



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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Group Health Insurance Index

July 1, 2012

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. 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 insurer sets its own underwriting standards for group acceptability. The prices are for new groups, which meet the individual insurer's underwriting standards. The policy is assumed to be the only product offered to the group and marketed through the insurer'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 and 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

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$267.83	\$301.25	\$308.52	\$302.45	\$327.63	\$389.34	\$351.00
Maximum:	486.88	546.27	606.00	655.52	757.71	795.70	524.00
Average:	\$385.97	\$399.64	\$478.43	\$464.20	\$510.60	\$557.80	\$444.64

Average Increase: 7/1/04 - 7/1/05 = 3.5%
 Average Increase: 7/1/05 - 7/1/06 = 19.7%
 Average Increase: 7/1/06 - 7/1/07 = -3.0%
 Average Increase: 7/1/07 - 7/1/08 = 10.0%
 Average Increase: 7/1/08 - 7/1/11 = 3.1% (average annual increase)
 Average Increase: 7/1/11 - 7/1/12 = -20.3%

Group 2 = 75 employees / Milwaukee

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$234.20	\$250.03	\$292.36	\$272.37	\$271.38	\$375.44	\$305.00
Maximum:	554.65	508.58	653.66	663.63	723.90	795.44	620.00
Average:	\$387.34	\$360.64	\$453.33	\$448.62	\$505.33	\$605.71	\$466.05

Average Increase: 7/1/04 - 7/1/05 = -6.9%
 Average Increase: 7/1/05 - 7/1/06 = 25.7%
 Average Increase: 7/1/06 - 7/1/07 = -1.0%
 Average Increase: 7/1/07 - 7/1/08 = 12.6%
 Average Increase: 7/1/08 - 7/1/11 = 6.6% (average annual increase)
 Average Increase: 7/1/11 - 7/1/12 = -23.1%

* One insurer reported monthly rates with an effective date of August 1, 2003, and 2004.

** One insurer amended its survey in January 2006.

Group 3 = 25 employees / Wisconsin Rapids

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$268.49	\$263.52	\$274.84	\$258.49	\$277.35	\$294.09	\$343.00
Maximum:	521.09	533.92	490.14	519.90	618.68	711.96	563.60
Average:	\$362.62	\$368.26	\$394.31	\$392.21	\$437.69	\$440.68	\$479.10
Average Increase:	7/1/04 - 7/1/05 =	1.6%					
Average Increase:	7/1/05 - 7/1/06 =	7.1%					
Average Increase:	7/1/06 - 7/1/07 =	-0.5%					
Average Increase:	7/1/07 - 7/1/08 =	11.6%					
Average Increase:	7/1/08 - 7/1/11 =	0.02% (average annual increase)					
Average Increase:	7/1/11 - 7/1/12 =	8.7%					

Group 4 = 75 employees / Wisconsin Rapids

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$230.36	\$249.87	\$260.60	\$244.80	\$245.49	\$316.00	\$274.00
Maximum:	630.83	402.54	540.83	549.57	591.07	711.96	652.00
Average:	\$377.47	\$344.93	\$384.71	\$391.05	\$422.95	\$470.99	\$486.73
Average Increase:	7/1/04 - 7/1/05 =	-8.6%					
Average Increase:	7/1/05 - 7/1/06 =	11.5%					
Average Increase:	7/1/06 - 7/1/07 =	1.7%					
Average Increase:	7/1/07 - 7/1/08 =	8.2%					
Average Increase:	7/1/08 - 7/1/11 =	3.8% (average annual increase)					
Average Increase:	7/1/11 - 7/1/12 =	3.3%					

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

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$ 696.36	\$ 697.35	\$ 763.68	\$ 802.01	\$ 732.68	\$1,168.05	\$1,053.00
Maximum:	1,370.64	1,420.30	1,420.30	1,804.29	2,273.12	1,798.86	1,572.00
Average:	\$1,023.98	\$1,076.12	\$1,270.62	\$1,231.51	\$1,372.68	\$1,526.36	\$1,265.97
Average Increase:	7/1/04 - 7/1/05 =	5.1%					
Average Increase:	7/1/05 - 7/1/06 =	18.1%					
Average Increase:	7/1/06 - 7/1/07 =	-3.1%					
Average Increase:	7/1/07 - 7/1/08 =	11.5%					
Average Increase:	7/1/08 - 7/1/11 =	3.7% (average annual increase)					
Average Increase:	7/1/11 - 7/1/12 =	-17.1%					

Group 2 = 75 employees / Milwaukee

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$ 644.06	\$ 661.39	\$ 724.29	\$ 749.03	\$ 694.90	\$1,276.49	\$1,039.00
Maximum:	1,636.50	1,862.54	1,960.96	1,990.89	2,171.69	2,030.94	1,890.00
Average:	\$1,016.92	\$1,014.27	\$1,203.87	\$1,196.35	\$1,353.87	\$1,723.26	\$1,379.95
Average Increase:	7/1/04 - 7/1/05 =	-0.3%					
Average Increase:	7/1/05 - 7/1/06 =	18.7%					
Average Increase:	7/1/06 - 7/1/07 =	-0.6%					
Average Increase:	7/1/07 - 7/1/08 =	13.2%					
Average Increase:	7/1/08 - 7/1/11 =	9.1% (average annual increase)					
Average Increase:	7/1/11 - 7/1/12 =	-19.9%					

* One insurer reported monthly rates with an effective date of August 1, 2003, and 2004.

** One insurer amended its survey in January 2006.

Group 3 = 25 employees / Wisconsin Rapids

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$ 539.41	\$ 527.04	\$ 549.69	\$ 601.96	\$ 659.21	\$ 764.63	\$1,029.00
Maximum:	1,537.37	1,388.19	1,470.62	1,494.19	1,856.03	1,605.34	1,653.00
Average:	\$ 942.73	\$ 980.36	\$1,056.32	\$1,046.57	\$1,174.02	\$1,188.49	\$1,338.53
Average Increase:	7/1/04 - 7/1/05 =	4.0%					
Average Increase:	7/1/05 - 7/1/06 =	7.7%					
Average Increase:	7/1/06 - 7/1/07 =	-0.9%					
Average Increase:	7/1/07 - 7/1/08 =	12.2%					
Average Increase:	7/1/08 - 7/1/11 =	0.04%	(average annual increase)				
Average Increase:	7/1/11 - 7/1/12 =	12.6%					

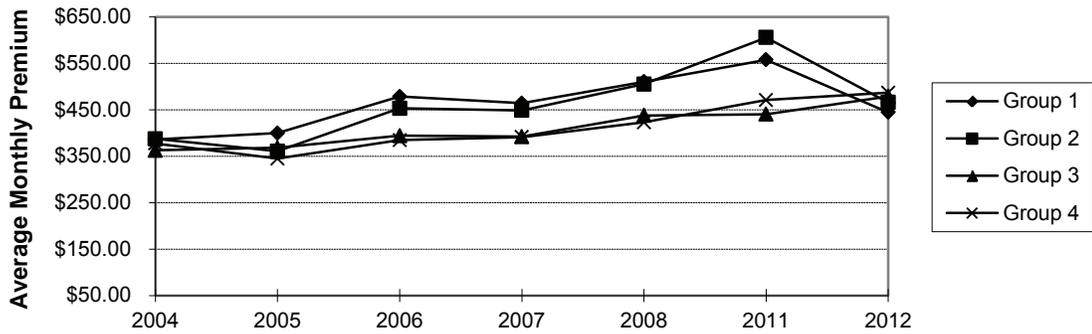
Group 4 = 75 employees / Wisconsin Rapids

	July 2004*	July 2005**	July 2006	July 2007	July 2008	July 2011	July 2012
Minimum:	\$ 511.54	\$ 499.73	\$ 521.20	\$ 570.93	\$ 625.23	\$ 821.60	\$ 931.00
Maximum:	1,862.54	1,507.04	1,622.48	1,648.72	1,773.22	1,823.76	1,990.00
Average:	\$ 992.85	\$ 952.94	\$1,019.45	\$1,045.36	\$1,124.78	\$1,287.78	\$1,398.03
Average Increase:	7/1/04 - 7/1/05 =	-4.0%					
Average Increase:	7/1/05 - 7/1/06 =	7.0%					
Average Increase:	7/1/06 - 7/1/07 =	2.5%					
Average Increase:	7/1/07 - 7/1/08 =	7.6%					
Average Increase:	7/1/08 - 7/1/11 =	4.8%	(average annual increase)				
Average Increase:	7/1/11 - 7/1/12 =	8.6%					

* One insurer reported monthly rates with an effective date of August 1, 2003, and 2004.

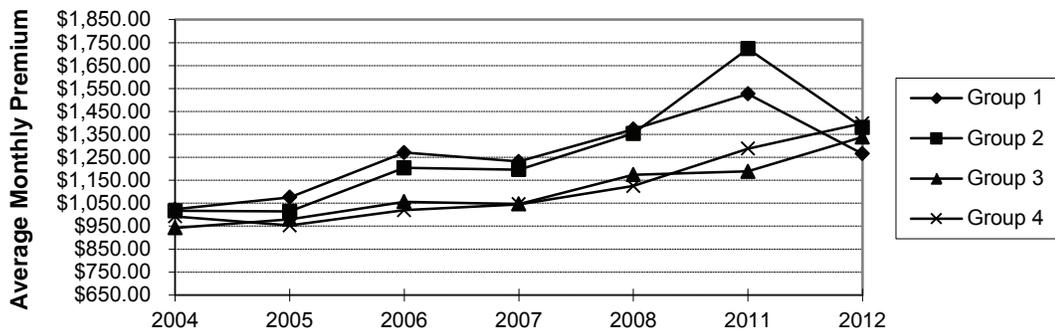
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**Group Health Insurance Trends
Single Coverage
July 2012**



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
July 2012**



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