

CRITICAL ISSUES IN HEALTH REFORM

State Characteristics

Issue and Rating Rules, Average Annual Premium, Characteristics of Uninsured



November 2009

AMERICAN ACADEMY of ACTUARIES

State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
HR 3962 (House)	2-50	GI	2:1	----	√	----	----	----	----	N/A	GI	ACR (age, geography, family composition)	N/A	N/A	N/A	N/A
Senate Bill	1-100 (before 2006 2-50)	GI	3:1	----	√	----	----	----	1.5:1	N/A	GI	ACR (age, geography, family composition, tobacco)	N/A	N/A	N/A	N/A
Alabama	2-50	GI	4:1	√	√	+/- 15%	+/- 25%	----	----	Single: \$3,552 Family: \$9,372	Underwriting	No rating structure	Single: N/A Family: N/A	555,100 (12.0%)	0-17: 11.3% 18-34: 46.3% 35-49: 25.8% 50-64: 16.7%	Under 100% FPL: 44.7% 100-199%: 23.3% 200-399%: 22.7% Over 400%: 9.4%
Alaska	2-50	GI	√	√	√	√	+/- 35%	+/- 15%	----	Single: \$6,048 Family: \$15,948	Underwriting	No rating structure	Single: N/A Family: N/A	128,100 (19.4%)	0-17: 18.6% 18-34: 43.6% 35-49: 20.4% 50-64: 17.5%	Under 100% FPL: 27.0% 100-199%: 24.3% 200-399%: 31.3% Over 400%: 17.4%
Arizona	2-50	GI	√	√	√	√	+/- 60%	√	N/A	Single: \$3,660 Family: \$9,636	Underwriting	No rating structure	Single: \$2,961 Family: \$5,292	1,218,700 (18.9%)	0-17: 21.4% 18-34: 37.7% 35-49: 25.0% 50-64: 15.9%	Under 100% FPL: 39.2% 100-199%: 28.0% 200-399%: 25.2% Over 400%: 7.7%
Arkansas	2-50 (rate bands apply to groups of 2-25)	GI	√	√	√	√	+/- 25%	√	N/A	Single: \$3,396 Family: \$8,964	Underwriting	No rating structure	Single: N/A Family: N/A	477,700 (17.0%)	0-17: 11.6% 18-34: 45.2% 35-49: 28.2% 50-64: 15.0%	Under 100% FPL: 37.2% 100-199%: 31.6% 200-399%: 23.3% Over 400%: 7.9%
California	2-50	GI	√	----	√	----	+/- 10%	----	----	Single: \$4,188 Family: \$11,040	GI (some)	No rating structure	Single: \$2,943 Family: \$6,567	6,717,700 (18.5%)	0-17: 15.2% 18-34: 42.2% 35-49: 26.6% 50-64: 16.1%	Under 100% FPL: 38.0% 100-199%: 31.0% 200-399%: 21.6% Over 400%: 9.4%



AMERICAN ACADEMY of ACTUARIES

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State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
Colorado	1-50	GI	√	----	√	----	----	+ 10%/- 25%	+/- 15%	Single: \$4,416 Family: \$11,628	Underwriting	No rating structure	Single: \$2,777 Family: \$5,939	790,200 (16.2%)	0-17: 19.7% 18-34: 41.9% 35-49: 26.8% 50-64: 11.7%	Under 100% FPL: 31.5% 100-199%: 29.6% 200-399%: 26.5% Over 400%: 12.4%
Connecticut	1-50	GI	√	√	√	1.25:1	----	+ 15%	----	Single: \$4,656 Family: \$12,276	Underwriting	No rating structure	Single: \$3,503 Family: \$8,477	334,200 (9.7%)	0-17: 13.1% 18-34: 41.8% 35-49: 24.4% 50-64: 20.7%	Under 100% FPL: 33.3% 100-199%: 25.4% 200-399%: 28.5% Over 400%: 12.8%
Delaware	1-50	GI	√	Combined +/- 10%		√	+/- 35%	+ 15%	√	Single: N/A Family: N/A	Underwriting	No rating structure	Single: N/A Family: N/A	95,000 (11.1%)	0-17: 18.5% 18-34: 38.4% 35-49: 26.1% 50-64: 17.0%	Under 100% FPL: 36.2% 100-199%: 24.9% 200-399%: 26.3% Over 400%: 12.6%
District of Columbia	2-50	GI	√	√	√	√	√	√	√	Single: \$4,392 Family: \$11,592	Underwriting	No rating structure	Single: N/A Family: N/A	57,200 (9.8%)	0-17: 12.4% 18-34: 44.5% 5-49: 26.6% 50-64: 16.5%	Under 100% FPL: 38.1% 100-199%: 22.6% 200-399%: 25.7% Over 400%: 13.7%
Florida	1-50	GI	√	√	√	√	+/- 15%	----	√	Single: \$4,596 Family: \$12,108	GI (some)	No rating structure	Single: \$3,191 Family: \$6,527	3,633,400 (20.2%)	0-17: 20.5% 18-34: 34.3% 35-49: 27.1% 50-64: 18.1%	Under 100% FPL: 33.1% 100-199%: 31.4% 200-399%: 25.1% Over 400%: 10.4%
Georgia	2-50	GI	√	√	√	+/- 15%	+/- 25%	√	√	Single: \$3,960 Family: \$10,440	Underwriting	No rating structure	Single: \$3,228 Family: \$7,408	1,682,400 (17.8%)	0-17: 16.7% 18-34: 41.0% 35-49: 26.6% 50-64: 15.8%	Under 100% FPL: 42.1% 100-199%: 28.3% 200-399%: 19.6% Over 400%: 10.0%
Hawaii	1-50	GI	√	√	√	√	√	√	√	Single: N/A Family: N/A	Underwriting	No rating structure	Single: N/A Family: N/A	97,000 (7.9%)	0-17: 15.6% 18-34: 36.5% 35-49: 23.5% 50-64: 24.3%	Under 100% FPL: 34.6% 100-199%: 24.7% 200-399%: 24.8% Over 400%: 16.0%
Idaho	2-50	GI	√	√	√	----	+/- 50%	----	√	Single: N/A Family: N/A	GI	ACR (age, tobacco, gender, geography) +/- 50%	Single: N/A Family: N/A	222,600 (14.8%)	0-17: 18.7% 18-34: 42.6% 5-49: 22.9% 50-64: 15.8%	Under 100% FPL: 36.4% 100-199%: 27.7% 200-399%: 25.1% Over 400%: 10.8%
Illinois	2-50	GI	√	√	√	√	+/- 25%	N/A	N/A	Single: \$4,716 Family: \$12,420	Underwriting	No rating structure	Single: \$2,843 Family: \$6,317	1,668,800 (13.2%)	0-17: 12.6% 18-34: 43.8% 35-49: 27.6% 50-64: 16.0%	Under 100% FPL: 39.4% 100-199%: 28.9% 200-399%: 22.1% Over 400%: 9.7%
Indiana	2-50	GI	√	√	√	√	+/- 35%	√	√	Single: \$3,996 Family: \$10,536	Underwriting	No rating structure	Single: \$2,930 Family: \$6,236	744,600 (11.9%)	0-17: 12.2% 18-34: 45.1% 35-49: 23.6% 50-64: 19.2%	Under 100% FPL: 38.6% 100-199%: 30.5% 200-399%: 21.8% Over 400%: 9.1%
Iowa	2-50	GI	√	√	√	+ 20%	+/- 25%	----	√	Single: \$3,804 Family: \$10,020	Underwriting	Rate band	Single: \$2,606 Family: \$5,609	279,300 (9.4%)	0-17: 12.9% 18-34: 44.1% 35-49: 23.6% 50-64: 19.4%	Under 100% FPL: 34.9% 100-199%: 28.8% 200-399%: 24.1% Over 400%: 12.3%

State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
Kansas	2-50	GI	√	√	√	√	+/- 25%	+ 15%	√	Single: \$3,816 Family: \$10,068	Underwriting	No rating structure	Single: \$2,615 Family: \$5,529	337,900 (12.5%)	0-17: 19.8% 18-34: 41.9% 35-49: 20.5% 50-64: 17.8%	Under 100% FPL: 37.9% 100-199%: 28.8% 200-399%: 22.8% Over 400%: 10.6%
Kentucky	2-50	GI	Combined with industry (5:1)			-----	+/- 50%	5:1 (comb w/ age, gender, area)	-----	Single: \$3,612 Family: \$9,516	Underwriting	Rate band (+/- 35%)	Single: \$2,740 Family: \$5,980	626,000 (14.8%)	0-17: 14.9% 18-34: 43.6% 35-49: 27.1% 50-64: 14.4%	Under 100% FPL: 46.1% 100-199%: 27.4% 200-399%: 19.0% Over 400%: 7.4%
Louisiana	2-50 (rate bands apply to groups of 3-35)	GI	√	√	√	√	+/- 33%	√	√	Single: \$4,188 Family: \$11,028	Underwriting	ACR (age, gender, in- dustry, geographic area, family composition, group size, tobacco, plan of benefits) +/- 35%	Single: N/A Family: N/A	822,700 (19.3%)	0-17: 16.2% 18-34: 41.8% 35-49: 25.4% 50-64: 16.6%	Under 100% FPL: 42.4% 100-199%: 26.9% 200-399%: 23.7% Over 400%: 7.0%
Maine	1-50	GI	+/- 20%	-----	+/- 20%	√	-----	+/- 20%	√	Single: \$4,320 Family: \$11,376	GI	ACR (age, geographic area) +/- 20%	Single: \$4,061 Family: \$7,260	126,000 (9.6%)	0-17: 12.0% 18-34: 36.8% 35-49: 31.8% 50-64: 19.4%	Under 100% FPL: 27.9% 100-199%: 26.5% 200-399%: 30.4% Over 400%: 15.3%
Maryland	2-50	GI	√	-----	√	-----	-----	-----	-----	Single: \$4,968 Family: \$13,092	Underwriting	No rating structure	Single: N/A Family: N/A	715,300 (12.9%)	0-17: 16.1% 18-34: 44.6% 35-49: 24.3% 50-64: 15.0%	Under 100% FPL: 35.1% 100-199%: 28.8% 200-399%: 24.7% Over 400%: 11.4%
Massachusetts	1-50	GI	2:1	-----	+/- 20%	+/- 5%	-----	2:1	2:1	Single: \$5,496 Family: \$14,496	GI	ACR (age, geography)	Single: \$5,143 Family: \$13,288	346,000 (5.4%)	0-17: 13.6% 18-34: 42.1% 35-49: 27.5% 50-64: 16.8%	Under 100% FPL: 35.3% 100-199%: 16.4% 200-399%: 31.7% Over 400%: 16.5%
Michigan ¹	2-50	GI	+/- 45% +/- 35% (HMOs& BC/BS)	-----	up to 10	+/- 45%	+/- 45%	+/- 45% +/- 35% (HMOs& BC/BS)	N/A	Single: \$3,360 Family: \$8,856	GI (BC/BS and HMOs)	No rating structure CR for BC/BS products	Single: N/A Family: N/A	1,151,100 (11/7%)	0-17: 11.6% 18-34: 43.2% 35-49: 29.1% 50-64: 16.1%	Under 100% FPL: 39.8% 100-199%: 28.1% 200-399%: 20.3% Over 400%: 11.8%
Minnesota	2-50	GI	+/- 50%	-----	up to 3 (20%)	-----	+/- 25%	+/- 25%	+/- 25%	Single: \$4,236 Family: \$11,184	Underwriting	Rate bands +/- 25% health +/- 50% age +/- 20% geography	Single: \$2,978 Family: \$7,013	438,500 (8.5%)	0-17: 18.5% 18-34: 46.2% 35-49: 22.3% 50-64: 13.0%	Under 100% FPL: 34.3% 100-199%: 30.7% 200-399%: 25.8% Over 400%: 9.1%
Mississippi	1-50	GI	√	√	√	√	+/- 25%	√	√	Single: \$3,888 Family: \$10,248	Underwriting	No rating structure	Single: N/A Family: N/A	532,000 (18.4%)	0-17: 19.1% 18-34: 41.9% 35-49: 22.8% 50-64: 16.3%	Under 100% FPL: 50.2% 100-199%: 25.4% 200-399%: 17.6% Over 400%: 6.9%
Missouri	2-50	GI	√	√	√	√	+/- 35%	+/- 10%	√	Single: \$3,756 Family: \$9,912	Underwriting	No rating structure	Single: \$2,725 Family: \$5,657	734,100 (12.6%)	0-17: 17.0% 18-34: 39.9% 35-49: 26.9% 50-64: 16.3%	Under 100% FPL: 36.0% 100-199%: 32.0% 200-399%: 23.3% Over 400%: 8.7%

¹ In Michigan, BC/BS and HMOs are allowed to use adjusted community rating.

State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
Montana	2-50	GI	√	----	√	+/- 35%	+/- 25%	+/- 15%	√	Single: \$4,080 Family: \$10,752	Underwriting	No rating structure	Single: \$3,305 Family: \$5,968	151,900 (15.9%)	0-17: 16.7% 18-34: 39.6% 35-49: 23.4% 50-64: 20.4%	Under 100% FPL: 29.7% 100-199%: 31.2% 200-399%: 26.9% Over 400%: 12.1%
Nebraska	2-50	GI	√	√	√	√	+/- 25%	+ 15%	√	Single: \$4,380 Family: \$11,556	Underwriting	No rating structure	Single: \$2,950 Family: \$5,979	221,600 (12.6%)	0-17: 20.7% 18-34: 42.3% 35-49: 24.1% 50-64: 12.9%	Under 100% FPL: 37.4% 100-199%: 29.5% 200-399%: 24.9% Over 400%: 8.1%
Nevada	2-50	GI	√	√	√	√	+/- 30%	√	√	Single: \$4,068 Family: \$10,716	Underwriting	Rate band (age, gender, occupation, geographic area, family composition, health status)	Single: \$3,276 Family: \$6,119	464,100 (18.0%)	0-17: 24.3% 18-34: 35.3% 35-49: 25.6% 50-64: 14.8%	Under 100% FPL: 36.5% 100-199%: 29.0% 200-399%: 23.8% Over 400%: 10.8%
New Hampshire	1-50	GI	3.5:1	----	----	√	----	√	√	Single: \$5,040 Family: \$13,284	Underwriting	Rate band 4:1 age 1.5:1 health status 1.5:1 tobacco	Single: \$3,427 Family: \$7,672	135,300 (10.4%)	0-17: 11.2% 18-34: 40.8% 35-49: 27.7% 50-64: 20.3%	Under 100% FPL: 26.0% 100-199%: 25.6% 200-399%: 31.6% Over 400%: 16.8%
New Jersey	2-50	GI	200%			----	----	----	----	Single: \$4,812 Family: \$12,684	GI	ACR (age)	Single: N/A Family: N/A	1,274,500 (14.9%)	0-17: 19.9% 18-34: 39.8% 35-49: 25.7% 50-64: 14.6%	Under 100% FPL: 32.9% 100-199%: 29.6% 200-399%: 25.1% Over 400%: 12.5%
New Mexico	2-50	GI	√	√	√	----	+/- 20%	√	√	Single: \$4,560 Family: \$12,012	Underwriting	Rate band (age, gender, geographic are, tobacco, health status, industry)	Single: N/A Family: N/A	452,800 (23.2%)	0-17: 17.8% 18-34: 40.0% 35-49: 24.4% 50-64: 17.9%	Under 100% FPL: 34.0% 100-199%: 30.7% 200-399%: 23.9% Over 400%: 11.4%
New York	2-50	GI	----	----	√	----	----	----	----	Single: \$4,884 Family: \$12,864	GI	CR (geography)	Single: \$6,630 Family: \$13,296	2,619,600 (13.6%)	0-17: 13.8% 18-34: 42.8% 35-49: 25.2% 50-64: 18.3%	Under 100% FPL: 35.4% 100-199%: 26.3% 200-399%: 25.9% Over 400%: 12.4%
North Carolina	1-50	GI	+/- 25%	+/- 25%	+/- 25%	N/A	----	+/- 25%	N/A	Single: \$4,260 Family: \$11,232	Underwriting	No rating structure	Single: \$2,613 Family: \$5,120	1,465,500 (16.0%)	0-17: 16.8% 18-34: 42.6% 35-49: 25.1% 50-64: 15.4%	Under 100% FPL: 41.0% 100-199%: 29.7% 200-399%: 21.7% Over 400%: 7.7%
North Dakota	2-50 (rate bands apply to groups of 2-25)	GI	4:1	----	√	√	+/- 20%	+ 15%	N/A	Single: \$3,000 Family: \$7,920	Underwriting	Rate band (geography, family composition, healthy lifestyle, benefit variations) 5:1 age 5:1 industry	Single: N/A Family: N/A	67,800 (11.0%)	0-17: 17.1% 18-34: 40.9% 35-49: 23.3% 50-64: 18.8%	Under 100% FPL: 31.6% 100-199%: 31.1% 200-399%: 25.5% Over 400%: 11.7%
Ohio	2-50	GI	√	√	√	√	+/- 35%	+/- 15%	√	Single: \$3,840 Family: \$10,140	GI (some)	Guaranteed issue capped at 2.5 times medically underwritten policies	Single: \$2,724 Family: \$5,701	1,315,300 (11.6%)	0-17: 15.3% 18-34: 41.5% 35-49: 25.2% 50-64: 18.0%	Under 100% FPL: 42.3% 100-199%: 27.6% 200-399%: 23.1% Over 400%: 7.0%
Oklahoma	2-50	GI	√	√	√	----	+/- 25%	+ 15%	N/A	Single: \$4,368 Family: \$11,520	Underwriting	No rating structure (HMOs community rated)	Single: \$3,220 Family: \$5,947	564,700 (16.0%)	0-17: 16.2% 18-34: 41.9% 35-49: 24.4% 50-64: 17.5%	Under 100% FPL: 37.8% 100-199%: 25.2% 200-399%: 26.7% Over 400%: 10.3%

State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
Oregon	2-50	GI	√	----	+50%	----	----	----	√	Single: \$3,300 Family: \$8,712	GI (some)	ACR (geography, benefit design, family composition, age)	Single: N/A Family: N/A	626,200 (16.6%)	0-17: 15.6% 18-34: 41.4% 35-49: 25.8% 50-64: 17.2%	Under 100% FPL: 39.4% 100-199%: 28.6% 200-399%: 21.9% Over 400%: 10.2%
Pennsylvania ²	2-50	GI	√	√	√	√	√	√	√	Single: \$4,044 Family: \$10,668	Underwriting	No rating structure	Single: \$2,873 Family: \$6,381	1,193,200 (9.8%)	0-17: 16.7% 18-34: 39.7% 35-49: 25.7% 50-64: 17.9%	Under 100% FPL: 36.5% 100-199%: 26.1% 200-399%: 26.6% Over 400%: 10.9%
Rhode Island	1-50	GI	√	√	----	----	----	----	----	Single: \$5,184 Family: \$13,668	GI (some)	No rating structure	Single: \$4,779 Family: \$11,107	118,100 (11.3%)	0-17: 17.0% 18-34: 42.7% 35-49: 26.0% 50-64: 14.3%	Under 100% FPL: 37.7% 100-199%: 26.8% 200-399%: 23.8% Over 400%: 11.7%
South Carolina	2-50	GI	√	√	√	+/- 20%	+/- 25%	√	N/A	Single: \$3,828 Family: \$10,092	Underwriting	No rating structure	Single: \$3,204 Family: \$6,128	714,000 (16.1%)	0-17: 20.4% 18-34: 36.3% 35-49: 27.5% 50-64: 15.8%	Under 100% FPL: 38.5% 100-199%: 29.5% 200-399%: 25.1% Over 400%: 7.0%
South Dakota	2-50	GI	3:1	√	√	√	+/- 25%	+ 15%	√	Single: \$3,576 Family: \$9,444	Underwriting	Rate band (health status, weight)	Single: N/A Family: N/A	89,900 (11.4%)	0-17: 19.8% 18-34: 41.6% 35-49: 22.4% 50-64: 16.1%	Under 100% FPL: 37.9% 100-199%: 25.8% 200-399%: 24.4% Over 400%: 11.9%
Tennessee	2-50 (rate bands apply to groups of 3-25)	GI	√	√	√	√	+/- 35%	+ 15%	√	Single: \$3,288 Family: \$8,688	Underwriting	No rating structure	Single: \$3,150 Family: \$5,957	907,100 (14.8%)	0-17: 15.2% 18-34: 41.4% 35-49: 25.2% 50-64: 18.3%	Under 100% FPL: 38.5% 100-199%: 29.2% 200-399%: 22.7% Over 400%: 9.5%
Texas	2-50	GI	√	√	√	+ 20%	+/- 25%	+ 15%	√	Single: \$4,428 Family: \$11,664	Underwriting	No rating structure	Single: \$3,208 Family: \$6,459	6,023,000 (25.2%)	0-17: 22.4% 18-34: 40.4% 35-49: 23.5% 50-64: 13.8%	Under 100% FPL: 37.7% 100-199%: 29.8% 200-399%: 23.9% Over 400%: 8.6%
Utah	2-50	GI	√	√	√	+ 20%	+/- 30%	+ 15%	+ 15%	Single: \$4,764 Family: \$12,552	GI (some)	Rate band (age, family comp, gender, geography) +/- 30% health +/- 15% industry +/- 20% group size	Single: N/A Family: N/A	352,000 (13.0%)	0-17: 24.4% 18-34: 44.8% 35-49: 21.6% 50-64: 9.3%	Under 100% FPL: 29.6% 100-199%: 29.4% 200-399%: 27.4% Over 400%: 13.6%
Vermont	1-50	GI	----	----	----	----	----	----	----	Single: N/A Family: N/A	GI	ACR (family composition)	Single: N/A Family: N/A	62,800 (10.3%)	0-17: 13.7% 18-34: 39.8% 35-49: 27.9% 50-64: 18.5%	Under 100% FPL: 25.3% 100-199%: 32.7% 200-399%: 28.2% Over 400%: 13.9%
Virginia ³	2-50	GI	√	√	√	√	+/- 20%	√	√	Single: \$3,756 Family: \$9,900	Underwriting	No rating structure	Single: \$3,229 Family: \$6,383	1,048,700 (13.8%)	0-17: 15.4% 18-34: 44.3% 35-49: 25.5% 50-64: 14.8%	Under 100% FPL: 35.1% 100-199%: 26.9% 200-399%: 24.3% Over 400%: 13.8%

² In Pennsylvania, BC/BS and HMOs are allowed to use rate bands; otherwise, there is no rating structure.

³ In Virginia, the rating restrictions listed for the small group only apply to "essential" and "standard" plans.

State	Small Group										Non-Group			Uninsured (2 year average; 2007-2008)		
	Group Size	Issue	Rating							Average Annual Premium (2008)	Issue	Rating	Average Annual Premium (2009)	Number (percent)	Age	Income
			Age	Gender	Area	Group size	Health	Industry	Tobacco							
Washington	2-50	GI	375%	----	√	----	----	----	----	Single: \$2,376 Family: \$6,252	GI	ACR (geography, family comp, age, duration, wellness)	Single: N/A Family: N/A	772,500 (12.0%)	0-17: 14.0% 18-34: 42.8% 35-49: 25.6% 50-64: 17.6%	Under 100% FPL: 33.5% 100-199%: 29.1% 200-399%: 26.1% Over 400%: 11.3%
West Virginia	2-50	GI	√	√	√	√	+/- 30%	+ 15%	N/A	Single: \$4,944 Family: \$13,020	GI (some)	No rating structure	Single: N/A Family: N/A	262,300 (14.6%)	0-17: 8.1% 18-34: 38.5% 35-49: 32.2% 50-64: 21.2%	Under 100% FPL: 35.3% 100-199%: 29.5% 200-399%: 22.9% Over 400%: 13.3%
Wisconsin	2-50	GI	√	√	√	√	+/- 30%	√	√	Single: \$4,656 Family: \$12,288	Underwriting	No rating structure	Single: N/A Family: N/A	493,000 (9.0%)	0-17: 15.7% 18-34: 42.0% 35-49: 27.3% 50-64: 15.1%	Under 100% FPL: 35.8% 100-199%: 31.2% 200-399%: 22.3% Over 400%: 10.8%
Wyoming	2-50	GI	√	√	√	√	+/- 35%	+ 15%	√	Single: \$4,944 Family: \$13,044	Underwriting	No rating structure	Single: N/A Family: N/A	71,100 (13.7%)	0-17: 16.8% 18-34: 42.8% 35-49: 24.8% 50-64: 15.6%	Under 100% FPL: 32.7% 100-199%: 28.8% 200-399%: 26.9% Over 400%: 11.6%

Sources

Small group information compiled from America's Health Insurance Plans' (AHIP) *Small Group Premium Rating Rules: Summary of State Requirements* (January 2009), Georgetown University Health Policy Institute's *Health Insurance Regulation by States and the Federal Government: A Review of Current Approaches and Proposals for Change* (April 2006), and individual states' general laws and statutes.

Individual group information compiled from AHIP's *Individual Comprehensive, Major Medical Health Insurance: Summary of State Guarantee Issue and Rating Requirements* (March 2009), the National Association of Health Underwriters' *State Level Individual and Small Group Market Health Insurance Reforms* (February 2009), and individual states' general laws and statutes.

Uninsured information compiled from unpublished data provided by Kaiser Family Foundation based on the Census Bureau's March 2008 and 2009 Current Population Survey data.

Average annual premium information compiled from AHIP's *A Comprehensive Survey of Premiums, Product Choices and Benefits* (March 2009) and *Comprehensive Survey of Premiums, Availability, and Benefits* (March 2009).

Abbreviations

ACR = adjusted community rating

CR = community rating

No rating structure = No restrictions on rating by health status and specified case characteristics.

GI = guaranteed issue

√ = allowed rating factor, including those that require approval from the Commissioner of Insurance

---- = not allowed as a rating factor

N/A = Information not available. When referenced in columns on rating factors, this indicates that we could not confirm whether these were allowable rating factors. When referenced under average annual premium, this indicates that there was an insufficient sample size.