



New Hampshire Health Plan - High Risk Pool

Monthly Premium Rates

Important Notes:

1. These are the initial rates for policies issued effective July 1, 2006 through December 31, 2006.
2. These rates are for EFT payment only. Add \$10 monthly for direct billed policies.
3. Rates on all NHHP 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 | \$217 | \$176 | \$177 | \$143 | \$114 | \$133 | \$326 | \$264 | \$266 | \$215 | \$171 | \$200 |
| 19 | \$238 | \$194 | \$195 | \$157 | \$125 | \$146 | \$357 | \$291 | \$293 | \$236 | \$188 | \$219 |
| 20 | \$238 | \$194 | \$195 | \$157 | \$125 | \$146 | \$357 | \$291 | \$293 | \$236 | \$188 | \$219 |
| 21 | \$238 | \$194 | \$195 | \$157 | \$125 | \$146 | \$357 | \$291 | \$293 | \$236 | \$188 | \$219 |
| 22 | \$238 | \$194 | \$195 | \$157 | \$125 | \$146 | \$357 | \$291 | \$293 | \$236 | \$188 | \$219 |
| 23 | \$240 | \$196 | \$196 | \$158 | \$126 | \$147 | \$360 | \$294 | \$294 | \$237 | \$189 | \$221 |
| 24 | \$242 | \$197 | \$198 | \$160 | \$127 | \$148 | \$363 | \$296 | \$297 | \$240 | \$191 | \$222 |
| 25 | \$244 | \$199 | \$200 | \$161 | \$128 | \$150 | \$366 | \$299 | \$300 | \$242 | \$192 | \$225 |
| 26 | \$246 | \$200 | \$201 | \$162 | \$129 | \$151 | \$369 | \$300 | \$302 | \$243 | \$194 | \$227 |
| 27 | \$249 | \$202 | \$203 | \$164 | \$131 | \$152 | \$374 | \$303 | \$305 | \$246 | \$197 | \$228 |
| 28 | \$250 | \$203 | \$204 | \$165 | \$131 | \$153 | \$375 | \$305 | \$306 | \$248 | \$197 | \$230 |
| 29 | \$251 | \$204 | \$205 | \$166 | \$132 | \$154 | \$377 | \$306 | \$308 | \$249 | \$198 | \$231 |
| 30 | \$252 | \$205 | \$206 | \$166 | \$133 | \$155 | \$378 | \$308 | \$309 | \$249 | \$200 | \$233 |
| 31 | \$254 | \$206 | \$207 | \$167 | \$133 | \$155 | \$381 | \$309 | \$311 | \$251 | \$200 | \$233 |
| 32 | \$254 | \$207 | \$208 | \$168 | \$134 | \$156 | \$381 | \$311 | \$312 | \$252 | \$201 | \$234 |
| 33 | \$265 | \$216 | \$216 | \$175 | \$139 | \$162 | \$398 | \$324 | \$324 | \$263 | \$209 | \$243 |
| 34 | \$276 | \$225 | \$225 | \$182 | \$145 | \$169 | \$414 | \$338 | \$338 | \$273 | \$218 | \$254 |
| 35 | \$287 | \$234 | \$235 | \$189 | \$151 | \$176 | \$431 | \$351 | \$353 | \$284 | \$227 | \$264 |
| 36 | \$299 | \$244 | \$245 | \$197 | \$157 | \$183 | \$449 | \$366 | \$368 | \$296 | \$236 | \$275 |
| 37 | \$312 | \$254 | \$255 | \$205 | \$164 | \$191 | \$468 | \$381 | \$383 | \$308 | \$246 | \$287 |
| 38 | \$328 | \$267 | \$268 | \$216 | \$173 | \$201 | \$492 | \$401 | \$402 | \$324 | \$260 | \$302 |
| 39 | \$346 | \$281 | \$283 | \$228 | \$182 | \$212 | \$519 | \$422 | \$425 | \$342 | \$273 | \$318 |
| 40 | \$364 | \$297 | \$298 | \$240 | \$191 | \$223 | \$546 | \$446 | \$447 | \$360 | \$287 | \$335 |
| 41 | \$384 | \$312 | \$314 | \$253 | \$202 | \$235 | \$576 | \$468 | \$471 | \$380 | \$303 | \$353 |
| 42 | \$405 | \$329 | \$330 | \$267 | \$213 | \$248 | \$608 | \$494 | \$495 | \$401 | \$320 | \$372 |
| 43 | \$431 | \$351 | \$352 | \$284 | \$227 | \$264 | \$647 | \$527 | \$528 | \$426 | \$341 | \$396 |
| 44 | \$460 | \$374 | \$376 | \$303 | \$242 | \$282 | \$690 | \$561 | \$564 | \$455 | \$363 | \$423 |
| 45 | \$490 | \$399 | \$400 | \$323 | \$258 | \$300 | \$735 | \$599 | \$600 | \$485 | \$387 | \$450 |
| 46 | \$523 | \$425 | \$427 | \$344 | \$275 | \$320 | \$785 | \$638 | \$641 | \$516 | \$413 | \$480 |
| 47 | \$558 | \$454 | \$456 | \$368 | \$293 | \$342 | \$837 | \$681 | \$684 | \$552 | \$440 | \$513 |
| 48 | \$578 | \$471 | \$473 | \$381 | \$304 | \$354 | \$867 | \$707 | \$710 | \$572 | \$456 | \$531 |
| 49 | \$600 | \$488 | \$490 | \$395 | \$315 | \$368 | \$900 | \$732 | \$735 | \$593 | \$473 | \$552 |
| 50 | \$622 | \$506 | \$508 | \$410 | \$327 | \$381 | \$933 | \$759 | \$762 | \$615 | \$491 | \$572 |
| 51 | \$645 | \$525 | \$527 | \$425 | \$339 | \$395 | \$968 | \$788 | \$791 | \$638 | \$509 | \$593 |
| 52 | \$669 | \$545 | \$547 | \$441 | \$352 | \$410 | \$1,004 | \$818 | \$821 | \$662 | \$528 | \$615 |
| 53 | \$715 | \$582 | \$584 | \$471 | \$376 | \$438 | \$1,073 | \$873 | \$876 | \$707 | \$564 | \$657 |
| 54 | \$764 | \$622 | \$624 | \$503 | \$401 | \$468 | \$1,146 | \$933 | \$936 | \$755 | \$602 | \$702 |
| 55 | \$816 | \$664 | \$666 | \$538 | \$429 | \$500 | \$1,224 | \$996 | \$999 | \$807 | \$644 | \$750 |
| 56 | \$844 | \$687 | \$690 | \$556 | \$444 | \$517 | \$1,266 | \$1,031 | \$1,035 | \$834 | \$666 | \$776 |
| 57 | \$874 | \$711 | \$714 | \$576 | \$459 | \$535 | \$1,311 | \$1,067 | \$1,071 | \$864 | \$689 | \$803 |
| 58 | \$904 | \$736 | \$739 | \$596 | \$475 | \$554 | \$1,356 | \$1,104 | \$1,109 | \$894 | \$713 | \$831 |
| 59 | \$936 | \$761 | \$764 | \$616 | \$492 | \$573 | \$1,404 | \$1,142 | \$1,146 | \$924 | \$738 | \$860 |
| 60 | \$938 | \$763 | \$766 | \$618 | \$493 | \$575 | \$1,407 | \$1,145 | \$1,149 | \$927 | \$740 | \$863 |
| 61 | \$941 | \$765 | \$768 | \$620 | \$494 | \$576 | \$1,412 | \$1,148 | \$1,152 | \$930 | \$741 | \$864 |
| 62 | \$944 | \$768 | \$771 | \$622 | \$496 | \$578 | \$1,416 | \$1,152 | \$1,157 | \$933 | \$744 | \$867 |
| 63 | \$947 | \$771 | \$774 | \$624 | \$497 | \$580 | \$1,421 | \$1,157 | \$1,161 | \$936 | \$746 | \$870 |
| 64 | \$950 | \$773 | \$776 | \$626 | \$499 | \$582 | \$1,425 | \$1,160 | \$1,164 | \$939 | \$749 | \$873 |
| 65+ | \$950 | \$773 | \$776 | \$626 | \$499 | \$582 | \$1,425 | \$1,160 | \$1,164 | \$939 | \$749 | \$873 |

Optional Maternity Rider

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

| | | | | | | | | | | | | |
|-----|-------|---------------|-------|---------------|---------------|---------------|---------|---------------|-------|---------------|---------------|---------------|
| All | \$721 | not available | \$589 | not available | not available | not available | \$1,082 | not available | \$884 | not available | not available | not available |
|-----|-------|---------------|-------|---------------|---------------|---------------|---------|---------------|-------|---------------|---------------|---------------|

For Family Plans (Managed Care Option H Only):

| | |
|-----------|------|
| Per Child | \$56 |
|-----------|------|

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 (\$56) where B = number of children |
| 2 Adults + B Children | 2 Adults Rate (above) + B * Per Child Premium Rate (\$56) |