



National Association of Health Underwriters

Comparison of State-Level High Risk Pools (as of January 22, 2002)

Twenty-eight states currently operate high-risk health insurance pools as a means of providing high-quality comprehensive health insurance coverage to individuals with catastrophic medical conditions. In this study, the National Association of Health Underwriters (NAHU) compared the maximum benefits, premium caps, financing mechanisms, rates, benefits and cost-sharing requirements for all state-level high-risk insurance pools around the country. For each state, NAHU sought price and benefit information for a PPO product with a \$500 deductible and a 80% coinsurance rate. In several states, such plans were not available, so for those states NAHU gathered data for the plan with the lowest annual deductible available. Some states offer different rates based on smoker status, so in those cases, NAHU assumed that both participants were non-smokers. In addition, some states offer different rates if the applicant is enrolling as a HIPAA-eligible rather than as a medically uninsurable individual. Unless otherwise noted, NAHU assumes that the applicant is a medically uninsurable individual.

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
Alabama (Pool is only available for HIPAA eligible)	<i>Lifetime:</i> \$1 million	200%	Financed through member premiums and assessments to the insurance industry based premium volume in the state. Insurance carriers will be provided an offset of the assessment against any premium taxes they pay to the state.	<i>Monthly Premium Rate:</i> \$315.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$1000 plus deductible in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$415.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$1000 plus deductible in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.
Alaska	<i>Lifetime:</i> \$1 million	200%	Funded through subscriber premiums and assessments to association members in proportion to the percentage of total health insurance premiums each member writes in the state.	<i>Monthly Premium Rate:</i> \$445.91 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, preventive care, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$751.12 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, preventive care, major medical and specific disease care.
Arkansas	<i>Lifetime:</i> \$1 million	150%	Association members are assessed for net losses in proportion to their share of total health insurance premiums received in the state	<i>Monthly Premium Rate:</i> \$199.76 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$2000 in stop-loss coverage. 80% coinsurance in-network and 60%	<i>Monthly Premium Rate:</i> \$347.80 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$2000 in stop-loss coverage. 80% coinsurance in-network and 60%

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			during the year.	out-of network. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	out-of network. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
California*	<i>Lifetime:</i> \$750,000 <i>Annual:</i> \$75,000	125%	The plan is funded through subscriber contributions and the Major Risk Medical Insurance Fund directed by the state. \$45 million is deposited annually in the fund from the State Cigarette and Tobacco Products Surtax Fund. Enrollment will be curtailed to assure the program operates within its budget. One of the participating carriers, Blue Cross, offers a non-subsidized look-alike product to persons on the waiting list.	<i>Monthly Premium Rate:</i> \$258.75 <i>Summary of Benefits and Cost-Sharing:</i> No deductible with \$2500 in stop-loss coverage. 25% coinsurance in-network and \$25 office visit. Coverage includes RX, major medical, preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$380.00 <i>Summary of Benefits and Cost-Sharing:</i> No deductible with \$2500 in stop-loss coverage. 25% coinsurance in-network and \$25 office visit. Coverage includes RX, major medical, preventive and specific disease care.
Colorado*	Lifetime: \$1,000,000	150%	As of December 1993, CUHIP began receiving \$2.5 million a year from the Business Association Unclaimed Property Fund. Items making up this fund include unclaimed wages, gift certificates and public utility deposits. As of 1995, Colorado has also received approximately \$1.5 million annually from unclaimed insurance funds. Colorado's High Risk Pool is available for HIPAA eligibles.	<i>Monthly Premium Rate:</i> \$397.68 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible. Comprehensive coverage includes RX, major medical, preventive care, specific disease care.	<i>Monthly Premium Rate:</i> \$503.45 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible. Comprehensive coverage includes RX, major medical, preventive care, specific disease care.
Connecticut	Lifetime: \$1 million	125% initial, 150% maximum	Association members are assessed for plan losses based on their share of health insurance direct claim volume in the state.	<i>Monthly Premium Rate:</i> \$430.15 <i>Summary of Benefits and Cost-sharing:</i> \$550 in-network/\$1000 out-of-network deductible with \$2500 individual/\$5000 family in stop-loss	<i>Monthly Premium Rate:</i> \$555.23 <i>Summary of Benefits and Cost-sharing:</i> \$550 in-network/\$1000 out-of-network deductible with \$2500 individual/\$5000 family in stop-loss

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
				coverage. 80% in-network/60% out-of-network coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	coverage. 80% in-network/60% out-of-network coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
Florida*‡	Lifetime: \$500,000	200-250%	Association members are assessed for plan operating losses based on their market share of health insurance premium volume in the state during the year. As a condition of doing business in the state, all insurers, HMOs, MEWAs and prepaid health clinics must be members of the association.	<i>Monthly Premium Rate:</i> \$259.58 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible, 80/90% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$365.51 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible, 80/90% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.
Illinois*	Lifetime: \$1 million	125-150%	The State of Illinois pays the cost of ICHIP through an appropriation from the state's General Revenue funds. This figure was \$17.3 million for FY 2001. The state placed a cap on the number of participants eligible to control the amount of dollars contributed. HIPAA eligibles are funded by an assessment on carriers and there is no waiting list.	<i>Monthly Premium Rate:</i> \$274.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, Preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$425.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, Preventive and specific disease care.

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
Indiana*	None	150%	Association members are assessed for net losses in proportion to their share of total health insurance premiums earned in the state during the year. Assessments are offset against income or premium taxes in the year of assessment or following years. Insurers may also include an amount to recoup assessments in premium rates.	<i>Monthly Premium Rate: \$489.47</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with \$2500 stop-loss coverage and 80% in-network/ 60% out-of-network coinsurance. Comprehensive coverage includes RX, mental illness/substance abuse and major medical.</i>	<i>Monthly Premium Rate: \$559.36</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with \$2500 stop-loss coverage and 80% in-network/ 60% out-of-network coinsurance. Comprehensive coverage includes RX, mental illness/substance abuse and major medical.</i>
Iowa	<i>Lifetime: \$1 million</i>	150%	Association members are assessed for losses in excess of those covered through premiums and the Health Insurance Trust Fund. Assessments are allowed as offset against premium taxes or other forms of taxes payable to the state. These offsets are granted at the rate of 20% per year over a five-year period.	<i>Monthly Premium Rate: \$424.27</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with \$1500 individual/\$3000 family stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical, and specific disease care.</i>	<i>Monthly Premium Rate: \$710.64</i> <i>Summary of Benefits and Cost-sharing: \$500 deductible with \$1500 individual/\$3000 family stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical, and specific disease care.</i>
Kansas	<i>Lifetime: \$1 million</i>	Rates will be reasonable in terms of the benefits provided, risk experience and the expenses of providing coverage.	Premium rates are to be nearly self-sustaining. Insurers may be assessed to recoup net losses. Eighty percent of such assessments may be offset against premium taxes. Also, the commissioner was authorized, upon request by the Kansas Health Insurance Association to borrow up to \$500,000 per year for the first four years to fund the plan's implementation and initial operations.	<i>Monthly Premium Rate: \$422.58</i> <i>Summary of benefits and Cost-sharing: \$500 deductible with 70% co-insurance for the first \$5000 then 90% thereafter. Comprehensive coverage that includes RX, preventive care, mental health and substance abuse.</i>	<i>Monthly Premium Rate: \$533.47</i> <i>Summary of benefits and Cost-sharing: \$500 deductible with 70% co-insurance for the first \$5000 then 90% thereafter. Comprehensive coverage that includes RX, preventive care, mental health and substance abuse.</i>
Kentucky	None	150%	Funded through three sources,	<i>Monthly Premium Rate: \$474.80</i>	<i>Monthly Premium Rate: \$519.22</i>

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			assessments on insurers, Tobacco Settlement Funds and premiums from enrollees.	<i>Summary of Benefits and Cost-sharing:</i> \$400 in-network/\$700 out-of-network deduction with \$1500 stop-loss coverage.	<i>Summary of Benefits and Cost-sharing:</i> \$400 in-network/\$700 out-of-network deduction with \$1500 stop-loss coverage.
Louisiana*	Lifetime: \$500,000 Annual: \$100,000	125% initial, 200% maximum	Louisiana received \$2 million in 1999 and requested an additional \$2 million in 2000. In addition, each patient (except those covered by either the State Employees Group Benefit program, a program directly subsidized by the federal government, or one covered by an insolvent insurer) admitted to the hospital for treatment other than for mental health or substance abuse, shall be assessed a risk-pool service charge of \$2 per day for inpatient admissions and \$1 for outpatient procedures. If the insurance arrangement does not pay the service charge, it may be collected from the patient.	<i>Monthly Premium Rate:</i> \$268.50 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$3500 in stop-loss coverage. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$405.95 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$3500 in stop-loss coverage. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
Minnesota	Lifetime: \$2.8 million	125%	Health insurers are assessed for net losses in proportion to the share of total health insurance premiums received in the state during the year. In FY 2000, the legislature also appropriated \$15 million to help offset MCHA's 2001 losses. The funding will come from surplus funds in Minnesota's Workers Compensation Assigned Risk	<i>Monthly Premium Rate:</i> \$143.75 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$3000 stop-loss coverage. 20% in-network co-insurance. Comprehensive coverage includes RX, preventive care, mental health and chemical dependency.	<i>Monthly Premium Rate:</i> \$249.23 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with a \$3000 stop-loss coverage. 20% in-network co-insurance. Comprehensive coverage includes RX, preventive care, mental health and chemical dependency.

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			Plan.		
Mississippi	Lifetime: \$500,000	150% initial 175% maximum	The plan mandates that each insurer shall be assessed an amount not to exceed \$1 per policy per month for the individual market and \$1 per covered employee per month for the group market. Excluded are policies insuring federal or state employees.	<i>Monthly Premium Rate:</i> \$258.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with limited stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$378.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with limited stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.
Missouri	Lifetime: \$1 million	150% initial 200% maximum	Association members are assessed for net losses in proportion to share of total health insurance premiums received in the state during the year. Assessments are offset against premium taxes in the year of assessment.	<i>Monthly Premium Rate:</i> \$422.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2500 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$516.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2500 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.
Montana	Lifetime: \$1 million	200%	Association members are assessed for net losses in proportion to share of total health insurance premiums received in the state during the year. Assessments are offset against premium taxes in the year of assessment.	<i>Monthly Premium Rate:</i> \$233.38 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$5000 in stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.	<i>Monthly Premium Rate:</i> \$357.30 <i>Summary of Benefits and Cost-Sharing:</i> \$1000 deductible with \$5000 in stop-loss coverage. 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care
Nebraska*	Lifetime: \$1 million	135%	Association members are assessed for net losses in proportion to share of total health insurance premiums received in the state during the year. Assessments are offset against taxes in year of assessment or following years.	<i>Monthly Premium Rate:</i> \$316.25 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.	<i>Monthly Premium Rate:</i> \$409.60 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.
New Mexico	Lifetime: \$1.5 million	150%	Any deficit incurred by the pool shall be recouped by assessments apportioned among the members of the	<i>Monthly Premium Rate:</i> \$305.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 individual/\$4000 family in stop-loss	<i>Monthly Premium Rate:</i> \$468.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 individual/\$4000 family in stop-loss

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			pool pursuant to the assessment formula, provided that the assessment for any pool member shall be allowed as a 30 percent credit on the premium tax return for that member.	coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.	coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.
North Dakota	Lifetime: \$1 million	135%	Association members doing more than \$100,000 in accident and health insurance business within the state are assessed for net losses of the pool. These members are allowed a direct offset against premium taxes in year of assessment.	<i>Monthly Premium Rate:</i> \$207.40 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible with \$3000 in stop-loss coverage. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.	<i>Monthly Premium Rate:</i> \$290.50 <i>Summary of Benefits and Cost-Sharing:</i> \$500 deductible with \$3000 in stop-loss coverage. Comprehensive coverage includes RX, major medical, preventive care and specific disease care.
Oklahoma	Lifetime: \$500,000	150%	Association members are assessed for net losses in proportion to their share of the total health insurance premiums received in the state during the year. Assessments are offset against premium taxes in the year of assessment or following years.	<i>Monthly Premium Rate:</i> \$366.64 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$10,000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care.	<i>Monthly Premium Rate:</i> \$468.25 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$10,000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical and specific disease care
Oregon*	Lifetime: \$1 million	125%	The pool is currently funded through a combination of member premiums, assessments to insurers and reinsurers and interest earned on money held in reserve. The pool operates under expenditure limitations.	<i>Monthly Premium Rate:</i> \$208.00 <i>Summary of Benefits and Cost-sharing:</i> \$300 deductible with \$1300 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$319.00 <i>Summary of Benefits and Cost-sharing:</i> \$300 deductible with \$1300 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
South Carolina	Lifetime: \$1 million	200%	Insurers are assessed for net losses in proportion to share of total health insurance premiums written in the state during the preceding year.	<i>Monthly Premium Rate:</i> \$409.55 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in-network/ \$7000 out-of-network stop-loss coverage and 80%	<i>Monthly Premium Rate:</i> \$513.52 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in-network/ \$7000 out-of-network stop-loss coverage and 80%

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			Assessments are offset against premium or income taxes in year of assessment or following years. If the offset exceeds \$5 million in one year, premiums of the plan must be raised to assure that the offset does not exceed \$5 million in the following years.	coinsurance. Comprehensive coverage includes RX and major medical.	coinsurance. Comprehensive coverage includes RX and major medical.
Texas*	Lifetime: \$ 1 million	150%	Health insurers are assessed for net losses in proportion to their share of total assessable health insurance premiums received in the state during the year.	<i>Monthly Premium Rate:</i> \$326.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2500 in net-work/\$4500 out-of-network stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$407.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2500 in net-work/\$4500 out-of-network stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
Utah	Lifetime: \$1 million Annual: \$200,000	Adjusted annually	The plan is funded by the Comprehensive Health Insurance Pool Enterprise Fund. The state Legislature appropriated addition funds in 1992-1995 and 1998-2000. In 2000 the legislature appropriated \$4.1 million.	<i>Monthly Premium Rate:</i> \$238.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	<i>Monthly Premium Rate:</i> \$330.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$2000 in stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
Washington*	Lifetime: \$500,000	150%	Association members are assessed for net losses in proportion to their share of total health insured population in the state during the year. Assessments offset against premium taxes in year of assessment or following years.	<i>Monthly Premium Rate:</i> \$296.21 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$1500 stop-loss coverage and 20% coinsurance. Comprehensive coverage includes RX and major medical.	<i>Monthly Premium Rate:</i> \$456.93 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$1500 stop-loss coverage and 20% coinsurance. Comprehensive coverage includes RX and major medical.
Wisconsin*	Lifetime: \$1 million	200%	HIRSP is funded by four sources, state general purpose revenues, policyholder premiums, insurer	<i>Monthly Premium Rate:</i> \$173.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$2000 stop-loss coverage and 80%	<i>Monthly Premium Rate:</i> \$348.00 <i>Summary of Benefits and Cost-sharing:</i> \$1000 deductible with \$2000 stop-loss coverage and 80%

State	Maximum Benefit	Premium cap (of an average comparable plan)	Financing Mechanism	35 Year-Old Female	53 Year-Old Male
			assessments and a reduction in the payments to health care providers.	coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.	coinsurance. Comprehensive coverage includes RX, major medical, preventive and specific disease care.
Wyoming	Lifetime: \$350,000	125-150%	Association members are assessed for plan losses based on their share of health insurance premium volume in the state. Also assessed are any self-insurers not governed by ERISA law. The state will grant a partial credit against any premium tax owed to the state toward assessment paid. However, the total credit allowed by all members cannot exceed \$1,625,000 in any one year.	<i>Monthly Premium Rate:</i> \$347.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$4000 stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX and major medical.	<i>Monthly Premium Rate:</i> \$438.00 <i>Summary of Benefits and Cost-sharing:</i> \$500 deductible with \$4000 stop-loss coverage and 80% coinsurance. Comprehensive coverage includes RX and major medical.

*The high-risk insurance pools in California, Colorado, Florida, Illinois, Indiana, Louisiana, Oregon, Nebraska, Texas, Washington and Wisconsin charge different premium rates according to the participant's city/county of residence. For all eleven of these states, we sought premium rates for individuals who lived in the state capitals, which would be Sacramento, Denver, Tallahassee, Springfield, Indianapolis, Baton Rouge, Salem, Lincoln, Austin, Olympia and Madison, respectively.

**New Hampshire has approved a state high-risk pool to replace the current program of guaranteed issue. The pool will begin offering coverage July 1, 2002.

‡ Enrollment in the Florida Comprehensive Health Association was closed on June 30, 1991. Legislation has been introduced this session that would open pool enrollment for 2002, but that legislation has not yet been enacted. Therefore, the rate data listed on this chart represents the rates that would be charged to current pool participants who meet the specified age/gender criterion.

States with Programs for the Medically Uninsurable, Excluding Risk Pools

District of Columbia	Guaranteed Issue through Blue Cross all year. Specified plan (HMO) with no cap on rates.
Hawaii	State Comprehensive employer program
Iowa	Guaranteed Issue of a standard plan for anyone who has 12 months of consecutive coverage, has exhausted COBRA, and is a resident of the state. Those without 12 months of coverage go the HRP until they've completed the 12 months.
Idaho	Guaranteed issue with rating restrictions. High Risk Pool begun in 2001 to allow purchase of basic plans at lower cost.
Maine	Guaranteed Issue all carriers
Maryland	Open Enrollment twice per year for self-employed - all carriers. For others in the individual market, open enrollment is twice per year on to certain carriers. Coverage is basic with limited RX.
Massachusetts	Guaranteed Issue all carriers
Michigan	Open Enrollment-BC is guaranteed issue all year
New Hampshire**	Guaranteed Issue all carriers
New Jersey	Guaranteed Issue all carriers
New York	Guaranteed Issue all carriers
North Carolina	Open Enrollment-BC/BS is guaranteed issue all year
Ohio	Guaranteed Issue with caps on each carrier's participation based on their volume of business. Rates are limited based on whether or not a person is a HIPAA eligible. HMOs have one annual enrollment. Other carriers open each January 1 st until they reach their maximum required enrollment on GI business. GI plans are two plans only, not all plans available. Similar rules for HIPAA eligibles.
Pennsylvania	Open Enrollment - BC/BS is guaranteed issue all year
Rhode Island	Open Enrollment
Tennessee	TennCare
Utah	Guaranteed Issue of a basic plan similar to HRP plan only if HRP is at capacity
Vermont	Guaranteed Issue all carriers
Virginia	Open Enrollment - Trigon is guaranteed issue all year

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