



# New Hampshire Health Plan - High Risk Pool

## Monthly Premium Rates

**Important Notes:**

- 1 These are the initial rates for policies issued effective July 1, 2007 through December 31, 2007.
- 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](http://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 D	Option H	Option A	Option B	Option A	Option B	Option C	Option D	Option H		
0-18	\$245	\$198	\$192	\$155	\$124	\$103	\$142	\$368	\$297	\$288	\$233	\$186	\$155	\$213		
19	\$269	\$217	\$211	\$170	\$136	\$114	\$156	\$404	\$326	\$316	\$256	\$204	\$171	\$234		
20	\$269	\$217	\$211	\$170	\$136	\$114	\$156	\$404	\$326	\$316	\$256	\$204	\$171	\$234		
21	\$269	\$217	\$211	\$170	\$136	\$114	\$156	\$404	\$326	\$316	\$256	\$204	\$171	\$234		
22	\$269	\$217	\$211	\$170	\$136	\$114	\$156	\$404	\$326	\$316	\$256	\$204	\$171	\$234		
23	\$272	\$219	\$212	\$172	\$137	\$115	\$157	\$407	\$329	\$319	\$258	\$206	\$172	\$236		
24	\$274	\$221	\$214	\$173	\$138	\$116	\$159	\$411	\$332	\$321	\$260	\$207	\$173	\$238		
25	\$276	\$223	\$216	\$175	\$139	\$117	\$160	\$414	\$334	\$324	\$262	\$209	\$175	\$240		
26	\$278	\$225	\$218	\$176	\$141	\$118	\$161	\$418	\$337	\$327	\$264	\$211	\$176	\$242		
27	\$281	\$227	\$220	\$178	\$142	\$119	\$163	\$422	\$340	\$330	\$267	\$213	\$178	\$245		
28	\$283	\$228	\$221	\$179	\$143	\$119	\$164	\$424	\$342	\$332	\$268	\$214	\$179	\$246		
29	\$284	\$229	\$222	\$180	\$143	\$120	\$165	\$426	\$344	\$333	\$270	\$215	\$180	\$247		
30	\$285	\$230	\$223	\$181	\$144	\$120	\$165	\$428	\$345	\$335	\$271	\$216	\$181	\$248		
31	\$287	\$231	\$224	\$181	\$145	\$121	\$166	\$430	\$347	\$336	\$272	\$217	\$182	\$249		
32	\$288	\$232	\$225	\$182	\$145	\$121	\$167	\$431	\$348	\$337	\$273	\$218	\$182	\$250		
33	\$299	\$242	\$234	\$190	\$151	\$126	\$174	\$449	\$363	\$351	\$284	\$227	\$190	\$260		
34	\$312	\$252	\$244	\$197	\$157	\$132	\$181	\$468	\$378	\$366	\$296	\$236	\$197	\$271		
35	\$325	\$262	\$254	\$205	\$164	\$137	\$188	\$487	\$393	\$381	\$308	\$246	\$206	\$282		
36	\$338	\$273	\$265	\$214	\$171	\$143	\$196	\$507	\$410	\$397	\$321	\$256	\$214	\$294		
37	\$352	\$285	\$276	\$223	\$178	\$149	\$204	\$529	\$427	\$414	\$335	\$267	\$223	\$307		
38	\$371	\$300	\$290	\$235	\$187	\$157	\$215	\$557	\$450	\$436	\$352	\$281	\$235	\$323		
39	\$391	\$316	\$306	\$247	\$197	\$165	\$227	\$586	\$473	\$459	\$371	\$296	\$248	\$340		
40	\$412	\$333	\$322	\$261	\$208	\$174	\$239	\$618	\$499	\$483	\$391	\$312	\$261	\$358		
41	\$434	\$350	\$339	\$275	\$219	\$183	\$252	\$651	\$525	\$509	\$412	\$328	\$275	\$377		
42	\$457	\$369	\$358	\$289	\$231	\$193	\$265	\$686	\$554	\$536	\$434	\$346	\$290	\$398		
43	\$487	\$393	\$381	\$309	\$246	\$206	\$283	\$731	\$590	\$572	\$463	\$369	\$309	\$424		
44	\$520	\$420	\$407	\$329	\$262	\$219	\$301	\$780	\$629	\$610	\$494	\$394	\$329	\$452		
45	\$554	\$447	\$433	\$351	\$280	\$234	\$321	\$831	\$671	\$650	\$526	\$419	\$351	\$482		
46	\$591	\$477	\$462	\$374	\$298	\$249	\$342	\$886	\$715	\$693	\$561	\$447	\$374	\$514		
47	\$630	\$509	\$493	\$399	\$318	\$266	\$366	\$946	\$763	\$740	\$599	\$477	\$399	\$548		
48	\$654	\$528	\$511	\$414	\$330	\$276	\$379	\$981	\$792	\$767	\$621	\$495	\$414	\$569		
49	\$678	\$547	\$530	\$429	\$342	\$286	\$393	\$1,017	\$821	\$796	\$644	\$513	\$429	\$590		
50	\$703	\$568	\$550	\$445	\$355	\$297	\$408	\$1,055	\$851	\$825	\$668	\$532	\$445	\$612		
51	\$729	\$589	\$570	\$462	\$368	\$308	\$423	\$1,094	\$883	\$856	\$692	\$552	\$462	\$634		
52	\$757	\$611	\$592	\$479	\$382	\$319	\$439	\$1,135	\$916	\$888	\$718	\$573	\$479	\$658		
53	\$808	\$652	\$632	\$512	\$408	\$341	\$469	\$1,212	\$979	\$948	\$768	\$612	\$512	\$703		
54	\$863	\$697	\$675	\$546	\$436	\$364	\$500	\$1,295	\$1,045	\$1,013	\$820	\$653	\$547	\$751		
55	\$922	\$744	\$721	\$584	\$465	\$389	\$535	\$1,383	\$1,117	\$1,082	\$876	\$698	\$584	\$802		
56	\$954	\$770	\$746	\$604	\$482	\$403	\$553	\$1,431	\$1,155	\$1,120	\$906	\$722	\$604	\$830		
57	\$987	\$797	\$772	\$625	\$498	\$417	\$573	\$1,481	\$1,196	\$1,159	\$938	\$748	\$625	\$859		
58	\$1,022	\$825	\$799	\$647	\$516	\$431	\$592	\$1,533	\$1,237	\$1,199	\$970	\$774	\$647	\$889		
59	\$1,057	\$854	\$827	\$669	\$534	\$446	\$613	\$1,586	\$1,280	\$1,241	\$1,004	\$801	\$670	\$920		
60	\$1,060	\$856	\$829	\$671	\$535	\$448	\$615	\$1,590	\$1,284	\$1,244	\$1,007	\$803	\$671	\$922		
61	\$1,063	\$858	\$831	\$673	\$536	\$449	\$616	\$1,594	\$1,287	\$1,247	\$1,009	\$805	\$673	\$924		
62	\$1,067	\$861	\$834	\$675	\$538	\$450	\$618	\$1,600	\$1,291	\$1,252	\$1,013	\$807	\$675	\$928		
63	\$1,070	\$864	\$837	\$677	\$540	\$452	\$621	\$1,605	\$1,296	\$1,256	\$1,016	\$810	\$678	\$931		
64	\$1,074	\$867	\$840	\$680	\$542	\$453	\$623	\$1,611	\$1,300	\$1,260	\$1,020	\$813	\$680	\$934		
65+	\$1,074	\$867	\$840	\$680	\$542	\$453	\$623	\$1,611	\$1,300	\$1,260	\$1,020	\$813	\$680	\$934		

**Optional Maternity Rider**

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

All	\$799	not available	\$625	not available	not available	not available	not available	\$1,199	not available	\$938	not available	not available	not available	not available
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**For Family Plans (Managed Care Option H Only):**

Per Child	\$60
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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	1 * 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) + Per Child Premium Rate (\$60)
2 Adults + B Children	2 Adult Rate (above) + Number of children * Per Child Premium Rate (\$60)