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PRESS RELEASE

FOR IMMEDIATE RELEASE
September 20, 2007

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Group Health Insurance Premiums Decrease

Madison, WI — Many employers and their workers saw decreases in new-business monthly premium rates charged for individual and family health insurance this past year, according to a recent survey conducted by the Office of the Commissioner of Insurance (OCI).

“The results of the study are encouraging for consumers, in that most rates decreased, and those that didn’t increased by an average of only 2 percent. It also demonstrates why Wisconsin continues to have one of the lowest uninsured rates in the country,” said Sean Dilweg, Commissioner of Insurance. “We are fortunate that over 90% of our residents have health coverage.”

The survey results are summarized in a report called “Group Health Insurance Index, July 1, 2007.”

Employer groups of all sizes experienced significantly lower premiums, on average, than past years. The average rate change from July 2006 to July 2007 for single and family coverage is shown below:

Table with 3 columns: Group Size, Average Increase Single, Average Increase Family. Rows include 25 employees (Milwaukee), 75 employees (Milwaukee), 25 employees (Wisconsin Rapids), and 75 employees (Wisconsin Rapids).

“The decrease in premium rates can be contributed, in part, to Wisconsin’s competitive insurance marketplace,” said Dilweg. “In addition, this ongoing survey is helpful for employers and their employees as they evaluate how their specific coverage compares with the market averages.”

Every six months, OCI surveys the top writers of group health insurance regarding monthly premium rates for four hypothetical groups in particular locations in Wisconsin. The policies are for new business and do not represent renewals.

OCI has surveyed the state's top writers of group health insurance since 1989 to monitor the premiums charged for group health insurance policies. The July 2007 group health insurance index shows the average, minimum and maximum premium costs, as well as the average percentage increase for July 2001 through July 2007.

The "*Group Health Insurance Index*" is available on OCI's Web site, [oci.wi.gov](http://oci.wi.gov). To obtain a copy of the survey results, call OCI at **800-236-8517**, or mail a request to the **Office of the Commissioner of Insurance, P.O. Box 7873, Madison, WI 53707-7873**.

Created by the Legislature in 1871, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.

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