

Table 5: SYNOPSIS OF SMALL GROUP INSURANCE PRODUCTS

PLAN	Affordable HealthChoices	Buy Direct PPO	Chamber Choice	FlexScope	Mid America Health Choice	Small Business Health Insurance
SPONSORING COMPANY	Aetna U.S. Healthcare	Blue Cross & Blue Shield of Wisconsin	Blue Cross Blue Shield of Kansas City	WellPoint Health Networks	Mid America Health	Group Health Incorporated
LOCATION	36 states	Wisconsin	Kansas City metropolitan area (Kansas & Missouri)	California	Kansas City metropolitan area (Kansas & Missouri)	Sections of New York City
PROGRAM SUMMARY	Low-cost employer-based hospital indemnity product. Offers hospital and medical services paid in fixed-dollar amounts with no coinsurance or deductibles.	Low-cost product for small employers with two models: one with a lower premium and higher out-of-pocket costs; one with a higher premium and lower out-of-pocket costs.	Product endorsed by Greater Kansas City Chamber of Commerce to address uninsured small firms. Offers rate stability over two years to allow employers to budget health benefits.	Product with array of options varying in benefit, premium, and cost sharing levels. Low- and medium-priced options are targeted to nonpoor uninsured at or above 200% FPL.	Product developed for small firms in response to Greater Kansas City Chamber of Commerce's call to address uninsured small businesses.	Low-cost, comprehensive product for working uninsured. Developed through partnership between health plan and New York City Health and Hospital Corporation.
TARGET POPULATION	Uninsured small businesses (2 to 50 employees); 50% must participate.	Uninsured/underinsured small businesses and start-up companies.	Small businesses (2 to 50 employees).	Small businesses (2 to 50 employees).	Small businesses (2 to 50 employees).	Small businesses (2 to 50 employees).
BENEFITS	Limited benefits. Includes 6 emergency room visits, hospital stay, 6 to 10 physician office visits, mental health and substance abuse confinement, and accident services.	Comprehensive benefits. Includes preventive, hospital services, and dental care.	Comprehensive benefits. Includes preventive, hospital, dental, life insurance, and accidental death and dismemberment coverage.	Benefits vary. Low-priced option includes physician office visits, maternity, diagnostic laboratory, hospital stay, outpatient services, and prescription drugs, and well-baby care.	Comprehensive benefits. Includes preventive and hospital care.	Comprehensive benefits. Includes preventive and hospital care.
FINANCING	Break-even product with low employer contribution, low premiums (\$46 to \$91 per month for individual and \$156 to \$275 per month for family), increased cost sharing, limited benefit package.	Financially self-sustainable. Reduced premiums, increased cost sharing. ^a	Financially self-sustainable. Range of low to high premiums (average monthly premium of \$167), variable cost sharing, ^b reduced profit margin. ^b	Financially self-sustainable. Employer contributions, variable cost sharing, low premiums (average of \$116 per month, with low individual and \$250 to \$300 for family). ^b	Financially self-sustainable. Employer contributions, low premiums (average \$160 per month), increased cost sharing. ^a	Plan subsidized. Low premiums (\$100 per individual, \$161 per employee and children, \$224 per employee and spouse, \$235 per employee, spouse, and children), provider discounts, increased cost sharing.
ENROLLMENT (PERCENT UNINSURED)	2000+ (unknown) as of October 2001.	N/A as of November 2001.	39,600 (30% to 35%) as of October 2001.	797,000 (63%) as of January 2002. ^c	15,000 (25%) as of October 2001.	515 (17%) as of July 2001.
PROGRAM START DATE	1999	October 2000; relaunched October 2001	1994	2001	1994; relaunched in 1998	1999; ended in 2001

^a Age-rated. ^b Both age-rated and medically underwritten. ^c WellPoint rolled over existing small group members into FlexScope.

Table 6: SYNOPSIS OF INDIVIDUAL INSURANCE PRODUCTS

PLAN	BlueCare	Child Health Plan-1	Child Health Plan-2	Memorial Advantage	PlanScope	Special Care	Steps
SPONSORING COMPANY	Blue Cross Blue Shield of Montana	Kaiser Permanente	Kaiser Permanente	Memorial Hospital and Health Systems	WellPoint Health Networks	4 Blue Cross Blue Shield Plans in Pennsylvania	Kaiser Permanente
LOCATION	Montana	California	Parts of Los Angeles, California	St. Joseph County, Indiana	California	Pennsylvania	California
PROGRAM SUMMARY	Limited benefits product for low-income uninsured Montanans developed through partnership between BCBS of Montana and providers.	Subsidized, comprehensive product for low-income children developed as part of Dues Subsidy Program.	Subsidized, comprehensive product for low-income, noncitizen children in Los Angeles area as part of Dues Subsidy Program.	Two-year subsidized health cost assistance pilot program for low-income St. Joseph County residents, including noncitizens.	Product with an array of options varying in benefit, premium, and cost sharing levels. Low- and medium-priced plans are geared to nonpoor uninsured.	Subsidized, low-cost indemnity plan for uninsured with limited benefits at half the price of commercial products.	Product for low-income uninsured, designed to incrementally move uninsured into commercial market via tiered premium levels.
TARGET POPULATION	Low-income uninsured up to 175% FPL.	Uninsured children (0-18) between 250% and 300% FPL.	Noncitizen, uninsured children (0-18) up to 250% FPL.	Uninsured up to 200% FPL who are ineligible for public programs.	Nonpoor uninsured with income at or above 200% FPL for lower priced options.	Uninsured up to 185% FPL who are not eligible for public programs.	Uninsured individuals with incomes between 100% to 300% FPL.
BENEFITS	Limited benefits. Includes some preventive and mental illness benefits, emergency room, hospital services, limits physician visits to 6 annually; excludes vision and diabetes management.	Comprehensive benefits. Includes hospital, preventive services, vision (excluding optical), and prescription drugs.	Comprehensive benefits. Includes hospital, preventive services, vision (excluding optical), prescription drugs, and dental.	Comprehensive benefits. Includes preventive services and hospital services. Limited prescription drug coverage.	Benefits vary depending on price of product from basic catastrophic coverage for lower-priced products to high cost, comprehensive products.	Limited benefits package with fixed number of physician visits and inpatient hospital days. Excludes prescription drugs and pre-existing conditions.	Comprehensive benefits. Includes preventive services, hospital services, vision, and prescription drugs. Vision benefits do not include optical.
FINANCING	Priced to break-even. Low premiums (\$58 for 25-29 years, \$103 for 50-54 years), provider discounts, increased cost sharing, waived administrative fees. ^b	Plan subsidized. Low premiums (\$15 per child per month for first three children; additional at no cost), low cost sharing.	Plan subsidized. Low enrollment fee (\$24 per family), low cost sharing.	Plan subsidy of \$400,000. Low cost sharing, provider discounts.	Financially self-sustainable via low premiums (ranges from \$65 to \$75 per individual or \$250 to \$300 per family with average of \$116), and variable cost sharing. ^b	Plan subsidy of \$8 million. Member cost sharing, lower reimbursement to providers, and limited benefits. ^a	Plan subsidized. Tiered premium levels. Members pay percent share of full premium. Each year, share is increased until member pays full premium. ^a
ENROLLMENT (PERCENT UNINSURED)	200 (100%) as of July 2002.	1,953 (100%) as of May 2002.	3,131 (100%) as of May 2002.	250 people (100%) as of July 2001.	815,000 (49%) as of January 2002. ^c	61,000+ (100%) as of June 2001.	14,501 (100%) as of May 2002.
PROGRAM START DATE	July 2001	September 1998	July 2001	2001	2001	1992	October 1999

^a Age-rated. ^b Both age-rated and medically underwritten. ^c WellPoint rolled over existing individual members into PlanScope.