

NEW JERSEY
Individual Health Coverage Program Board
Trenton, New Jersey

BULLETIN 94-01
FINAL

TO: Insurance Companies, Health Services Corporations and Health Maintenance Organizations Authorized to Issue Health Benefits Plans

FROM: The New Jersey Individual Health Coverage Program Board of Directors

SUBJECT: Minimum Enrollment Share of Non-group Persons: N.J.A.C. 11:20-9.3 and Preliminary Assessment for Reimbursable Losses

DATE: May 11, 1994

Attached is a chart setting forth minimum 1994 enrollment targets for all members (column 5). See N.J.A.C. 11:20-9.3.

The chart also sets forth minimum market share information and estimated 1993 net paid loss assessments (columns 4 and 7 respectively). The Board is currently reviewing carriers' exemption claims. It is anticipated that final reimbursable loss assessments will be close to the preliminary assessment amounts shown in column 7. The data in the chart are subject to revision and you are not required to forward payment at this time. It is expected, however, that 1993 net paid loss assessments will be billed in June.

Note: 1993 net paid losses of the Program should not be relied upon as an accurate indication of the Program's 1994 net paid losses. Similarly, the assessments for 1993 net paid losses should not be relied upon as an accurate indication of the assessments for 1994 net paid losses of the Program.

PRELIMINARY EXHIBIT K RESULTS

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

Part A		Part C										Part B		Part D							
Company	Policy No.	Year	Enroll	Chg	Sp. 7	APR 7	Chg. 7	Sp. 7	Year	Health Plan	Total	Prevision	Chg. Paid II	Open. I	Net Inv. Income (+)	Net Paid (Contract)	Health	PRELIMINARY % of NJ Ind. Enroll. Program	1984 Net. Enroll. Share *	PRELIMINARY 1983 Accountant Reporting Example	
Adena Life Insurance Company	001 80024	1983	4	Y	X	Y	X	Y	1983	0	12,807	\$45,873	\$8,832	\$5,351	\$611	\$37,881	0	5.88%	8.00%	\$5,842,201	\$1,361
Adena Life Insurance Company	008 80185	1983	2	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	1.00%	(4803)	0
Adena Life Insurance Company	578 72137	1983	4	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	5.67%	(21,765)	(276)
Adena Life Insurance Company	382 85	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	80885	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	000 55088	1983	6	Y	X	Y	X	Y	1983	138,148	138,148	\$286,885,405	\$286,885,405	\$28,404,958	\$8,841,238	(\$54,178,827)	0	0.01%	28.00%	18,537,117	10,117
Adena Life Insurance Company	038 70254	1983	1	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	002 70	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	830 88837	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	20 788	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	34 788	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	82085	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	82208 0405	1983	7	Y	X	Y	X	Y	1983	286	286	88	88	88	88	88	0	0.00%	0	0	0
Adena Life Insurance Company	398 83788	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	308 82820	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	642 85	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	085 72527	1983	2	Y	X	Y	X	Y	1983	4,148	4,148	\$8,225,882	\$7,338,886	\$748,714	\$44,422	\$184,721	0	0.00%	0	0	
Adena Life Insurance Company	081	1983	2	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	85080	1983	0	N					1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	588 85129	1983	0	N					1983	3,078	3,044	\$832,350	\$778,247	\$217,582	\$14,172	\$48,287	0	0.00%	0	0	
Adena Life Insurance Company	111	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	475 85075	1983	0	Y	X	Y	X	Y	1983	0	0	0	0	0	0	0	0	0.00%	0	0	0
Adena Life Insurance Company	241 85078	1983	4	Y	X	Y	X	Y	1983	1,128	1,137	\$289,815	\$48,081	\$88,018	\$4,353	\$174,151	0	0.00%	0	0	

* NOTE: 1984 Minimum Enrollment shares are 75% of total.

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

PRELIMINARY EXHIBIT K RESULTS

Part A		Part C												Part D	
LINE	PLAN #	Y	AGE	SEX	SMOKE	CONTR.	COINSUR.	PREMIUM	COINSUR. PAID	NET INC. PREMIUM	NET INC. PREMIUM (-)	NET PAID	NET PAID	PRELIMINARY % of NET INC. PREMIUM	PRELIMINARY 1994 Assessment Spring Enrolment
		281	71411					\$42,548,535							
		11891						\$7,438,257	1,999			\$274,792		0.794%	1,999
		86805						\$713,876						0.209%	262
		140	80808					\$2,868,000						0.815%	18
		66815						\$55,351,988						0.265%	81
		588	87198					\$72,273						0.002%	1,487
		67488	7891					\$82,333,888						0.000%	9
		67687						\$18,870,578						0.117%	3,889
		88829						\$7,878,815						0.248%	568
		67818						\$17,761,804						0.131%	189
		88829						\$18,870,578						0.000%	0
		304	88241					\$28,882,855						0.487%	586
		945	88772					\$3,914						0.488%	772
		251	788					\$8,821,808						0.000%	0
		88118						\$2,277						0.187%	228
		88253						\$48,171,284						0.000%	0
		7048	81728					\$18,258,188						0.818%	1,322
		041	88531					\$2,112,245						0.265%	442
		189	87778					\$108,817,413						0.000%	57
		418	82725					\$18,151,808						2.671%	2,848
		70108						\$11,782						0.115%	187
		81027						\$727,151,158						0.800%	9
								\$87,884,515						13.781%	18,881
								\$48,824						1.874%	2,848
								\$48,824						0.001%	1
								\$4,885,382,374						10.531%	125,528
								\$48,824						0.001%	1
								\$48,824						0.001%	1

* NOTE: 1994 Minimum Enrollment Shares are 75% of total.

DATA NOT FINAL - SUBJECT TO VERIFICATION AND REVISION

PRELIMINARY EXHIBIT & RESULTS

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

Name	NAIC #	APR 7	CONK 7	SEP 7	7/7	Year	New Jersey Net Carried Premium	Column Ref. Para.	Convert.	Medicare	Medical	Health/Other Fees	Total	Premiums	Change Paid (1)	Expn. (-)	Net Inv. Income (+)	Net paid Gain/Loss	Rate	PRELIMINARY % of NJ Net Carried Premium	1994 Net. Carried Share *	1994 Net. Carried Share *	1994 Net. Carried Share *	1994 Net. Carried Share *
Chesapeake Healthcare Life Ins. Co.	80097					1993	\$514,082												0.010%	15	15	(16,230)	16	
All American Life Ins. Co.	80811					1993	\$384,843												0.007%	10	10	(12,800)	14	
Liberty Life Ins. Co. of North America	19111					1993	\$12,484,968												0.220%	208	208	(125,371)	(18)	
American Bookers Ins. Co. of FL	20813					1993	\$3,807,874												0.071%	103	103	(28,512)	(4)	
American Employers Ins. Co.	80528					1993	\$258,814												0.000%	8	8	(1,17)		
American Family Life Assn. Co. of NY	80571					1993	\$1,905,711												0.005%	7	7	(2,818)	(3)	
American General Life Ins. Co.	80751					1993	\$1,371												0.000%	3	3	(1,14)		
American General Life Ins. Co. of NY	80534					1993	\$1,895,711												0.002%	3	3	(8,20)	(1)	
American Heritage Life Ins. Co.	80701					1993	\$308,465												0.007%	54	54	(13,002)	(2)	
American Income Life Ins. Co.	80738					1993	\$412,267												0.000%	8	8	(5,120)	(3)	
American Life Ins. Co. of NY	80839					1993	\$10,142,044												0.000%	12	12	(4,170)	(6)	
American National Ins. Co.	80885					1993	\$388,174												0.100%	274	274	(102,576)	(13)	
American Republic Ins. Co.	81301					1993	\$381,283												0.007%	10	10	(4,007)	(5)	
American United Life Ins. Co.	61301					1993	\$4,205,829												0.007%	10	10	(5,864)	(4)	
Amers Life Ins. Corp.	81907					1993	\$812,117												0.070%	115	115	(42,530)	(10)	
Amers Assurance Co.	85701					1993	\$13,445,747												0.011%	18	18	(4,181)	(7)	
Amers Life Assurance Co.	81088					1993	\$192,414												0.281%	384	384	(125,802)	(12)	
Amers Life Ins. Co.	81212					1993	\$195,325												0.004%	8	8	(1,448)	(2)	
Amers Life Ins. Co. of IN	81283					1993	\$1,207												0.000%	4	4	(1,878)	(2)	
Amers Life Ins. Co.	81283					1993	\$8,780,295												0.000%	0	0	(8,12)	(1)	
Amers Security Life Ins. Society	61300					1993	\$11,831,003												0.120%	183	183	(88,374)	(17)	
																			0.217%	315	315	(117,808)	(15)	

COMPANIES WHO DID NOT SUBMIT EXHIBIT # BY 4/1/94		1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Chesapeake Healthcare Life Ins. Co.	80097																							
All American Life Ins. Co.	80811																							
Liberty Life Ins. Co. of North America	19111																							
American Bookers Ins. Co. of FL	20813																							
American Employers Ins. Co.	80528																							
American Family Life Assn. Co. of NY	80571																							
American General Life Ins. Co.	80751																							
American General Life Ins. Co. of NY	80534																							
American Heritage Life Ins. Co.	80701																							
American Income Life Ins. Co.	80738																							
American Life Ins. Co. of NY	80839																							
American National Ins. Co.	80885																							
American Republic Ins. Co.	81301																							
American United Life Ins. Co.	61301																							
Amers Life Ins. Corp.	81907																							
Amers Assurance Co.	85701																							
Amers Life Assurance Co.	81088																							
Amers Life Ins. Co.	81212																							
Amers Life Ins. Co. of IN	81283																							
Amers Life Ins. Co.	81283																							
Amers Security Life Ins. Society	61300																							

* NOTE: 1994 Minimum Enrollment shares are 75% of total

DATA NOT FINAL - SUBJECT TO VERIFICATION AND REVISION

PRELIMINARY EXHIBIT X RESULTS

Part A		Part C										Part B												
Line	NAIC #	AREL #	Cont. #	Sup. #	Year	(i)	How Many Met Error Provision	Comm. Pol. Pct.	Convent.	Refused	Medical	Health/Star/Plus	Total	Provision	Charges Paid (+)	Expns. (-)	Net Inv. Income (-)	Net paid Cost/Load	Rank	(ii)	(iii)	(iv)	(v)	(vi)
	84750				1993	\$3,984																		
	81417				1993	\$288,115																		
	81433				1993	\$1,777,994																		
	81476				1993	\$3,908,824																		
	78174				1993	\$530,025																		
	80789				1993	\$23,832,217																		
	81869				1993	\$9,487																		
	81751				1993	\$144,002																		
	82283				1993	\$178,000																		
	78877				1993	\$732,836																		
	70988				1993	\$378																		
	80377				1993	\$278																		
	20537				1993	\$71,048																		
	80749				1993	\$3,778,811																		
	82103				1993	\$38,178																		
	82146				1993	\$11,858,714																		
	20818				1993	\$874																		
	80528				1993	\$7,772,881																		
	81425				1993	\$489,032																		
	20821				1993	\$817,571																		
	82889				1993	\$115,128																		
	82243				1993	\$4,928																		
	24877				1993	\$45,578																		
	80375				1993	\$41,886																		
	30789				1993	\$1,721,126																		
	82701				1993	\$3,955,007																		
					1993	\$4,742,488																		

* NOTE: 1994 Minimum Investment shown are 75% of total

PRELIMINARY 1993 Assessment Rating Example

PRELIMINARY % of All Met Error Provision

1994 Min. Error Stars *

PRELIMINARY EXHIBIT K RESULTS

Part A		Part C										Part B		Part D									
NAIC #	Company Name	Year	Rate	Cost	Benefit	Medical	Dental	Life	Accident	Sickness	Disability	Other	Rate	Cost	Benefit	Medical	Dental	Life	Accident	Sickness	Disability	Other	
83884	Chubb Life Ins Co	1983	\$2,185,747																				
02281	Golden Rule Ins Co	1983	\$278,803																				
83312	Great American Life Ins Co	1983	\$13,796																				
80212	Great Southern Life Ins Co	1983	\$58,188																				
80272	Great West Life & Annuity Ins Co	1983	\$14,123,880																				
84181	Guarantied Mutual Life Co	1983	\$8,580																				
84211	Guarantied Trust Life Ins Co	1983	\$408,138																				
72217	Griff Insurance Co	1983	\$787,382																				
84377	Griff Insurance Co	1993	\$52,889																				
84384	Griff Insurance Co	1983	\$110,118																				
87289	Griff Insurance Co	1983	\$98,878,877																				
85085	Griff Insurance Co	1983	\$2,838,822																				
84845	Griff Insurance Co	1983	\$651,788																				
84734	Griff Insurance Co	1983	\$1,282,854																				
83487	Griff Insurance Co	1983	\$2,824																				
71153	Griff Insurance Co	1983	\$3,083																				
85085	Griff Insurance Co	1983	\$6,402																				
85071	Griff Insurance Co	1983	\$7,788,827																				
87185	Griff Insurance Co	1983	\$713,884																				
21180	Griff Insurance Co	1983	\$413,808																				
85088	Griff Insurance Co	1983	\$41,448,752																				
85059	Griff Insurance Co	1983	\$290,181																				
85315	Griff Insurance Co	1983	\$8,288,321																				
85327	Griff Insurance Co	1983	\$3,395																				
85331	Griff Insurance Co	1983	\$8,448																				
85338	Griff Insurance Co	1983	\$81																				
84130	Griff Insurance Co	1983	\$2,824,819																				

NOTE: 1984 Meritman Treatment shares are 75% of total

DATA NOT FINAL - SUBJECT TO VERIFICATION AND REVISION

PRELIMINARY EXHIBIT A RESULTS

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

NAME	SAC #	EMPL #	CMBL #	SEP #	TAX	(I)	New Jersey Net Earned Premium	Comm. Rtd. Pct.	Covers	Medical	Health/Other	Total	Premiums	China Paid H	Expns. (-)	Net Inv. Income (+)	Net paid Sub/Class	Risk	(K)	(L)	(M)	(N)	(O)
North National Health & Cas Ins Co	28520				1993		\$57,930																
Equity National Life Ins Co	65170				1993		\$18,434,837																
Equity National Specialty Ins Co	24093				1993		\$192,942																
Royal American Life Ins Co	65727				1993		\$7,100																
Metropolitan National Life Ins Co	67983				1993		\$977,088																
Massachusetts Casualty Ins Co	66880				1993		\$2,298,640																
Massachusetts General Life Ins Co	65800				1993		\$187,787																
Medical Int'l Insurance Each of NJ	34308				1993		\$911,759																
Medical Life Ins Co	66881				1993		\$36,405																
Maple Life & Health Ins Co	87653				1993		\$6,824,648																
Members Life Insurance Company	66176				1993		\$4,785,853																
Metropolitan National Life Ins Co	60044				1993		\$361																
Metropolitan National Life Ins Co	66168				1993		\$3,888,525																
Metropolitan Life Ins. Co.	65285				1993		\$8,723,916																
Metropolitan Ward Life Ins Co	66273				1993		\$146,910																
Monumental Life Ins Co	66291				1993		\$6,828,051																
Monumental Life Ins Co	66370				1993		\$3,552,818																
National Trust Life Ins Co.	66427				1993		\$8,242																
National Am. Life Ins. Co. of PA	66221				1993		\$910,722																
National Am. Life Ins. Co.	61428				1993		\$775,146																
National Foundation Life Ins Co	66205				1993		\$4,228																
National Health Ins. Co.	62538				1993		\$13,358,121																
New England Mutual Life Ins Co	66893				1993		\$47,978,035																
North American Life Ins Co. of America	61764				1993		\$6,562,017																
North American Co for Life & H Ins	66874				1993		\$189,108																
North American Specialty Ins Co	28678				1993		\$15,907																
North Atlantic Life Ins Co of Am	67074				1993		\$4,055																

* NOTE: 1994 Whelan Enrollment share is 75% of total

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NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

PRELIMINARY EXHIBIT K RESULTS

Part A	Part B	Part C	Part D	Part E	Part F	Part G	Part H	Part I	Part J	Part K	Part L	Part M	Part N	Part O	Part P	Part Q	Part R	Part S	Part T	Part U	Part V	Part W	Part X	Part Y	Part Z
Plan #	Plan Name	Plan Type	Plan Status	Plan Balance	Plan Premium	Plan Contribution	Plan Withdrawal	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover	Plan Rollover
87072	North Carolina Mutual Life Ins Co	Life	Active	\$18,075																					
21185	North River Ins Co	Life	Active	\$73																					
38288	Northern Assurance Co of America	Life	Active	\$88																					
87734	Northwestern Life Ins Co	Life	Active	\$8																					
23814	Northwestern MI Ins Co Milwaukee	Life	Active	\$438																					
87188	Confidential Life Ins Co of MO	Life	Active	\$118																					
24074	Ohio Casualty Ins Co	Life	Active	\$9,528																					
87184	Ohio Life Ins Co	Life	Active	\$19,888																					
88208	Ohio National Life Ins Corp	Life	Active	\$289,514																					
87172	Ohio National Life Ins Co	Life	Active	\$88,019																					
87180	Ohio State Life Ins Co	Life	Active	\$48																					
87336	Overseas Life Ins Co	Life	Active	\$12,577,887																					
87888	Paul Revere Life Ins Co	Life	Active	\$27,434,442																					
87888	Paul Revere Life Ins Co	Life	Active	\$1,763,178																					
81844	Peoples Mutual Life Ins Co	Life	Active	\$427,438																					
87888	Peoples Mutual Life Ins Co	Life	Active	\$1,765,283																					
84475	Peoples Security Life Ins Co	Life	Active	\$13,358,802																					
88231	PTL Life Ins Co	Life	Active	\$16,486																					
88888	PTL Life Ins Co	Life	Active	\$792,820																					
85818	Prudential Life Ins Co	Life	Active	\$58,084,872																					
81271	Prudential Life Ins Co	Life	Active	\$38,116,818																					
88185	Prudential Life & Accident Ins Co	Life	Active	\$2,856,878																					
88208	Prudential Life & Acc Ins Co	Life	Active	\$573,484																					
88225	Prudential Mutual Life IC of Phila	Life	Active	\$52																					
88357	Prudential Life Ins Co	Life	Active	\$15,758,502																					
24457	Prudential Ins Co	Life	Active	\$47,213																					
31088	Republic Western Ins Co	Life	Active	\$146,382																					
13958	U Ins Co	Life	Active																						

(1) 1984 Minimum Investment shares are 75% of total

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PRELIMINARY EXHIBIT K RESULTS

NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM

Part A	Part C	Part D	Part E	Part F	Part G	Part H	Part I	Part J	Part K	Part L	Part M	Part N	Part O					
NAIC #	Company	Year	How Many Not Earned Premium	Com. Bal. Prev.	Current	Medical	HealthPlan	Total	Premium	Class Paid H	Expn. (1)	Net Inc. Income (+)	Net Paid Cost/Load	Block	PRELIMINARY % of All Not Earned Premium	1994 Min. Enroll. Rate *	PRELIMINARY 1993 Assessment (per \$1,000)	OT
86785	Metropolitan Life Ins Co	1993	\$1,055,353												0.022%	29	\$10,874	\$13.1
86800	Metropolitan Life Ins Co	1993	\$4,375,908												0.062%	118	\$44,256	\$54.1
71714	Security Life Ins Co	1993	\$2,063,251												0.039%	57	\$20,896	\$25.4
86867	Security of America Life Ins Co	1993	\$1,100,574												0.021%	30	\$11,222	\$13.4
91598	Security Connecticut Life Ins Co	1993	\$35,395												0.001%	1	\$354	\$4.4
74899	Security Life A Mutual Co	1993	\$69,484												0.001%	1	\$695	\$8.4
88810	Sentry Life Ins Co	1993	\$6,307,834												0.081%	171	\$63,760	\$78.0
84824	SMA Life Assurance Co	1993	\$825,764												0.118%	25	\$8,258	\$10.1
86850	Sweetland Life Ins Co	1993	\$900												0.017%	0	\$900	\$1.1
86903	Springfield Life Ins Co Inc	1993	\$334,717												0.006%	0	\$335	\$4.1
86010	Standard Ins Co	1993	\$4,177,838												0.059%	8	\$42,865	\$53.5
86010	Standard Security Life Ins Co of NY	1993	\$2,778,917												0.078%	112	\$42,260	\$51.9
86140	State Mutual Life Ins Co of America	1993	\$10,111,087												0.045%	62	\$42,844	\$52.4
86200	Teachers Profit Mutual Life Ins Co	1993	\$875,000												0.108%	274	\$102,344	\$126.7
75334	TI&B Insurance Company	1993	\$184,172												0.012%	18	\$18,432	\$22.7
67121	Transamerica Occidental LTC	1993	\$4,282,743												0.004%	0	\$1,894	\$23.5
80837	Union Central Life Ins Co	1993	\$1,858,253												0.089%	118	\$42,417	\$52.4
83398	Union Fidelity Life Ins Co	1993	\$2,202,982												0.079%	42	\$18,742	\$23.1
86744	Union Labor Life Ins Co	1993	\$13,754,507												0.041%	58	\$22,277	\$27.4
87916	United American Life Ins Co	1993	\$3,861,787												0.257%	272	\$138,118	\$177.8
88076	United Companies Life Ins Co	1993	\$108												0.072%	104	\$38,058	\$48.0
81083	United Family Life Ins Co	1993	\$185												0.000%	0	\$185	\$2.3
70025	United Pacific Life Ins Co	1993	\$11												0.000%	0	\$11	\$1.4
70084	United Services Life Ins Co	1993	\$4,232												0.000%	0	\$4	\$5.1
86883	USAA Life Ins Co	1993	\$487,585												0.000%	0	\$487	\$61.0
84548	Vesta Life Ins Co	1993	\$342,812												0.000%	13	\$4,827	\$6.0
70311	Washington National Ins Co	1993	\$38,851,184												0.200%	8	\$2,485	\$31.4
															0.746%	1,082	\$484,872	\$618.4

* NOTE: 1994 Minimum Enrollment there are 75% of total.

1993 - SATISFACTION OF THE MINIMUM NUMBER OF NON-GROUP PERSONS
 subject to verification and change

Carrier	# of standard plans	# of conversion plans	# of HealthStart Plus	Medicare & Medicaid, up to 50% of total	501(c)3 - Medicaid, up to 1/3 of the total	501(c)3 - Medicare, up to 1/3 of the total	Total	Minimum Enrollment Share - 1993	% of Minimum Enrollment Achieved - Prorata Exemption %	% of Minimum Enrollment Not Met	Comment
Aetna	50	0	0	2,883	0	0	2,913	6,725	50.87%	49.13%	Prorata Exemption
CIGNA	266	0	0	0	0	0	266	5,509	4.83%	95.17%	Prorata Exemption
HIP	233	0	0	0	1,568	1,566	3,385	4,745	70.91%	29.09%	Prorata Exemption
Met	1,121	0	0	0	0	0	1,121	1,257	89.18%	10.82%	Prorata Exemption
NY Life	6	0	0	0	0	0	6	992	0.60%	99.40%	Prorata Exemption
Oxford	59	0	0	46	0	0	105	419	25.06%	74.94%	Prorata Exemption
Principal	266	1	0	0	0	0	267	584	47.34%	52.66%	Prorata Exemption
Protective	401	0	0	0	0	0	401	417	96.16%	3.84%	Prorata Exemption
Prudential	1,566	0	0	0	0	0	1,566	4,917	31.65%	68.35%	Prorata Exemption
Time	14,083	0	0	0	0	0	14,083	247	6702%	Exempt
Travelers	94	1	0	0	0	0	95	1,623	5.85%	94.15%	Prorata Exemption
USHC	433	0	909	447	0	0	1,789	11,292	15.80%	84.11%	Prorata Exemption