



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor
Sean Dilweg, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
E-Mail: ociinformation@wisconsin.gov
Web Address: oci.wi.gov

Group Health Insurance Index January 1, 2009

The Office of the Commissioner of Insurance surveys the top writers of group health insurance in Wisconsin every six months to monitor the premiums charged for group health insurance policies. The results of this survey are summarized below. The average shown is the average for all insurers participating in the survey.

Insurers were asked to develop new business rates for a comprehensive policy for four hypothetical groups in particular locations in Wisconsin. Group 3, a small employer with 25 employees in Wisconsin Rapids, was added in 2002. The insurers were asked to price a policy with a \$500 deductible and the copayment is 80%/20% up to \$2,500. The deductible was changed from \$250 to \$500 in January 2005. However, the exact benefits may vary from one company to the next.

The group members are assumed to work full-time in Wisconsin for a Wisconsin corporation and pass medical underwriting. Each company sets its own underwriting standards for group acceptability. The prices are for new groups which meet the individual company's underwriting standards. The policy is assumed to be the only product offered to the group and marketed through the company's standard distribution system.

It is important to note that prices may vary significantly from one group to another. The differences may be attributed to age, sex, health, marital status, and the benefit options chosen. In addition, most insurers offer their lowest rates to new business and, therefore, existing groups may receive renewal rates which are somewhat higher.

Monthly Rates - Single Coverage

Group 1 = 25 employees / Milwaukee

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$309.87	\$248.57	\$282.00	\$302.51	\$295.20	\$306.00	\$323.07
Maximum:	496.62	508.62	510.97	544.50	650.90	697.70	736.36
Average:	\$397.42	\$379.49	\$390.63	\$431.97	\$444.72	\$480.56	\$466.30

Average Increase: 1/1/03 - 1/1/04 = -4.5%

Average Increase: 1/1/04 - 1/1/05 = 2.9%

Average Increase: 1/1/05 - 1/1/06 = 10.6%

Average Increase: 1/1/06 - 1/1/07 = 3.0%

Average Increase: 1/1/07 - 1/1/08 = 8.1%

Average Increase: 1/1/08 - 1/1/09 = -3.0%

Group 2 = 75 employees / Milwaukee

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$254.37	\$223.16	\$251.34	\$283.46	\$287.35	\$257.00	\$298.93
Maximum:	496.62	520.15	582.70	669.88	650.90	718.80	736.36
Average:	\$376.29	\$371.29	\$374.18	\$434.22	\$433.37	\$488.97	\$463.41

Average Increase: 1/1/03 - 1/1/04 = -1.3%

Average Increase: 1/1/04 - 1/1/05 = 0.8%

Average Increase: 1/1/05 - 1/1/06 = 16.0%

Average Increase: 1/1/06 - 1/1/07 = -0.2%

Average Increase: 1/1/07 - 1/1/08 = 12.8%

Average Increase: 1/1/08 - 1/1/09 = -5.2%

* One company amended its survey in January 2006.

** One company added to survey that was not included in previous years.

Group 3 = 25 employees / Wisconsin Rapids

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$247.09	\$257.72	\$251.82	\$275.77	\$287.62	\$314.97	\$327.68
Maximum:	498.73	529.91	499.42	454.64	562.91	566.31	608.18
Average:	\$358.37	\$374.94	\$365.51	\$375.47	\$390.01	\$417.29	\$427.44
Average Increase:	1/1/03 - 1/1/04 = 4.6%						
Average Increase:	1/1/04 - 1/1/05 = -2.5%						
Average Increase:	1/1/05 - 1/1/06 = 2.7%						
Average Increase:	1/1/06 - 1/1/07 = 3.9%						
Average Increase:	1/1/07 - 1/1/08 = 7.0%						
Average Increase:	1/1/08 - 1/1/09 = 2.4%						

Group 4 = 75 employees / Wisconsin Rapids

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$252.60	\$213.79	\$238.77	\$261.48	\$272.72	\$225.00	\$270.43
Maximum:	498.73	592.30	481.71	548.39	590.07	581.17	608.18
Average:	\$355.75	\$385.22	\$360.11	\$375.54	\$395.01	\$411.31	\$414.92
Average Increase:	1/1/03 - 1/1/04 = 8.3%						
Average Increase:	1/1/04 - 1/1/05 = -6.5%						
Average Increase:	1/1/05 - 1/1/06 = 4.3%						
Average Increase:	1/1/06 - 1/1/07 = 5.2%						
Average Increase:	1/1/07 - 1/1/08 = 4.1%						
Average Increase:	1/1/08 - 1/1/09 = .9%						

Monthly Rates - Family Coverage**Group 1 = 25 employees / Milwaukee**

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$ 619.74	\$ 646.27	\$ 666.38	\$ 729.76	\$ 799.17	\$ 700.13	\$ 766.73
Maximum:	1,328.08	1,388.55	1,368.37	1,631.17	1,688.73	2,049.95	1,778.00
Average:	\$1,020.75	\$1,007.40	\$1,039.35	\$1,160.17	\$1,178.56	\$1,286.39	\$1,237.40
Average Increase:	1/1/03 - 1/1/04 = -1.3%						
Average Increase:	1/1/04 - 1/1/05 = 3.2%						
Average Increase:	1/1/05 - 1/1/06 = 11.6%						
Average Increase:	1/1/06 - 1/1/07 = 1.6%						
Average Increase:	1/1/07 - 1/1/08 = 9.1%						
Average Increase:	1/1/08 - 1/1/09 = -3.8%						

Group 2 = 75 employees / Milwaukee

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$ 651.19	\$ 613.68	\$ 632.02	\$ 692.12	\$ 757.96	\$ 664.04	\$ 727.20
Maximum:	1,302.62	1,534.12	1,719.72	2,009.64	1,770.21	2,156.40	1,737.00
Average:	\$ 964.99	\$ 972.17	\$ 992.61	\$1,154.78	\$1,160.31	\$1,330.65	\$1,258.59
Average Increase:	1/1/03 - 1/1/04 = 0.7%						
Average Increase:	1/1/04 - 1/1/05 = 2.1%						
Average Increase:	1/1/05 - 1/1/06 = 16.3%						
Average Increase:	1/1/06 - 1/1/07 = 0.5%						
Average Increase:	1/1/07 - 1/1/08 = 14.7%						
Average Increase:	1/1/08 - 1/1/09 = -5.4%						

* One company amended its survey in January 2006.

** One company added to survey that was not included in previous years.

Group 3 = 25 employees / Wisconsin Rapids

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$ 494.19	\$ 515.44	\$ 503.63	\$ 551.54	\$ 575.23	\$ 629.95	\$ 655.36
Maximum:	1,471.04	1,563.56	1,298.49	1,363.93	1,688.73	1,698.95	1,644.00
Average:	\$ 936.82	\$ 983.56	\$ 943.32	\$ 999.32	\$1,045.56	\$1,115.39	\$1,158.97
Average Increase:	1/1/03 - 1/1/04 = 5.0%						
Average Increase:	1/1/04 - 1/1/05 = -4.1%						
Average Increase:	1/1/05 - 1/1/06 = 5.9%						
Average Increase:	1/1/06 - 1/1/07 = 4.6%						
Average Increase:	1/1/07 - 1/1/08 = 6.7%						
Average Increase:	1/1/08 - 1/1/09 = 3.9%						

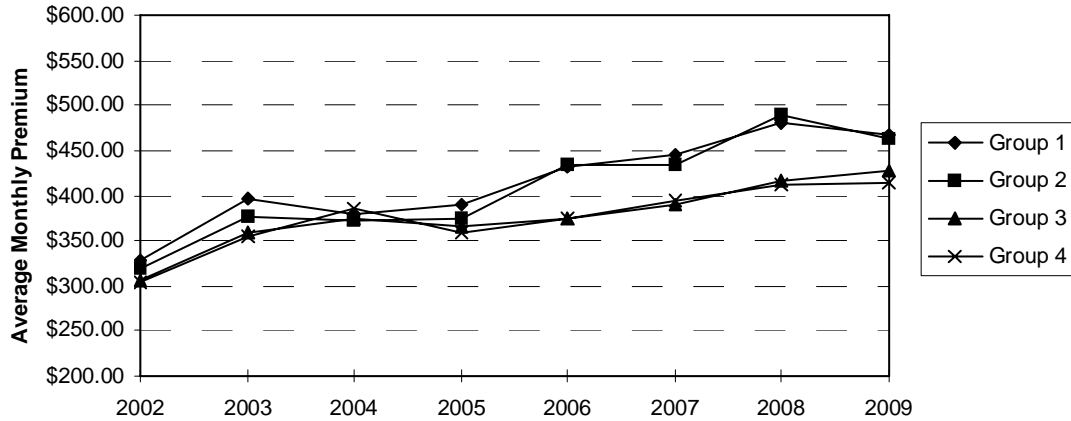
Group 4 = 75 employees / Wisconsin Rapids

	January 2003	January 2004	January 2005*	January 2006	January 2007	January 2008	January 2009**
Minimum:	\$ 520.42	\$ 488.81	\$ 477.54	\$ 522.96	\$ 545.42	\$ 597.46	\$ 621.57
Maximum:	1,442.76	1,748.21	1,420.10	1,645.16	1,770.21	1,743.50	1,606.00
Average:	\$ 925.80	\$1,019.38	\$ 946.26	\$ 995.88	\$1,051.25	\$1,109.88	\$1,126.50
Average Increase:	1/1/03 - 1/1/04 = 10.1%						
Average Increase:	1/1/04 - 1/1/05 = -7.2%						
Average Increase:	1/1/05 - 1/1/06 = 5.2%						
Average increase:	1/1/06 - 1/1/07 = 5.6%						
Average Increase:	1/1/07 - 1/1/08 = 5.6%						
Average Increase:	1/1/08 - 1/1/09 = 1.5%						

* One company amended its survey in January 2006.

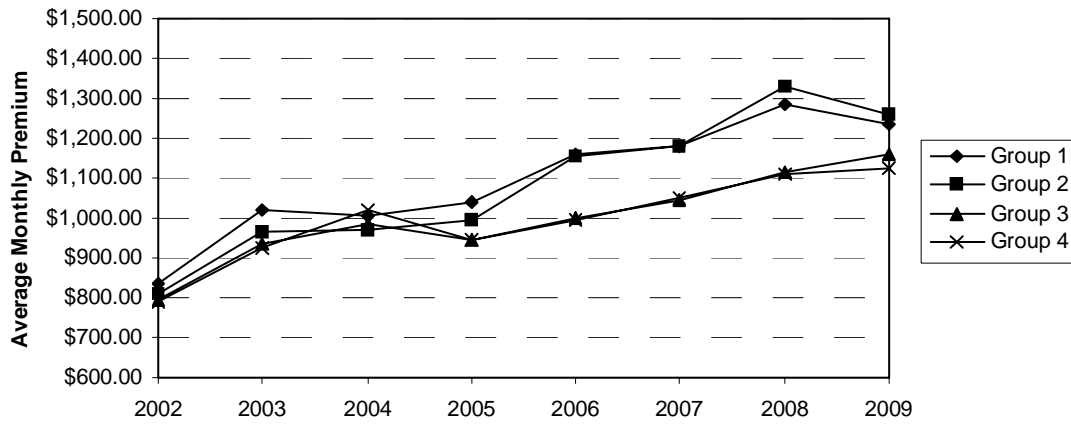
** One company added to survey that was not included in previous years.

**Group Health Insurance Trends
Single Coverage
January 1, 2009**



Group 1 = 25 Employees/Milwaukee
Group 2 = 75 Employees/Milwaukee
Group 3 = 25 Employees/Wisconsin Rapids
Group 4 = 75 Employees/Wisconsin Rapids

**Group Health Insurance Trends
Family Coverage
January 1, 2009**



Group 1 = 25 Employees/Milwaukee
Group 2 = 75 Employees/Milwaukee
Group 3 = 25 Employees/Wisconsin Rapids
Group 4 = 75 Employees/Wisconsin Rapids