

**Healthy Wisconsin Council
November 9, 2006**

	#1 Proposal	#2 Proposal	#3 Proposal	#4 Proposal
	Uninsured and Employed by Small Employers	Insured and Employed by Small Employers	Statewide Catastrophic Insurance Pool	Medicaid Expansion for uninsured, unemployed
Estimated number of people				
All income	92,000	796,000	5,600,700	
Below 300% FPL	59,000			61,000
Below 100% FPL	13,000	38,000		28,000
Details of proposals				
REINSURANCE PRODUCT	Yes	Yes	Yes	No
(Mandatory participation)				
How it works	<p>Statewide reinsurance program targeted as backstop to state defined primary product.</p> <p>The reinsurance program would pay a large portion of catastrophic claims above a specific attachment point or within a specific corridor.</p> <p>Insurers could be required to pay premiums to the reinsurance pool for each life covered under small group book of business.</p> <p>The state could subsidize the program through the reinsurance pool (amount and funding source TBD).</p>	<p>Statewide reinsurance program targeted at the entire small group market.</p> <p>The reinsurance program would pay a large portion of catastrophic claims above a specific attachment point or within a specific corridor.</p> <p>Insurers would be required to pay premiums to the reinsurance pool for each life covered under small group book of business.</p> <p>The state could subsidize the program through the reinsurance pool (amount and funding source TBD).</p>	<p>Statewide reinsurance program targeted at the entire state.</p> <p>The reinsurance program would pay a large portion of catastrophic claims above a specific attachment point or within a specific corridor.</p> <p>Individuals would be required to pay premiums to the reinsurance pool.</p> <p>The state could subsidize the program through the reinsurance pool (amount and funding source TBD).</p>	
PRIMARY PRODUCT	Create limited benefit package	Current options offered through employers	Current coverage options	Medicaid coverage - possibly limited benefit package
How it works	Private program for uninsured, employed, possibly limited to low-income workers. HMOs and other insurers would be required to offer a product. The state would subsidize the program through reinsurance for each participant.			Medicaid expansion for uninsured, unemployed, currently not eligible for Medicaid, below the poverty line. Estimated population is around 28,000