



**Health
Insurance
Coverage
in Wisconsin**

**State of Wisconsin
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873**

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the Commissioner of Insurance . . .
Leading the way in informing and protecting
the public and responding to their insurance needs.**

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For information on how to file an insurance complaint call:

(608) 266-0103 (In Madison)
or
1-800-236-8517 (Statewide)

Mailing Address

Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

Electronic Mail

ocicomplaints@wisconsin.gov

Please indicate your name, phone number, and e-mail address.

OCI's World Wide Web Home Page

oci.wi.gov

For your convenience, a copy of OCI's complaint form is available at the back of this booklet. A copy of OCI's complaint form is also available on OCI's Web site. You can print it, complete it, and return it to the above mailing address.

A list of OCI's publications is included at the back of this booklet. Copies of OCI publications are also available online on OCI's Web site.

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OCI has been surveying the largest writers of group and individual health insurance since 1995 to determine the number of people covered by various types of private health insurance plans in the state. Included in this report are the responses from the largest writers of individual accident and health, group accident and health insurance and all defined network organizations*.

Insurers were asked to identify the number of participating employees and the number of dependents covered in a group health plan and the number of individual policyholders and the number of dependents covered for the following four types of plans:

- **Health Maintenance Organization.** A health maintenance organization (HMO) is defined by Wisconsin statute and provides comprehensive, prepaid medical care. Persons insured by an HMO plan are referred to as enrollees. An HMO pays for and provides the medical care. An HMO usually operates on a closed-panel basis. This means the enrollees are required to seek care from a medical provider who is either employed by or under contract to the HMO. HMOs limit care to a specific geographic area.
- **Point-of-Service Plan.** A point-of-service plan (POS) is generally offered by HMOs and permits enrollees to choose providers who are not on the panel if the enrollees are willing to pay part of the cost. The plan permits an enrollee to make the choice at the time the services are needed. If an enrollee chooses a non-HMO provider, he or she may have to pay a deductible and coinsurance.
- **Preferred Provider Plan.** A preferred provider plan (PPP) is defined by Wisconsin statute and is marketed by an insurer to several employers. Providers agree to provide care on a reduced fee-for-service basis. The PPP also gives incentives to insureds to use preferred providers. For example, the plan may have a copayment provision in which the insurer pays 80% and the insured pays 20%. However, if insureds use the preferred providers, the insurer pays 90% rather than 80% of covered expenses.
- **Indemnity Plan.** An indemnity plan (IP) is a fee-for-service health plan that an employer or an individual purchases from an insurance company and pays a premium - usually on a monthly basis. The policy is a contract between the policyholder and the insurance company. In exchange for the premium, the insurance company agrees to pay for certain medically necessary items that are included as covered items under the policy. The insureds are free to seek necessary medical care from any physician they wish.

Insurers frequently act as administrators for self-funded plans offered by employers to their employees. An Administrative Services Only (ASO) Plan is an arrangement under which an insurance company will, for a fee, handle the administration of claims, benefits and other administrative functions for a self-insured group. Separate survey forms were provided for insured and ASO business.

The survey results include only those persons covered by comprehensive or major medical policies. The results do not include those persons covered by Medicaid, Medicare Supplement, Medicare Select, Medicare Advantage, Medicare Cost, long-term care, hospital indemnity, specific disease, dental, vision or other limited benefit policies. Insurers frequently act as administrators for self-funded plans offered by employers to their employees. These plans may also be administered by a third party administrator (TPA) not licensed as an insurer. This survey does not include plans administered by TPAs. This report contains the survey results for the years 1995 through 2009.

* A defined network plan is the term used in Wisconsin insurance law to refer to any health benefit plan that creates incentives for its enrollees to use network providers. Some defined network plans will provide coverage only if the enrollees use network providers and other plans will pay a larger portion of the charges if the enrollees use network providers. HMOs, point-of-service plans and preferred provider plans are examples of defined network plans. This type of plan is sometimes referred to as a managed care plan.

Health Insurance Coverage for 1995

As of January 1, 1995, the survey results indicate that for insured business, 50.1% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 8.4% are covered by a point-of-service plan, 14.4% are covered by a preferred provider plan, and 27.1% are covered by an indemnity plan. Under an individual plan, 33.8% of the policyholders and their dependents are covered by an HMO, 0.2% are covered by a point-of-service plan, 33.9% are covered by a preferred provider plan, and 32.1% are covered by an indemnity plan.

The results for ASO business indicate that 2.8% of all employees and their dependents covered by a group plan are enrolled in an HMO, 11.7% are covered by a point-of-service plan, 21.8% are covered by a preferred provider plan, and 63.7% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.8 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 1995

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	397,531	546,231	943,762	60,487	10,089	70,576	1,014,338
POS	70,396	88,615	159,011	354	114	468	159,479
PPP	96,017	175,896	271,913	63,018	7,700	70,718	342,631
Indemnity Plan	195,178	315,035	510,213	35,461	31,612	67,073	577,286
*TOTAL	759,122	1,125,777	1,884,899	159,320	49,515	208,835	2,093,734

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 1995

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	8,748	13,033	21,781	0	0	0	21,781
POS	31,542	59,540	91,082	0	0	0	91,082
PPP	59,223	109,862	169,085	0	0	0	169,085
Indemnity Plan	183,405	310,984	494,389	0	0	0	494,389
*TOTAL	282,918	493,419	776,337	0	0	0	776,337

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 1996

As of January 1, 1996, the survey results indicate that for insured business, 53.3% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 13.4% are covered by a point-of-service plan, 11.9% are covered by a preferred provider plan, and 21.4% are covered by an indemnity plan. Under an individual plan, 43.6% of the policyholders and their dependents are covered by an HMO, 1.4% are covered by a point-of-service plan, 9.2% are covered by a preferred provider plan, and 45.9% are covered by an indemnity plan.

The results for ASO business indicate that 3.6% of all employees and their dependents covered by a group plan are enrolled in an HMO, 11.7% are covered by a point-of-service plan, 23.0% are covered by a preferred provider plan, and 61.7% are covered by an indemnity plan.

The survey shows that insurance companies cover over 3 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 1996

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	424,858	625,494	1,050,352	117,011	36,673	153,684	1,204,036
POS	116,536	147,237	263,773	1,674	3,188	4,862	268,635
PPP	105,605	129,168	234,773	12,493	19,945	32,438	267,211
Indemnity Plan	178,855	242,916	421,771	63,888	97,939	161,827	583,598
*TOTAL	825,854	1,144,815	1,970,669	195,066	157,745	352,811	2,323,480

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Totals may be inconsistent with other years. Several insurers surveyed reported data on a different basis than the majority of insurers responding which has resulted in inconsistencies in the totals.

ASO BUSINESS 1996

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	10,949	15,858	26,807	0	0	0	26,807
POS	33,711	54,177	87,888	0	0	0	87,888
PPP	66,780	105,752	172,532	0	0	0	172,532
Indemnity Plan	215,566	247,299	462,865	66	43	109	462,974
*TOTAL	327,006	423,086	750,092	66	43	109	750,201

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Totals may be inconsistent with other years. Several insurers surveyed reported data on a different basis than the majority of insurers responding which has resulted in inconsistencies in the totals.

Health Insurance Coverage for 1997

As of January 1, 1997, the survey results indicate that for insured business, 51.3% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 16.5% are covered by a point-of-service plan, 15.0% are covered by a preferred provider plan, and 17.5% are covered by an indemnity plan. Under an individual plan, 44.9% of the policyholders and their dependents are covered by an HMO, 13.1% are covered by a preferred provider plan, and 42.0% are covered by an indemnity plan.

The results for ASO business indicate that 5.4% of all employees and their dependents covered by a group plan are enrolled in an HMO, 11.7% are covered by a point-of-service plan, 27.5% are covered by a preferred provider plan, and 55.4% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.8 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 1997

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	480,521	517,921	998,442	49,931	14,495	64,426	1,062,868
POS	139,315	176,427	315,742	0	0	0	315,742
PPP	114,758	178,285	293,043	10,542	8,278	18,820	311,863
Indemnity Plan	142,262	198,012	340,274	36,003	24,315	60,318	400,592
*TOTAL	876,856	1,070,645	1,947,501	96,476	47,088	143,564	2,091,065

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 1997

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	16,344	21,858	38,202	0	0	0	38,202
POS	31,771	51,631	83,402	0	0	0	83,402
PPP	78,715	116,540	195,255	0	0	0	195,255
Indemnity Plan	134,480	259,351	393,831	0	0	0	393,831
*TOTAL	261,310	449,380	710,690	0	0	0	710,690

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 1998

As of January 1, 1998, the survey results indicate that for insured business, 51.9% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 19.6% are covered by a point-of-service plan, 13.7% are covered by a preferred provider plan, and 14.8% are covered by an indemnity plan. Under an individual plan, 9.0% of the policyholders and their dependents are covered by an HMO, 62.3% are covered by a preferred provider plan, and 28.7% are covered by an indemnity plan.

The results for ASO business indicate that 6.9% of all employees and their dependents covered by a group plan are enrolled in an HMO, 11.0% are covered by a point-of-service plan, 30.3% are covered by a preferred provider plan, and 51.8% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 3 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 1998

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	470,797	563,979	1,034,776	11,220	9,235	20,455	1,055,231
POS	171,662	218,247	389,909	0	0	0	389,909
PPP	104,629	168,873	273,502	59,120	81,851	140,971	414,473
Indemnity Plan	121,179	173,426	294,605	38,722	26,284	65,006	359,611
*TOTAL	868,267	1,124,525	1,992,792	109,062	117,370	226,432	2,219,224

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 1998

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	21,341	33,297	54,638	0	0	0	54,638
POS	34,212	52,506	86,718	0	0	0	86,718
PPP	96,879	142,360	239,239	0	0	0	239,239
Indemnity Plan	145,782	262,538	408,320	0	0	0	408,320
*TOTAL	298,214	490,701	788,915	0	0	0	788,915

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 1999

As of January 1, 1999, the survey results indicate that for insured business, 49.9% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 18.6% are covered by a point-of-service plan, 19.9% are covered by a preferred provider plan, and 11.6% are covered by an indemnity plan. Under an individual plan, 17.8% of the policyholders and their dependents are covered by an HMO, 21.1% are covered by a preferred provider plan, and 61.1% are covered by an indemnity plan.

The results for ASO business indicate that 5.1% of all employees and their dependents covered by a group plan are enrolled in an HMO, 11.0% are covered by a point-of-service plan, 41.9% are covered by a preferred provider plan, and 42.0% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.7 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 1999

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	457,310	577,362	1,034,672	11,193	8,471	19,664	1,054,336
POS	170,642	214,058	384,700	0	0	0	384,700
PPP	153,693	258,962	412,655	12,287	10,951	23,238	435,893
Indemnity Plan	102,139	139,428	241,567	38,224	29,177	67,401	308,968
*TOTAL	883,784	1,189,810	2,073,594	61,704	48,599	110,303	2,183,897

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 1999

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	12,354	18,617	30,971	0	0	0	32,686
POS	26,708	39,846	66,554	0	0	0	66,554
PPP	109,292	145,285	254,577	0	0	0	254,577
Indemnity Plan	110,720	144,528	255,248	0	0	0	255,248
*TOTAL	259,074	348,276	607,350	0	0	0	607,350

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2000

As of January 1, 2000, the survey results indicate that for insured business, 48.8% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 20.0% are covered by a point-of-service plan, 20.4% are covered by a preferred provider plan, and 10.8% are covered by an indemnity plan. Under an individual plan, 18.8% of the policyholders and their dependents are covered by an HMO, 26.6% are covered by a preferred provider plan, and 54.6% are covered by an indemnity plan.

The results for ASO business indicate that 2.9% of all employees and their dependents covered by a group plan are enrolled in an HMO, 8.9% are covered by a point-of-service plan, 37.6% are covered by a preferred provider plan, and 50.5% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 3 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2000

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	439,184	609,704	1,048,888	11,655	7,311	18,966	1,067,854
POS	188,672	241,632	430,304	0	0	0	430,304
PPP	168,861	270,265	439,126	14,154	12,692	26,846	465,972
Indemnity Plan	99,164	132,295	231,459	31,357	23,802	55,159	286,618
*TOTAL	895,881	1,253,896	2,149,777	57,166	43,805	100,971	2,250,748

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2000

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	9,020	13,496	22,516	0	0	0	22,516
POS	27,959	41,113	69,072	0	0	0	69,072
PPP	125,539	166,307	291,846	0	0	0	291,846
Indemnity Plan	173,710	218,149	391,859	0	0	0	391,859
*TOTAL	336,228	439,065	775,293	0	0	0	775,293

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2001

As of January 1, 2001, the survey results indicate that for insured business, 47.1% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 20.3% are covered by a point-of-service plan, 22.2% are covered by a preferred provider plan, and 10.4% are covered by an indemnity plan. Under an individual plan, 18.2% of the policyholders and their dependents are covered by an HMO, 34.3% are covered by a preferred provider plan, and 47.5% are covered by an indemnity plan.

The results for ASO business indicate that 4.4% of all employees and their dependents covered by a group plan are enrolled in an HMO, 6.8% are covered by a point-of-service plan, 35.2% are covered by a preferred provider plan, and 53.6% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.7 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2001

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	420,714	592,517	1,013,231	12,048	7,618	19,666	1,032,897
POS	193,347	242,710	436,057	0	0	0	436,057
PPP	182,692	295,792	478,484	19,483	17,472	36,955	515,439
Indemnity Plan	95,554	127,309	222,863	28,887	22,261	51,148	274,011
*TOTAL	892,307	1,258,328	2,150,635	60,418	47,351	107,769	2,258,404

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2001

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	9,203	14,482	23,685	0	0	0	23,685
POS	15,042	21,764	36,806	0	0	0	36,806
PPP	81,442	108,215	189,657	0	0	0	189,657
Indemnity Plan	129,111	160,191	289,302	0	0	0	289,302
*TOTAL	234,798	304,652	539,450	0	0	0	539,450

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2002

As of January 1, 2002, the survey results indicate that for insured business, 46.3% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 20.0% are covered by a point-of-service plan, 24.9% are covered by a preferred provider plan, and 8.8% are covered by an indemnity plan. Under an individual plan, 17.7% of the policyholders and their dependents are covered by an HMO, 61.2% are covered by a preferred provider plan, and 21.1% are covered by an indemnity plan.

The results for ASO business indicate that 3.1% of all employees and their dependents covered by a group plan are enrolled in an HMO, 12.6% are covered by a point-of-service plan, 64.2% are covered by a preferred provider plan, and 20.1% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.5 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2002

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	404,182	555,925	960,107	10,506	7,551	18,057	978,164
POS	184,476	230,983	415,459	0	0	0	415,459
PPP	193,625	322,944	516,569	34,439	28,052	62,491	579,060
Indemnity Plan	77,254	105,545	182,799	13,139	8,433	21,572	204,371
*TOTAL	859,537	1,215,397	2,074,934	58,084	44,036	102,120	2,177,054

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2002

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	4,439	6,915	11,354	0	0	0	11,354
POS	18,459	28,088	46,547	0	0	0	46,547
**PPP	106,278	130,708	236,986	0	0	0	236,986
**Indemnity Plan	42,937	31,256	74,193	0	0	0	74,193
*TOTAL	172,113	196,967	369,080	0	0	0	369,080

* Totals may show some duplication. For example, family members may be covered under more than one plan.

** Amended in 2003.

Health Insurance Coverage for 2003

As of January 1, 2003, the survey results indicate that for insured business, 54.0% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 21.6% are covered by a point-of-service plan, 15.4% are covered by a preferred provider plan, and 9.0% are covered by an indemnity plan. Under an individual plan, 17.4% of the policyholders and their dependents are covered by an HMO, 62.0% are covered by a preferred provider plan, and 20.6% are covered by an indemnity plan.

The results for ASO business indicate that 1.2% of all employees and their dependents covered by a group plan are enrolled in an HMO, 7.1% are covered by a point-of-service plan, 83.2% are covered by a preferred provider plan, and 8.6% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.4 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2003

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	388,876	493,835	882,711	12,310	7,975	20,285	902,996
POS	163,397	190,450	353,847	0	0	0	353,847
PPP	120,183	130,947	251,130	40,311	32,090	72,401	323,531
Indemnity Plan	60,149	87,323	147,472	15,515	8,597	24,112	171,584
*TOTAL	732,605	902,555	1,635,160	68,136	48,662	116,798	1,751,958

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2003

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	3,195	4,570	7,765	0	0	0	7,765
POS	18,274	28,037	46,311	0	0	0	46,311
PPP	234,267	311,071	545,338	0	0	0	545,338
Indemnity Plan	30,537	25,533	56,070	0	0	0	56,070
*TOTAL	286,273	369,211	655,484	0	0	0	655,484

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2004

As of January 1, 2004, the survey results indicate that for insured business, 53.5% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 21.1% are covered by a point-of-service plan, 17.3% are covered by a preferred provider plan, and 8.1% are covered by an indemnity plan. Under an individual plan, 15.2% of the policyholders and their dependents are covered by an HMO, 63.8% are covered by a preferred provider plan, and 21.0% are covered by an indemnity plan.

The results for ASO business indicate that 5.7% of all employees and their dependents covered by a group plan are enrolled in an HMO, 5.9% are covered by a point-of-service plan, 82.5% are covered by a preferred provider plan, and 5.8% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.1 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2004

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
*HMO	360,536	445,164	805,700	11,961	7,340	19,301	825,001
POS	145,674	172,683	318,357	0	0	0	318,357
PPP	125,596	134,469	260,065	48,089	33,026	81,115	341,180
*Indemnity Plan	50,249	72,165	122,414	19,391	7,368	26,759	149,173
**TOTAL	682,055	824,481	1,506,536	79,441	47,734	127,175	1,633,711

* Amended in 2005.

** Totals may show some duplication. For example, family members may be covered under more than one plan. Amended in 2005.

ASO BUSINESS 2004

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	12,029	19,773	31,802	0	0	0	31,802
POS	13,490	19,322	32,812	0	0	0	32,812
PPP	199,512	257,832	457,344	0	0	0	457,344
Indemnity Plan	18,154	13,918	32,072	0	0	0	32,072
*TOTAL	243,185	310,845	554,030	0	0	0	554,030

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2005

As of January 1, 2005, the survey results indicate that for insured business, 52.5% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 20.3% are covered by a point-of-service plan, 20.0% are covered by a preferred provider plan, and 7.1% are covered by an indemnity plan. Under an individual plan, 12.8% of the policyholders and their dependents are covered by an HMO, 73.7% are covered by a preferred provider plan, and 13.5% are covered by an indemnity plan.

The results for ASO business indicate that 5.4% of all employees and their dependents covered by a group plan are enrolled in an HMO, 4.9% are covered by a point-of-service plan, 85.3% are covered by a preferred provider plan, and 4.4% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.1 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2005

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	316,810	420,809	737,619	11,041	6,276	17,317	754,936
POS	128,041	157,557	285,598	0	0	0	285,598
PPP	124,322	156,555	280,877	55,893	43,391	99,284	380,161
Indemnity Plan	41,498	58,789	100,287	12,511	5,657	18,168	118,455
*TOTAL	610,671	793,710	1,404,381	79,445	55,324	134,769	1,539,150

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2005

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	13,274	20,092	33,366	0	0	0	33,366
POS	12,665	17,512	30,177	0	0	0	30,177
PPP	197,148	331,438	528,586	0	0	0	528,586
Indemnity Plan	16,251	11,155	27,406	0	0	0	27,406
*TOTAL	239,338	380,197	619,535	0	0	0	619,535

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2006

As of January 1, 2006, the survey results indicate that for insured business, 50.3% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 22.6% are covered by a point-of-service plan, 20.9% are covered by a preferred provider plan, and 6.2% are covered by an indemnity plan. Under an individual plan, 14.0% of the policyholders and their dependents are covered by an HMO, 76.8% are covered by a preferred provider plan, and 9.1% are covered by an indemnity plan.

The results for ASO business indicate that 7.4% of all employees and their dependents covered by a group plan are enrolled in an HMO, 25.6% are covered by a point-of-service plan, 63.3% are covered by a preferred provider plan, and 3.7% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 1.9 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2006

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	300,305	368,174	668,479	13,558	6,427	19,985	688,464
POS	135,860	164,391	300,251	0	0	0	300,251
PPP	134,541	143,703	278,244	62,387	46,945	109,332	387,576
Indemnity Plan	35,147	46,674	81,821	8,786	4,222	13,008	94,829
*TOTAL	605,853	722,942	1,328,795	84,731	57,594	142,325	1,471,120

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2006

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	14,960	22,509	37,469	0	0	0	37,469
POS	55,095	73,659	128,754	0	0	0	128,754
PPP	140,913	177,464	318,377	0	0	0	318,377
Indemnity Plan	10,665	7,910	18,575	0	0	0	18,575
*TOTAL	221,633	281,542	503,175	0	0	0	503,175

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2007

As of January 1, 2007, the survey results indicate that for insured business, 44.9% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 32.9% are covered by a point-of-service plan, 18.1% are covered by a preferred provider plan, and 4.0% are covered by an indemnity plan. Under an individual plan, 13.7% of the policyholders and their dependents are covered by an HMO, 1.7% are covered by a point-of-service plan, 77.5% are covered by a preferred provider plan, and 7.2% are covered by an indemnity plan.

The results for ASO business indicate that 5.6% of all employees and their dependents covered by a group plan are enrolled in an HMO, 22.0% are covered by a point-of-service plan, 70.4% are covered by a preferred provider plan, and 2.0% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.1 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2007

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	323,241	353,011	676,252	12,241	7,163	19,404	695,656
POS	230,488	265,481	495,969	1,328	1,045	2,373	498,342
PPP	132,434	140,590	273,024	65,012	44,656	109,668	382,692
Indemnity Plan	27,207	33,274	60,481	7,224	2,900	10,124	70,605
*TOTAL	713,370	792,356	1,505,726	85,805	55,764	141,569	1,647,295

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2007

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	12,689	17,067	29,756	0	0	0	29,756
POS	49,854	65,942	115,796	0	0	0	115,796
PPP	165,985	205,384	371,369	0	0	0	371,369
Indemnity Plan	6,701	3,757	10,458	0	0	0	10,458
*TOTAL	235,229	292,150	527,379	0	0	0	527,379

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2008

As of January 1, 2008, the survey results indicate that for insured business, 43.2% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 34.1% are covered by a point-of-service plan, 20.4% are covered by a preferred provider plan, and 2.4% are covered by an indemnity plan. Under an individual plan, 14.4% of the policyholders and their dependents are covered by an HMO, 11.5% are covered by a point-of-service plan, 68.6% are covered by a preferred provider plan, and 5.5% are covered by an indemnity plan.

The results for ASO business indicate that 2.4% of all employees and their dependents covered by a group plan are enrolled in an HMO, 45.6% are covered by a point-of-service plan, 50.4% are covered by a preferred provider plan, and 1.7% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.3 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2008

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	285,917	347,846	633,763	12,547	8,332	20,879	654,642
POS	241,051	259,279	500,330	9,655	7,000	16,655	516,985
PPP	140,763	158,732	299,495	60,673	38,912	99,585	399,080
Idemnity Plan	17,241	17,859	35,100	6,047	1,918	7,965	43,065
*TOTAL	684,972	783,716	1,468,688	88,922	56,162	145,084	1,613,772

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2008

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	7,947	8,998	16,945	0	0	0	16,945
POS	151,940	175,848	327,788	0	0	0	327,788
PPP	161,647	198,601	362,248	0	0	0	362,248
Idemnity Plan	7,322	4,978	12,300	0	0	0	12,300
*TOTAL	330,856	388,425	719,281	0	0	0	719,281

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Health Insurance Coverage for 2009

As of January 1, 2009, the survey results indicate that for insured business, 41.7% of all employees and their dependents covered by a group health plan are enrolled in an HMO, 38.6% are covered by a point-of-service plan, 18.2% are covered by a preferred provider plan, and 1.4% are covered by an indemnity plan. Under an individual plan, 14.5% of the policyholders and their dependents are covered by an HMO, 23.1% are covered by a point-of-service plan, 58.3% are covered by a preferred provider plan, and 4.1% are covered by an indemnity plan.

The results for ASO business indicate that 4.6% of all employees and their dependents covered by a group plan are enrolled in an HMO, 24.4% are covered by a point-of-service plan, 67.2% are covered by a preferred provider plan, and 3.7% are covered by an indemnity plan. None of the companies responding to the survey reported any individual and dependent coverage for any of the plans.

The survey shows that insurance companies cover over 2.2 million people in Wisconsin either on an insured or self-funded basis. The following tables summarize the results.

INSURED BUSINESS 2009

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	287,907	338,694	626,601	15,049	8,573	23,622	650,223
POS	276,521	303,146	579,667	22,357	15,256	37,613	617,280
PPP	126,300	147,620	273,920	59,818	35,182	95,000	368,920
Idemnity Plan	12,318	8,569	20,887	5,227	1,409	6,636	27,523
*TOTAL	703,046	798,029	1,501,075	102,451	60,420	162,871	1,663,946

*Totals may show some duplication. For example, family members may be covered under more than one plan.

ASO BUSINESS 2009

Type of Plan	Group			Individual			COMBINED TOTAL
	Employees	Dependents	EMP & DEP TOTAL	Policyholders	Dependents	PH & DEP TOTAL	
HMO	8,486	16,724	25,210	0	0	0	25,210
POS	57,498	75,714	133,212	0	0	0	133,212
PPP	168,299	198,066	366,365	0	0	0	366,365
Idemnity Plan	12,112	8,324	20,436	0	0	0	20,436
*TOTAL	246,395	298,828	545,223	0	0	0	545,223

*Totals may show some duplication. For example, family members may be covered under more than one plan.

Enrollment Trends

The survey asked insurers to identify the number of people covered by a private health insurance plan. A private insurance plan is one that is offered through employment (either one's own or a relative's) or privately purchased. Employment is generally the leading source of health insurance coverage.

The survey results indicate that the number of people covered by a private health insurance plan has started to decrease. In 2001 over 2.7 million people in Wisconsin were covered by a private health insurance plan. In 2007 the number of people covered by a private health insurance plan in Wisconsin decreased to over 2.1 million people. In 2008 the number of people covered by a private health insurance plan in Wisconsin increased to over 2.3 million people. In 2009 the number of people covered by a private health insurance plan in Wisconsin decreased to 2.2 million people.

Insured Business

Group Policy

The 15-year survey results show that the majority of employees and their dependents covered by a private group health insurance plan are enrolled in a managed care plan. In 1995 50.1% of covered employees and their dependents were enrolled in an HMO, by 2009 41.7% were enrolled in an HMO. In POS and PPP plans which are similar to HMOs, but allow a patient to use non-network providers, enrollment has increased. In 1995 8.4% of covered employees and their dependents were enrolled in a POS plan; by 2009 38.6% were enrolled in a POS plan. In 1995 14.4% of covered employees and their dependents were enrolled in PPP plans; by 2009 18.2% were enrolled in a PPP. Enrollment in indemnity or traditional insurance plans continues to decrease. In 1995 27.1% of covered employees and their dependents were covered by an indemnity plan; in 2009 1.4% of employees and their dependents were covered by an indemnity plan.

HMO Survey Results 1995–2009

The survey results for the percentage of employees and their dependents covered by an HMO are: 50.1% in 1995, 53.3% in 1996, 51.3% in 1997, 51.9% in 1998, 49.9% in 1999, 48.8% in 2000, 47.1% in 2001, 46.3% in 2002, 54.0% in 2003, 53.5% in 2004, 52.5% in 2005, 50.3% in 2006, 44.9% in 2007, 43.2% in 2008, and 41.7% in 2009.

POS Plan Survey Results 1995–2009

The survey results for the percentage of employees and their dependents covered by a POS plan are: 8.4% in 1995, 13.4% in 1996, 16.5% in 1997, 19.6% in 1998, 18.6% in 1999, 20.0% in 2000, 20.3% in 2001, 20.0% in 2002, 21.6% in 2003, 21.1% in 2004, 20.3% in 2005, 22.6% in 2006, 32.9% in 2007, 34.1% in 2008, and 38.6% in 2009.

PPP Survey Results 1995–2009

The survey results for the percentage of employees and their dependents covered by a PPP are: 14.4% in 1995, 11.9% in 1996, 15.0% in 1997, 13.7% in 1998, 19.9% in 1999, 20.4% in 2000, 22.2% in 2001, 24.9% in 2002, 15.4% in 2003, 17.3% in 2004, 20.0% in 2005, 20.9% in 2006, 18.1% in 2007, 20.4% in 2008, and 18.2% in 2009.

Indemnity Survey Results 1995–2009

The survey results for the percentage of employees and their dependents covered by an indemnity plan are: 27.1% in 1995, 21.4% in 1996, 17.5% in 1997, 14.8% in 1998, 11.6% in 1999, 10.8% in 2000, 10.4% in 2001, 8.8% in 2002, 9.0% in 2003, 8.1% in 2004, 7.1% in 2005, 6.2% in 2006, 4.0% in 2007, 2.4% in 2008, and 1.4% in 2009.

Individual Policy

The 15-year survey results show that the percentage of individual policyholders and their dependents choosing a PPP continues to increase. In 1995 33.9% choose a PPP plan; in 2009 that percentage rose to 58.3%.

HMO Results 1995–2009

The survey results for the percentage of individual policyholders and their dependents covered by an HMO are: 33.8% in 1995, 43.6% in 1996, 44.9% in 1997, 9.0% in 1998, 17.8% in 1999, 18.8% in 2000, 18.2% in 2001, 17.7% in 2002, 17.4% in 2003, 15.2% in 2004, 12.8% in 2005, 14.0% in 2006, 13.7% in 2007, 14.4% in 2008, and 14.5% in 2009.

POS Plan Results 1995–2009

The percentage of individual policyholders and their dependents covered by a POS plan are: 0.2% in 1995, 1.4% in 1996, and 0.0% in 1997 – 2006, 1.7% in 2007, 11.5% in 2008, and 23.1% in 2009.

PPP Results 1995–2009

The percentage of individual policyholders and their dependents covered by a PPP are: 33.9% in 1995, 9.2% in 1996, 13.1% in 1997, 62.3% in 1998, 21.1% in 1999, 26.6% in 2000, 34.3% in 2001, 61.2% in 2002, 62.0% in 2003, 63.8% in 2004, 73.7% in 2005, 76.8% in 2006, 77.5% in 2007, 68.6% in 2008, and 58.3% in 2009.

Indemnity Plan Results 1995–2009

The survey results for the percentage of individual policyholders and their dependents covered by an indemnity plan are: 32.1% in 1995, 45.9% in 1996, 42.0% in 1997, 28.7% in 1998, 61.1% in 1999, 54.6% in 2000, 47.5% in 2001, 21.1% in 2002, 20.6% in 2003, 21.0% in 2004, 13.5% in 2005, 9.1% in 2006, 7.2% in 2007, 5.5% in 2008, and 4.1% in 2009.

ASO Business

Group Policy

The 15-year survey results for ASO business show that the majority of employees and their dependents are enrolled in a managed care plan. The shift in enrollment from an indemnity plan to a PPP is accelerating. In 1995 63.7% of covered employees and their dependents were covered by an indemnity plan; in 2009 only 3.7% were covered by an indemnity plan. In 1995 21.8% of covered employees and their dependents were enrolled in a PPP; in 2009 67.2% were enrolled in a PPP.

ASO – HMO Results 1995 – 2009

The survey results for the percentage of employees and their dependents covered by an HMO are: 2.8% in 1995, 3.6% in 1996, 5.4% in 1997, 6.9% in 1998, 5.1% in 1999, 2.9% in 2000, 4.4% in 2001, 3.1% in 2002, 1.2% in 2003, 5.7% in 2004, 5.4% in 2005, 7.4% in 2006, 5.6% in 2007, 2.4% in 2008, and 4.6% in 2009.

ASO – POS Survey Results 1995 – 2009

The survey results for the percentage of employees and their dependents covered by a POS plan are: 11.7% in 1995, 11.7% in 1996, 11.7% in 1997, 11.0% in 1998, 11.0% in 1999, 8.9% in 2000, 6.8% in 2001, 12.6% in 2002, 7.1% in 2003, 5.9% in 2004, 4.9% in 2005, 25.6% in 2006, 22.0% in 2007, 45.6% in 2008, and 24.4% in 2009.

ASO – PPP Survey Results 1995 – 2009

The survey results for the percentage of employees and their dependents covered by a PPP are: 21.8% in 1995, 23.0% in 1996, 27.5% in 1997, 30.3% in 1998, 41.9% in 1999, 37.6% in 2000, 35.2% in 2001, 64.2% in 2002, 83.2% in 2003, 82.5% in 2004, 85.3% in 2005, 63.3% in 2006, 70.4% in 2007, 50.4% in 2008, and 67.2% in 2009.

ASO – Indemnity Survey Results 1995 – 2008

The survey results for the percentage of employees and their dependents covered by an indemnity plan are: 63.7% in 1995, 61.7% in 1996, 55.4% in 1997, 51.8% in 1998, 42.0% in 1999, 50.5% in 2000, 53.6% in 2001, 20.1% in 2002, 8.6% in 2003, 5.8% in 2004, 4.4% in 2005, 3.7% in 2006, 2.0% in 2007, 1.7% in 2008, and 3.7% in 2009.



