

ALASKA
SMALL EMPLOYER HEALTH INSURANCE
ACTIVITY REPORT
CALENDAR YEAR 2005

Return no later than March 15, 2006 to:

Lewis Brooks, Insurance Analyst
Alaska Division of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
Fax # (907) 465-3422
E-mail: insinfo@commerce.state.ak.us

SECTION I – Company Information and Applicability

1. Insurance Company Name: _____
 - a. NAIC Group Number: _____
 - b. NAIC Company Number: _____
 - c. Company contact name and title: _____
 - d. Company contact address: _____

 - e. Company contact phone number: _____
2. Has your company ever offered, issued for delivery, delivered, or renewed health care insurance to small employers in Alaska?

Yes No

Small employers are defined as having at least two but not more than 50 employees. AS 21.54.500(28) If you answered No, you are done. Please do not complete Section II of this form. Please return the form to the above address.

Please complete Section II only for your Small Employer Health Care Insurance* business in Alaska. See page three for defined exclusions.

SECTION II – Alaska Small Employer Health Care Insurance Information

1. What was your total earned premium for small employer health care insurance offered, issued for delivery, delivered, or renewed in Alaska for calendar year 2005?
\$ _____

2. How many small employer health care insurance group policies were in-force in Alaska on December 31, 2005? _____
 - a. What was the monthly-earned premium based on December 2005 billing? \$ _____
 - b. What was the total 2005 calendar year earned premium for policies in-force on December 31, 2005? \$ _____
 - c. How many employees were insured based on December 2005 billing? _____
 - d. How many insured lives (including both employees and dependents) were covered based on December 2005 billing? _____

3. How many small employer health care insurance group policies became effective in 2005?

 - a. What was the monthly-earned premium for these 2005 effective policies based on December 2005 billing? \$ _____
 - b. What was the total 2005 calendar year earned premium for small employer policies that became effective in 2005? \$ _____
 - c. How many employees were insured through policies that became effective in 2005 based on December 2005 billing? _____
 - d. How many insured lives (including both employees and dependents) were covered under these policies based on December 2005 billing? _____

4. How many small employer health care insurance group policies were cancelled in 2005?

 - a. What was the monthly-earned premium for these cancelled policies based on the last 2005 monthly billing? \$ _____
 - b. What was the total 2005 calendar year earned premium for policies cancelled in 2005?
\$ _____
 - c. How many employees were insured under policies cancelled in 2005? _____
 - d. How many insured lives (including both employees and dependents) were covered under policies cancelled in 2005? _____

***Health Care Insurance** – Under AS 21.12.050 (b), “health care insurance means that part of health insurance that provides benefits for medical care whether provided directly, through reimbursement, or other method.” With respect to Small Employer Health Insurance, the following excepted benefits listed in AS 21.54.160, are excluded from reporting:

“Excepted benefits” means benefits under one or more or any combination of the following:

- (1) benefits under
 - (A) coverage only for accident, disability income insurance, or both;
 - (B) coverage issued as a supplement to liability insurance;
 - (C) liability insurance, including general liability insurance and automobile liability insurance;
 - (D) workers’ compensation or substantially similar insurance;
 - (E) automobile medical payment insurance;
 - (F) credit-only insurance;
 - (G) coverage for on-site medical clinics; or
 - (H) other similar insurance coverage, as specified in federal law, under which benefits for medical care are secondary or incidental to other insurance benefits;
- (2) if offered as a separate insurance policy and otherwise not an integral part of a health care insurance plan, benefits under
 - (A) limited scope dental or vision coverage;
 - (B) coverage for long-term care, nursing home care, home health care, community-based care, or any combination; or
 - (C) other similar limited benefits as specified in federal law;
- (3) if offered as independent noncoordinated benefits, benefits under coverage only for a specified disease or illness, or hospital indemnity or other fixed indemnity insurance; as used in this paragraph, “independent, noncoordinated benefits” means benefits that are provided under a separate policy if
 - (A) there is no coordination between the provision of the benefits and an exclusion of benefits under a health care insurance plan maintained by the same plan sponsor; and
 - (B) the benefits are paid with respect to an event without regard to whether benefits are provided for the event under a health care insurance plan maintained by the same plan sponsor;
- (4) if offered as a separate insurance policy, benefits under
 - (A) Medicare supplement health insurance as defined in 42 U.S.C. 1345ss(g)(1) (Social Security Act);
 - (B) coverage supplemental to the coverage provided under 10 U.S.C. 1071 - 1090; or
 - (C) similar supplemental coverage provided to coverage under a health benefit plan.