

**HEALTH INSURANCE PARTNERSHIP (“PARTNERSHIP”)
PROGRAM DESIGN FACTORS
PROPOSED MODIFICATIONS FOR
OCTOBER 1, 2009 EFFECTIVE DATE**

RELEASED FOR INFORMAL PUBLIC COMMENT

Regulations governing the Health Insurance Partnership (COMAR 10.25.01) call for the Commission to publish design factors for the Partnership at least annually for comment prior to Commission action to adopt design factors for the following year.

The Commission proposes the following modified parameters for the Partnership.

The Commission welcomes comments on these modifications. Informal comments will be accepted until noon, June 15, 2009 and should be sent to:

Ms. Janet Ennis
Chief, Small Group Market
Maryland Health Care Commission
4160 Patterson Avenue
Baltimore, MD 21215
jennis@mhcc.state.md.us

These updated program design factors will be effective on the October 1, 2009.

“Eligible owner’s countable wage” shall be \$60,000.

“Employee’s eligible HSA contribution” shall be \$0.

“Maximum average wage for new applications” shall be \$50,000.

“Maximum average wage for participants” shall be \$50,000

“Maximum eligible firm size” shall be 19.

“Maximum income for other than individual coverage” shall be \$75,000.

“Maximum subsidy table” shall be Attachment A.

“Minimum countable wage” shall be \$11,310.

“Size factor” shall be:

- 1.0 for 9 or fewer eligible employees,
- 0.91 for 10 eligible employees,
- 0.82 for 11 eligible employees,
- 0.73 for 12 eligible employees,
- 0.64 for 13 eligible employees,
- 0.55 for 14 eligible employees,
- 0.46 for 15 eligible employees,
- 0.37 for 16 eligible employees,
- 0.28 for 17 eligible employees,
- 0.19 for 18 eligible employees,
- 0.10 for 19 eligible employees,
- 0.0 for 20 or more eligible employees

“Subsidy program cap” shall be \$2 million.

ATTACHMENT A

**HEALTH INSURANCE PARTNERSHIP
PROPOSED MAXIMUM SUBSIDY TABLE
FOR OCTOBER 1, 2009 EFFECTIVE DATE**

AVERAGE WAGE OF BUSINESS			TYPE OF COVERAGE			
			Individual Coverage (Employee Only)	Individual Plus Children	Individual Plus Spouse	Individual Plus Spouse and Children
at or below \$30,000			\$2,500	\$3,750	\$5,000	\$6,250
\$ 30,001	to	\$ 31,000	\$2,381	\$3,571	\$4,762	\$5,952
\$ 31,001	to	\$ 32,000	\$2,262	\$3,393	\$4,524	\$5,655
\$ 32,001	to	\$ 33,000	\$2,143	\$3,214	\$4,286	\$5,357
\$ 33,001	to	\$ 34,000	\$2,024	\$3,036	\$4,048	\$5,060
\$ 34,001	to	\$ 35,000	\$1,905	\$2,857	\$3,810	\$4,762
\$ 35,001	to	\$ 36,000	\$1,786	\$2,678	\$3,571	\$4,464
\$ 36,001	to	\$ 37,000	\$1,667	\$2,500	\$3,333	\$4,167
\$ 37,001	to	\$ 38,000	\$1,548	\$2,321	\$3,095	\$3,869
\$ 38,001	to	\$ 39,000	\$1,429	\$2,143	\$2,857	\$3,571
\$ 39,001	to	\$ 40,000	\$1,310	\$1,964	\$2,619	\$3,274
\$ 40,001	to	\$ 41,000	\$1,190	\$1,785	\$2,381	\$2,976
\$ 41,001	to	\$ 42,000	\$1,071	\$1,607	\$2,143	\$2,679
\$ 42,001	to	\$ 43,000	\$ 952	\$1,428	\$1,905	\$2,381
\$ 43,001	to	\$ 44,000	\$ 833	\$1,250	\$1,667	\$2,083
\$ 44,001	to	\$ 45,000	\$714	\$1,071	\$1,429	\$1,786
\$ 45,001	to	\$ 46,000	\$595	\$892	\$1,190	\$1,488
\$ 46,001	to	\$ 47,000	\$476	\$714	\$952	\$1,190
\$ 47,001	to	\$ 48,000	\$357	\$535	\$714	\$893
\$ 48,001	to	\$ 49,000	\$238	\$357	\$476	\$595
\$ 49,001	to	\$ 50,000	\$119	\$178	\$238	\$298