

Table B: High-Risk Insurance Pools

<i>State</i>	<i>Year began</i>	<i>Enrollees 2007</i>	<i>Maximum lifetime benefits</i>	<i>Waiting period</i>	<i>Sources of funding</i>	<i>Cap as percentage of average comparable plan</i>
Alabama (a)	1998	2,455	NA	NA	Premiums	200%
Alaska	1993	488	\$1,000,000	6-month	Health plans	150%
Arkansas	1996	2,976	\$1,000,000	6-month	Health plans	150%
California	1991	14,020	\$750,000	3-month	Cigarette/tobacco surtax	137.5%
Colorado	1991	7,200	\$1,000,000	6-month	Health plans/Unclaimed property	125%
Connecticut	1976	2,599	\$1,000,000	12-month	Health plans	150%
Florida (b)	1989	347			Health plans	250%
Idaho (c)	2001	1,411	\$1,000,000	12-month	Health plans	150%
Illinois	1989	16,410	\$1,000,000	6-month	Health plans/State funds	150%
Indiana	1982	6,900	None	3-month	Health plans/State funds	150%
Iowa	1987	2,676	\$3,000,000	6-month	Health plans	150%
Kansas	1993	1,886	\$1,000,000	3-month	Health plans	125%
Kentucky	2001	4,158	Unlimited	12-month	Health plans/tobacco tax	175%
Louisiana	1992	1,139	\$500,000	6-month	Mandated service charge/assessments/state funds	200%
Maryland	2003	12,468	\$2,000,000	6-months	tax assessments on hospitals	200%
Minnesota	1976	28,859	\$5,000,000	6-month	Health plans/state funds	125%
Mississippi	1992	3,660	\$500,000	6-month	Health plans/stop-loss and re-insurance carriers	175%
Missouri	1991	2,915	\$1,000,000	6-month	Health plans/HMOs	150%
Montana	1987	3,101	\$1,000,000	12-month	Health plans	150%
Nebraska	1986	5,058	\$1,000,000	6-month	tax on health/accident premiums	135%
New Hampshire	2002	1,011	\$2,000,000	9-month	health plans	150%
New Mexico	1988	4,757	None	6-month	Health plans	140%
North Carolina	2009		\$1,000,000	12-month	State Funds	200%
North Dakota	1982	1,541	\$1,000,000	6-month	Health plans	135%
Oklahoma	1996	2,027	\$1,000,000	12-month	Health plans	150%
Oregon	1990	18,656	\$2,000,000	6-month	Health plans	125%
South Carolina	1990	2,377	Determined by Board	6-month	Health plans/HMOs	200%
South Dakota (a)	2003	686	\$1,000,000	NA	Health plans/stop-loss and re-insurance carriers/state funds	150%
Tennessee	1987	2,458	\$1,000,000	3-month	State Funds/Health plans	200%
Texas	1998	27,733	\$1,500,000	12-month	Health plans	200%
Utah	1991	3,516	\$1,000,000	6-month	Dedicated state funds	150%
Washington	1988	3,447	\$1,000,000	6-month	Health plans	150%
West Virginia	2005	497	\$1,000,000	6-month	Assessments on hospitals	150%
Wisconsin	1981	17,126	\$1,000,000	6-month	Health plans	200%
Wyoming	1991	622	\$750,000	12-month	Health plans/HMOs/tax credits	200%

Sources: Kaiser Commission for Medicaid and the Uninsured and National Association of State Comprehensive Health Insurance Plans.

Key:

NA — Not applicable

(a) The high-risk pools in Alabama and South Dakota are for portability purposes only.

(b) Closed to new enrollees since 1991.

(c) Under Idaho's program, all carriers who offer individual health insurance must also offer the Idaho Individual High-Risk Reinsurance Pool plans, as well as notify persons applying for individual coverage of these high-risk pool plans. Some analyses include Idaho in the number of states with high-risk pools and some do not.