



Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association

Attachment A-4

**Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2008 Through 12/31/2008**

| Age/Sex | Non-Smoker Rates | | | | | | Smoker Rates | | | | | |
|--------------|------------------|----------|--------|--------|--------|--------|--------------|----------|--------|--------|--------|--------|
| | Basic | Standard | Cat A | Cat B | HSA-S | HSA-F | Basic | Standard | Cat A | Cat B | HSA-S | HSA-F |
| <i>Males</i> | | | | | | | | | | | | |
| 0-19 | \$ 189 | \$ 217 | \$ 148 | \$ 108 | \$ 126 | \$ 115 | \$ 227 | \$ 261 | \$ 177 | \$ 130 | \$ 151 | \$ 138 |
| 20 | 188 | 216 | 147 | 108 | 123 | 112 | 226 | 259 | 177 | 129 | 148 | 134 |
| 21 | 190 | 218 | 148 | 108 | 124 | 113 | 228 | 261 | 178 | 130 | 149 | 135 |
| 22 | 195 | 224 | 153 | 112 | 128 | 116 | 234 | 269 | 183 | 134 | 153 | 140 |
| 23 | 200 | 230 | 156 | 114 | 132 | 120 | 240 | 276 | 187 | 137 | 158 | 144 |
| 24 | 204 | 235 | 159 | 117 | 135 | 124 | 245 | 282 | 191 | 140 | 162 | 148 |
| 25 | 212 | 244 | 165 | 121 | 138 | 126 | 255 | 292 | 198 | 145 | 166 | 152 |
| 26 | 216 | 248 | 168 | 123 | 141 | 129 | 259 | 298 | 202 | 148 | 169 | 154 |
| 27 | 219 | 252 | 171 | 125 | 143 | 131 | 263 | 303 | 205 | 150 | 172 | 157 |
| 28 | 224 | 257 | 174 | 128 | 146 | 134 | 268 | 309 | 209 | 153 | 175 | 160 |
| 29 | 228 | 262 | 177 | 130 | 149 | 136 | 273 | 315 | 213 | 156 | 179 | 164 |
| 30 | 234 | 269 | 182 | 133 | 152 | 140 | 280 | 322 | 218 | 160 | 183 | 167 |
| 31 | 240 | 276 | 186 | 137 | 157 | 144 | 288 | 331 | 224 | 164 | 188 | 172 |
| 32 | 247 | 284 | 192 | 141 | 162 | 148 | 296 | 341 | 231 | 169 | 194 | 178 |
| 33 | 256 | 295 | 200 | 147 | 168 | 154 | 307 | 354 | 240 | 176 | 201 | 185 |
| 34 | 264 | 305 | 206 | 151 | 174 | 160 | 317 | 366 | 248 | 182 | 209 | 192 |
| 35 | 276 | 319 | 216 | 159 | 182 | 167 | 331 | 383 | 259 | 191 | 218 | 200 |
| 36 | 286 | 331 | 224 | 165 | 189 | 173 | 343 | 397 | 269 | 198 | 226 | 208 |
| 37 | 295 | 342 | 232 | 170 | 195 | 179 | 354 | 411 | 278 | 204 | 234 | 215 |
| 38 | 304 | 353 | 239 | 176 | 201 | 185 | 365 | 424 | 287 | 212 | 242 | 222 |
| 39 | 312 | 363 | 247 | 182 | 208 | 190 | 375 | 435 | 296 | 218 | 249 | 228 |
| 40 | 321 | 373 | 254 | 187 | 214 | 196 | 385 | 447 | 305 | 225 | 257 | 235 |
| 41 | 331 | 384 | 262 | 194 | 221 | 202 | 397 | 461 | 315 | 233 | 265 | 242 |
| 42 | 342 | 397 | 271 | 201 | 228 | 209 | 410 | 476 | 326 | 241 | 274 | 251 |
| 43 | 354 | 412 | 282 | 209 | 237 | 217 | 425 | 494 | 338 | 251 | 285 | 260 |
| 44 | 367 | 427 | 292 | 217 | 247 | 226 | 441 | 513 | 351 | 260 | 296 | 271 |
| 45 | 383 | 447 | 305 | 227 | 257 | 236 | 460 | 536 | 366 | 272 | 309 | 283 |
| 46 | 400 | 466 | 318 | 238 | 268 | 246 | 479 | 559 | 382 | 286 | 322 | 295 |
| 47 | 416 | 485 | 331 | 248 | 280 | 257 | 499 | 582 | 397 | 298 | 335 | 308 |
| 48 | 436 | 509 | 347 | 260 | 293 | 269 | 523 | 611 | 417 | 312 | 352 | 323 |
| 49 | 455 | 532 | 363 | 272 | 307 | 282 | 546 | 638 | 436 | 326 | 369 | 338 |
| 50 | 478 | 559 | 381 | 286 | 322 | 295 | 573 | 670 | 458 | 343 | 387 | 355 |
| 51 | 499 | 584 | 399 | 299 | 337 | 309 | 599 | 701 | 479 | 358 | 404 | 371 |
| 52 | 522 | 610 | 416 | 312 | 352 | 323 | 626 | 732 | 500 | 374 | 423 | 388 |
| 53 | 553 | 647 | 442 | 330 | 374 | 342 | 663 | 776 | 530 | 396 | 449 | 411 |
| 54 | 585 | 684 | 468 | 349 | 396 | 362 | 702 | 821 | 562 | 418 | 475 | 435 |
| 55 | 638 | 746 | 508 | 379 | 431 | 395 | 765 | 895 | 610 | 455 | 517 | 474 |
| 56 | 674 | 788 | 537 | 400 | 456 | 417 | 809 | 945 | 644 | 480 | 547 | 500 |
| 57 | 711 | 831 | 566 | 421 | 481 | 440 | 853 | 997 | 679 | 505 | 577 | 528 |
| 58 | 748 | 873 | 595 | 442 | 506 | 463 | 897 | 1,048 | 714 | 530 | 607 | 555 |
| 59 | 786 | 918 | 625 | 464 | 532 | 487 | 943 | 1,102 | 750 | 557 | 639 | 584 |
| 60 | 862 | 1,007 | 682 | 508 | 582 | 534 | 1,035 | 1,208 | 818 | 609 | 699 | 641 |
| 61 | 881 | 1,028 | 698 | 518 | 596 | 546 | 1,057 | 1,234 | 837 | 622 | 715 | 655 |
| 62 | 898 | 1,047 | 712 | 529 | 609 | 557 | 1,078 | 1,257 | 855 | 634 | 730 | 668 |
| 63 | 919 | 1,071 | 730 | 541 | 624 | 569 | 1,102 | 1,285 | 876 | 649 | 749 | 683 |
| 64 | 937 | 1,092 | 746 | 551 | 639 | 582 | 1,124 | 1,310 | 895 | 661 | 767 | 698 |
| 65+ | 1,016 | 1,185 | 806 | 598 | 688 | 630 | 1,219 | 1,422 | 967 | 717 | 826 | 755 |

HRP-Q4-2008-M-RATES

Idaho Individual High Risk Reinsurance Pool
HRP-B-IND-2006
HRP-S-IND-2006
HRP-CAT-\$2000-IND-2006
HRP-CAT-\$5000-IND-2006
HSA Compatible-2006



Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association

Attachment A-4

**Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2008 Through 12/31/2008**

| Age/Sex | Non-Smoker Rates | | | | | | Smoker Rates | | | | | |
|-----------------|------------------|----------|--------|--------|--------|--------|--------------|----------|--------|--------|--------|--------|
| | Basic | Standard | Cat A | Cat B | HSA-S | HSA-F | Basic | Standard | Cat A | Cat B | HSA-S | HSA-F |
| <i>Females</i> | | | | | | | | | | | | |
| 0-19 | \$ 216 | \$ 247 | \$ 165 | \$ 124 | \$ 132 | \$ 121 | \$ 259 | \$ 297 | \$ 199 | \$ 148 | \$ 159 | \$ 145 |
| 20 | 242 | 278 | 188 | 139 | 141 | 128 | 291 | 334 | 225 | 167 | 169 | 153 |
| 21 | 249 | 286 | 193 | 142 | 151 | 136 | 298 | 343 | 232 | 171 | 181 | 163 |
| 22 | 256 | 294 | 199 | 147 | 161 | 144 | 307 | 353 | 239 | 176 | 193 | 173 |
| 23 | 264 | 303 | 205 | 151 | 164 | 147 | 317 | 364 | 246 | 182 | 197 | 176 |
| 24 | 273 | 314 | 212 | 156 | 168 | 150 | 328 | 377 | 254 | 188 | 201 | 180 |
| 25 | 284 | 326 | 221 | 163 | 172 | 154 | 341 | 392 | 265 | 195 | 206 | 185 |
| 26 | 296 | 340 | 230 | 169 | 176 | 158 | 355 | 408 | 276 | 203 | 211 | 189 |
| 27 | 308 | 354 | 239 | 176 | 181 | 162 | 369 | 425 | 287 | 211 | 217 | 195 |
| 28 | 321 | 369 | 250 | 184 | 188 | 169 | 385 | 442 | 300 | 220 | 225 | 202 |
| 29 | 334 | 384 | 260 | 191 | 195 | 176 | 400 | 461 | 312 | 229 | 234 | 211 |
| 30 | 345 | 397 | 269 | 198 | 203 | 183 | 414 | 477 | 322 | 237 | 244 | 220 |
| 31 | 357 | 411 | 278 | 205 | 211 | 191 | 429 | 494 | 334 | 246 | 254 | 229 |
| 32 | 369 | 425 | 288 | 212 | 220 | 199 | 443 | 510 | 345 | 255 | 264 | 239 |
| 33 | 381 | 439 | 297 | 219 | 229 | 207 | 457 | 527 | 357 | 263 | 274 | 249 |
| 34 | 390 | 450 | 305 | 225 | 238 | 216 | 468 | 541 | 366 | 270 | 285 | 259 |
| 35 | 400 | 462 | 314 | 232 | 246 | 224 | 480 | 554 | 376 | 278 | 296 | 269 |
| 36 | 410 | 473 | 321 | 238 | 256 | 233 | 491 | 568 | 385 | 286 | 307 | 280 |
| 37 | 420 | 486 | 330 | 244 | 265 | 242 | 504 | 583 | 395 | 293 | 318 | 290 |
| 38 | 431 | 499 | 339 | 252 | 275 | 251 | 517 | 599 | 406 | 302 | 330 | 301 |
| 39 | 442 | 513 | 348 | 259 | 284 | 259 | 530 | 616 | 418 | 310 | 340 | 311 |
| 40 | 453 | 526 | 357 | 266 | 293 | 268 | 543 | 631 | 428 | 319 | 351 | 321 |
| 41 | 463 | 539 | 366 | 272 | 302 | 276 | 556 | 646 | 439 | 327 | 362 | 331 |
| 42 | 474 | 552 | 375 | 280 | 310 | 284 | 569 | 662 | 450 | 336 | 373 | 341 |
| 43 | 485 | 564 | 384 | 287 | 319 | 293 | 582 | 677 | 461 | 344 | 383 | 351 |
| 44 | 495 | 577 | 393 | 293 | 328 | 300 | 594 | 692 | 472 | 352 | 393 | 360 |
| 45 | 505 | 589 | 402 | 300 | 336 | 308 | 606 | 707 | 482 | 359 | 403 | 369 |
| 46 | 515 | 601 | 410 | 305 | 344 | 314 | 618 | 722 | 492 | 366 | 412 | 377 |
| 47 | 525 | 614 | 419 | 311 | 351 | 322 | 631 | 737 | 503 | 374 | 421 | 386 |
| 48 | 536 | 628 | 429 | 319 | 360 | 329 | 644 | 754 | 515 | 383 | 431 | 395 |
| 49 | 548 | 642 | 439 | 327 | 368 | 337 | 658 | 771 | 527 | 392 | 442 | 404 |
| 50 | 561 | 658 | 450 | 335 | 377 | 345 | 673 | 790 | 540 | 402 | 453 | 414 |
| 51 | 574 | 674 | 461 | 344 | 386 | 353 | 688 | 808 | 553 | 412 | 463 | 424 |
| 52 | 588 | 690 | 473 | 352 | 396 | 362 | 705 | 828 | 568 | 423 | 475 | 435 |
| 53 | 607 | 713 | 489 | 365 | 411 | 376 | 728 | 856 | 587 | 438 | 493 | 451 |
| 54 | 628 | 738 | 507 | 377 | 426 | 389 | 753 | 886 | 608 | 453 | 511 | 466 |
| 55 | 666 | 783 | 536 | 400 | 452 | 413 | 799 | 939 | 644 | 480 | 542 | 496 |
| 56 | 687 | 808 | 554 | 413 | 467 | 427 | 824 | 969 | 665 | 496 | 561 | 513 |
| 57 | 711 | 836 | 574 | 428 | 485 | 443 | 853 | 1,003 | 689 | 514 | 582 | 532 |
| 58 | 733 | 862 | 592 | 441 | 501 | 458 | 880 | 1,035 | 710 | 530 | 601 | 549 |
| 59 | 758 | 891 | 611 | 456 | 519 | 474 | 909 | 1,069 | 734 | 547 | 622 | 569 |
| 60 | 792 | 932 | 638 | 476 | 542 | 496 | 950 | 1,118 | 765 | 571 | 650 | 595 |
| 61 | 805 | 947 | 650 | 484 | 552 | 504 | 966 | 1,136 | 779 | 581 | 662 | 605 |
| 62 | 816 | 960 | 659 | 492 | 561 | 512 | 979 | 1,152 | 791 | 590 | 674 | 615 |
| 63 | 830 | 976 | 671 | 500 | 572 | 521 | 995 | 1,171 | 806 | 600 | 687 | 626 |
| 64 | 841 | 990 | 682 | 506 | 581 | 529 | 1,009 | 1,188 | 819 | 608 | 697 | 635 |
| 65+ | 905 | 1,065 | 731 | 545 | 622 | 568 | 1,086 | 1,277 | 877 | 654 | 747 | 682 |
| <i>Children</i> | | | | | | | | | | | | |
| One Child | \$ 183 | \$ 208 | \$ 139 | \$ 104 | NA | \$ 108 | \$ 219 | \$ 250 | \$ 166 | \$ 125 | NA | \$ 130 |
| 2+ Children | \$ 465 | \$ 530 | \$ 353 | \$ 264 | NA | \$ 276 | \$ 558 | \$ 636 | \$ 423 | \$ 317 | NA | \$ 331 |

HRP-Q4-2008-F-RATES

Idaho Individual High Risk Reinsurance Pool
HRP-B-IND-2006
HRP-S-IND-2006
HRP-CAT-\$2000-IND-2006
HRP-CAT-\$5000-IND-2006
HSA Compatible-2006