ 913,496.45
8608	6/1/2011	62	M	\$ 327,896.53	FRACTURE OF BASE OF SKULL	HNCA	N*	7/1/2012				\$ 327,896.53

9253	3/1/2012	43	M	\$ 977,500.00	LIPIDOSES	HSANS	N	1/1/2015	\$ 977,500.00
9261	3/1/2012	43	F	\$ 405,520.34	MALIG NEOPLASM BREAST UNSP	HSCA	N	3/1/2014	\$ 405,520.34
9391	4/1/2012	62	F	\$ 345,528.27	END STAGE RENAL DISEASE	HSANS	Y		\$ 345,528.27
9425	4/1/2012	29	M	\$ 290,366.44	LYMPH LEUKEMIA ACUTE W/O REMIS	HSBC	N	9/1/2012	\$ 290,366.44
9653	9/1/2012	27	F	\$ 807,812.17	LIPIDOSES	HNCA	N	10/1/2013	\$ 807,812.17
A012	3/1/2013	55	M	\$ 373,013.30	MYELOID LEUKEMIA ACUTE W/O REM	HSANS	N	1/1/2014	\$ 373,013.30
A01T	2/22/2013	61	F	\$ 507,749.27	OTH MALIG LYMPH INTRA ABDOM NO	HNCB	Y		\$ 507,749.27
A023	2/1/2013	28	M	\$ 874,896.09	CONGENITAL FACTOR VIII DIS	HNCB	N	3/1/2015	\$ 874,896.09
									\$ 34,278,792.57
									\$ 901,007.44
									\$ 35,179,800.01

* Death
** Transferred to/from another carrier lifetime max exhausted

Attachment A-4

**Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2015 Through 12/31/2015**

Age/Gen- der	Non-Smoker Rates						Smoker Rates					
	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
<i>Males</i>												
0-19	\$ 175	\$ 201	\$ 186	\$ 168	\$ 204	\$ 204	\$ 210	\$ 242	\$ 223	\$ 201	\$ 245	\$ 245
20	175	201	186	168	204	204	210	242	223	201	245	245
21	275	317	292	264	322	322	330	380	350	317	386	386
22	275	317	292	264	322	322	330	380	350	317	386	386
23	275	317	292	264	322	322	330	380	350	317	386	386
24	275	317	292	264	322	322	330	380	350	317	386	386
25	276	318	293	265	323	323	332	382	352	318	387	387
26	282	325	299	270	329	329	338	389	359	325	395	395
27	289	332	306	277	337	337	346	399	367	332	405	405
28	299	345	317	287	350	350	359	414	381	345	419	419
29	308	355	327	296	360	360	370	426	392	355	432	432
30	312	360	331	300	365	365	375	432	398	360	438	438
31	319	368	339	306	373	373	383	441	406	368	447	447
32	326	375	346	313	381	381	391	450	415	375	457	457
33	330	380	350	316	385	385	396	456	420	380	462	462
34	334	385	355	321	390	390	401	462	426	385	469	469
35	336	387	357	323	393	393	404	465	428	387	472	472
36	339	390	359	325	396	396	406	468	431	390	475	475
37	341	392	362	327	398	398	409	471	434	392	478	478
38	343	395	364	329	401	401	411	474	437	395	481	481
39	347	400	369	333	406	406	417	480	442	400	487	487
40	352	405	373	338	411	411	422	486	448	405	493	493
41	358	413	380	344	419	419	430	495	456	413	502	502
42	365	420	387	350	426	426	438	504	464	420	511	511
43	373	430	396	358	436	436	448	516	476	430	524	524
44	384	443	408	369	449	449	461	531	490	443	539	539
45	397	458	422	381	464	464	477	549	506	458	557	557
46	413	476	438	396	482	482	495	571	526	476	579	579
47	430	496	457	413	503	503	516	595	548	496	603	603
48	450	518	478	432	526	526	540	622	573	518	631	631
49	470	541	498	451	549	549	563	649	598	541	658	658
50	492	566	522	472	574	574	590	679	626	566	689	689
51	513	591	545	493	600	600	616	709	654	591	720	720
52	537	619	570	516	628	628	645	743	684	619	753	753
53	561	647	596	539	656	656	674	776	715	647	787	787
54	588	677	624	564	687	687	705	812	748	677	824	824
55	614	707	651	589	717	717	737	848	782	707	861	861
56	642	740	681	616	750	750	770	887	818	740	900	900
57	671	773	712	644	784	784	805	927	854	773	940	940
58	701	808	744	673	819	819	841	969	893	808	983	983
59	716	825	760	688	837	837	860	990	912	825	1,005	1,005
60	747	860	793	717	873	873	896	1,033	951	860	1,048	1,048
61	773	891	821	742	904	904	928	1,069	985	891	1,084	1,084
62	791	911	839	759	924	924	949	1,093	1,007	911	1,109	1,109
63	812	936	862	780	949	949	975	1,123	1,035	936	1,139	1,139
64	826	951	876	792	965	965	991	1,141	1,051	951	1,158	1,158
65+	826	951	876	792	965	965	991	1,141	1,051	951	1,158	1,158

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Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates

Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2015 Through 12/31/2015

Age/Gender	Non-Smoker Rates						Smoker Rates					
	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
<i>Females</i>												
0-19	\$ 175	\$ 201	\$ 186	\$ 168	\$ 204	\$ 204	\$ 210	\$ 242	\$ 223	\$ 201	\$ 245	\$ 245
20	175	201	186	168	204	204	210	242	223	201	245	245
21	275	317	292	264	322	322	330	380	350	317	386	386
22	275	317	292	264	322	322	330	380	350	317	386	386
23	275	317	292	264	322	322	330	380	350	317	386	386
24	275	317	292	264	322	322	330	380	350	317	386	386
25	276	318	293	265	323	323	332	382	352	318	387	387
26	282	325	299	270	329	329	338	389	359	325	395	395
27	289	332	306	277	337	337	346	399	367	332	405	405
28	299	345	317	287	350	350	359	414	381	345	419	419
29	308	355	327	296	360	360	370	426	392	355	432	432
30	312	360	331	300	365	365	375	432	398	360	438	438
31	319	368	339	306	373	373	383	441	406	368	447	447
32	326	375	346	313	381	381	391	450	415	375	457	457
33	330	380	350	316	385	385	396	456	420	380	462	462
34	334	385	355	321	390	390	401	462	426	385	469	469
35	336	387	357	323	393	393	404	465	428	387	472	472
36	339	390	359	325	396	396	406	468	431	390	475	475
37	341	392	362	327	398	398	409	471	434	392	478	478
38	343	395	364	329	401	401	411	474	437	395	481	481
39	347	400	369	333	406	406	417	480	442	400	487	487
40	352	405	373	338	411	411	422	486	448	405	493	493
41	358	413	380	344	419	419	430	495	456	413	502	502
42	365	420	387	350	426	426	438	504	464	420	511	511
43	373	430	396	358	436	436	448	516	476	430	524	524
44	384	443	408	369	449	449	461	531	490	443	539	539
45	397	458	422	381	464	464	477	549	506	458	557	557
46	413	476	438	396	482	482	495	571	526	476	579	579
47	430	496	457	413	503	503	516	595	548	496	603	603
48	450	518	478	432	526	526	540	622	573	518	631	631
49	470	541	498	451	549	549	563	649	598	541	658	658
50	492	566	522	472	574	574	590	679	626	566	689	689
51	513	591	545	493	600	600	616	709	654	591	720	720
52	537	619	570	516	628	628	645	743	684	619	753	753
53	561	647	596	539	656	656	674	776	715	647	787	787
54	588	677	624	564	687	687	705	812	748	677	824	824
55	614	707	651	589	717	717	737	848	782	707	861	861
56	642	740	681	616	750	750	770	887	818	740	900	900
57	671	773	712	644	784	784	805	927	854	773	940	940
58	701	808	744	673	819	819	841	969	893	808	983	983
59	716	825	760	688	837	837	860	990	912	825	1,005	1,005
60	747	860	793	717	873	873	896	1,033	951	860	1,048	1,048
61	773	891	821	742	904	904	928	1,069	985	891	1,084	1,084
62	791	911	839	759	924	924	949	1,093	1,007	911	1,109	1,109
63	812	936	862	780	949	949	975	1,123	1,035	936	1,139	1,139
64	826	951	876	792	965	965	991	1,141	1,051	951	1,158	1,158
65+	826	951	876	792	965	965	991	1,141	1,051	951	1,158	1,158
<i>Children</i>												
One Child	\$ 175	\$ 201	\$ 186	\$ 168	NA	\$ 204	\$ 210	\$ 242	\$ 223	\$ 201	NA	\$ 245
Two Children	\$ 350	\$ 403	\$ 371	\$ 336	NA	\$ 409	\$ 420	\$ 483	\$ 445	\$ 403	NA	\$ 490
Three Children	\$ 524	\$ 604	\$ 557	\$ 503	NA	\$ 613	\$ 629	\$ 725	\$ 668	\$ 604	NA	\$ 735

Notes: (a) These rates are to apply for twelve months from issue.

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