



New Hampshire Health Plan - High Risk Pool

Monthly Premium Rates

Important Notes:

1. These are the initial rates for policies issued effective January 1, 2006 through June 30, 2006.
2. These rates are for EFT payment only. Add \$10 monthly for direct billed policies.
3. Rates on all NHP in-force policies are expected to increase every 6 months.
(see www.nhhealthplan.org for updates)

Class: Attained Age	Non-Tobacco User						Tobacco User					
	Indemnity Plan		Managed Care Plan				Indemnity Plan		Managed Care Plan			
	Option A	Option B	Option A	Option B	Option C	Option H	Option A	Option B	Option A	Option B	Option C	Option H
0-18	\$208	\$170	\$170	\$137	\$110	\$128	\$312	\$255	\$255	\$206	\$165	\$192
19	\$229	\$186	\$187	\$151	\$120	\$140	\$344	\$279	\$281	\$227	\$180	\$210
20	\$229	\$186	\$187	\$151	\$120	\$140	\$344	\$279	\$281	\$227	\$180	\$210
21	\$229	\$186	\$187	\$151	\$120	\$140	\$344	\$279	\$281	\$227	\$180	\$210
22	\$229	\$186	\$187	\$151	\$120	\$140	\$344	\$279	\$281	\$227	\$180	\$210
23	\$231	\$188	\$189	\$152	\$121	\$142	\$347	\$282	\$284	\$228	\$182	\$213
24	\$233	\$190	\$190	\$153	\$122	\$143	\$350	\$285	\$285	\$230	\$183	\$215
25	\$235	\$191	\$192	\$155	\$123	\$144	\$353	\$287	\$288	\$233	\$185	\$216
26	\$237	\$193	\$193	\$156	\$124	\$145	\$356	\$290	\$290	\$234	\$186	\$218
27	\$239	\$195	\$195	\$158	\$126	\$147	\$359	\$293	\$293	\$237	\$189	\$221
28	\$240	\$196	\$196	\$158	\$126	\$147	\$360	\$294	\$294	\$237	\$189	\$221
29	\$241	\$197	\$197	\$159	\$127	\$148	\$362	\$296	\$296	\$239	\$191	\$222
30	\$243	\$197	\$198	\$160	\$127	\$149	\$365	\$296	\$297	\$240	\$191	\$224
31	\$244	\$198	\$199	\$161	\$128	\$149	\$366	\$297	\$299	\$242	\$192	\$224
32	\$245	\$199	\$200	\$161	\$129	\$150	\$368	\$299	\$300	\$242	\$194	\$225
33	\$255	\$207	\$208	\$168	\$134	\$156	\$383	\$311	\$312	\$252	\$201	\$234
34	\$265	\$216	\$217	\$175	\$139	\$162	\$398	\$324	\$326	\$263	\$209	\$243
35	\$276	\$225	\$226	\$182	\$145	\$169	\$414	\$338	\$339	\$273	\$218	\$254
36	\$288	\$234	\$235	\$190	\$151	\$176	\$432	\$351	\$353	\$285	\$227	\$264
37	\$300	\$244	\$245	\$198	\$158	\$184	\$450	\$366	\$368	\$297	\$237	\$276
38	\$316	\$257	\$258	\$208	\$166	\$193	\$474	\$386	\$387	\$312	\$249	\$290
39	\$332	\$271	\$272	\$219	\$175	\$204	\$498	\$407	\$408	\$329	\$263	\$306
40	\$350	\$285	\$286	\$231	\$184	\$215	\$525	\$428	\$429	\$347	\$276	\$323
41	\$369	\$300	\$301	\$243	\$194	\$226	\$554	\$450	\$452	\$365	\$291	\$339
42	\$389	\$316	\$318	\$256	\$204	\$238	\$584	\$474	\$477	\$384	\$306	\$357
43	\$415	\$337	\$339	\$273	\$218	\$254	\$623	\$506	\$509	\$410	\$327	\$381
44	\$442	\$360	\$361	\$291	\$232	\$271	\$663	\$540	\$542	\$437	\$348	\$407
45	\$471	\$384	\$385	\$311	\$248	\$289	\$707	\$576	\$578	\$467	\$372	\$434
46	\$502	\$409	\$410	\$331	\$264	\$308	\$753	\$614	\$615	\$497	\$396	\$462
47	\$536	\$436	\$438	\$353	\$282	\$329	\$804	\$654	\$657	\$530	\$423	\$494
48	\$556	\$453	\$454	\$366	\$292	\$341	\$834	\$680	\$681	\$549	\$438	\$512
49	\$577	\$469	\$471	\$380	\$303	\$353	\$866	\$704	\$707	\$570	\$455	\$530
50	\$598	\$487	\$489	\$394	\$314	\$366	\$897	\$731	\$734	\$591	\$471	\$549
51	\$620	\$505	\$507	\$409	\$326	\$380	\$930	\$758	\$761	\$614	\$489	\$570
52	\$644	\$524	\$526	\$424	\$338	\$394	\$966	\$786	\$789	\$636	\$507	\$591
53	\$688	\$559	\$562	\$453	\$361	\$421	\$1,032	\$839	\$843	\$680	\$542	\$632
54	\$734	\$597	\$600	\$484	\$386	\$450	\$1,101	\$896	\$900	\$726	\$579	\$675
55	\$784	\$638	\$641	\$517	\$412	\$481	\$1,176	\$957	\$962	\$776	\$618	\$722
56	\$812	\$660	\$663	\$535	\$426	\$497	\$1,218	\$990	\$995	\$803	\$639	\$746
57	\$840	\$684	\$686	\$553	\$441	\$515	\$1,260	\$1,026	\$1,029	\$830	\$662	\$773
58	\$869	\$707	\$710	\$573	\$457	\$532	\$1,304	\$1,061	\$1,065	\$860	\$686	\$798
59	\$899	\$732	\$735	\$593	\$473	\$551	\$1,349	\$1,098	\$1,103	\$890	\$710	\$827
60	\$902	\$734	\$737	\$594	\$474	\$553	\$1,353	\$1,101	\$1,106	\$891	\$711	\$830
61	\$904	\$736	\$739	\$596	\$475	\$554	\$1,356	\$1,104	\$1,109	\$894	\$713	\$831
62	\$907	\$738	\$741	\$598	\$477	\$556	\$1,361	\$1,107	\$1,112	\$897	\$716	\$834
63	\$910	\$741	\$744	\$600	\$478	\$558	\$1,365	\$1,112	\$1,116	\$900	\$717	\$837
64	\$913	\$743	\$746	\$602	\$480	\$560	\$1,370	\$1,115	\$1,119	\$903	\$720	\$840
65+	\$913	\$743	\$746	\$602	\$480	\$560	\$1,370	\$1,115	\$1,119	\$903	\$720	\$840

Optional Maternity Rider

(If selected, add these amounts to Option A premium rates above)

All	\$668	not available	\$533	not available	not available	not available	\$1,001	not available	\$799	not available	not available	not available
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For Family Plans (Managed Care Option H Only):

Per Child	\$54
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Rating Instructions For Family Plans (Managed Care Option H Only):

The age 0-18 rate is used only for Individual Option H policies that are issued to persons aged 0-18

For a Family Option H policy with 2 adults, a factor of 0.91 is applied to the rates shown above

For Family Option H policy with one or more children insured, the applicable Child rate times the number of children insured is added to the Adult rate

Members	Premium:
1 Adult	Adult's Premium Rate
2 Adults	0.91 * (1st Adult's Premium Rate + 2nd Adult's Premium Rate)
1 Child (age 0-18 only)	Use Age 0-18 Premium Rate
1 Adult + B Children	Adult Rate (above) + B * Per Child Premium Rate (\$54) where B = number of children
2 Adults + B Children	2 Adults Rate (above) + B * Per Child Premium Rate (\$54)