

SUPPLEMENTAL REPORT
OF THE
2004
HEALTH INSURANCE MARKET
IN
NEW HAMPSHIRE

REVISED - MAY 16, 2006

TABLE OF CONTENTS

Introduction	i
History	ii
Components of Supplemental Report	iii
SECTION I	
NH Fully Insured Health Insurance Market Distribution	1
Statewide Group Market Distribution	2
Statewide Fully Insured Market Distribution (type of coverage)	3
Statewide Market Distribution	4
Distribution of Covered Lives by Market Segment	5
Percentage Distribution of Covered Lives by Market Segment	6
SECTION II	
Statewide Small Group Market Distribution (market)	1
Statewide Small Group Market Distribution (4 charts)	2-5
SECTION III	
Statewide Market Distribution (market)	1
Statewide Market Summary	2
Group Market Loss Ratio (fully insured) (2 charts)	3-4
Premiums Per Member Per Month (PMPM) by Market Category	5
Premium Per Member Per Month (PMPM) Small Group by Geographic Area ..	6
PMPM and Loss Ratio Indices Relative to State Average by Small Group Mkt .	7
Statewide Distribution of Loss Ratios by Small Group Market	8
Per Member Per Month (PMPM) Small Group by Group Size	9
Loss Ratios by Area (All Group)	10
Loss Ratios by Area (Large Group)	11
Loss Ratios by Area (Small Group)	12
SECTION IV	
Statewide Distribution by Type of Coverage	1
Statewide Distribution Administrative Services Only without Stop Loss	2
Statewide Distribution Administrative Services Only with Stop Loss	3
Statewide Distribution Managed Care	4
Statewide Distribution Indemnity	5
Statewide Distribution Stop Loss	6
SECTION V	
Statewide Market Share by Company (Small Group)	1
Statewide Market Share by Company (Large Group)	2
Statewide Market Share by Company (Individual)	3
Statewide Market Share by Company (Large Group (by Zip Area -9)	4-14
Statewide Market Share by Company (Small Group (by Zip Area -9)	5-25
Statewide Market Share by Area Individual Market	26

SECTION VI

Covered Lives by Plan Type – Small Group Market – Statewide 1
Covered Lives by Plan Type – Small Group Market – by Counties. 2-12
Covered Lives by Plan Type – Large Group Market – Statewide 13
Covered Lives by Plan Type – Large Group Market – by Counties. 14-24
Covered Lives by Plan Type – Individual Market – Statewide 25
Appendix26-28

INTRODUCTION

In 2002, the Insurance Commissioner issued a bulletin requiring all New Hampshire licensed health insurance companies, health maintenance organizations, fraternal benefit societies, and third party administrators to submit a supplemental report to their annual report detailing their coverage offered in New Hampshire. By law, the Insurance Commissioner is authorized to prescribe the format and content of financial and other reports filed by insurers licensed in New Hampshire. The data submitted in the supplemental report is critical to understanding and evaluating the New Hampshire's health insurance market.

Recently, concerns about premium increases have strengthened the need for the submission of market-based information. To regulate and report on the condition of the insurance market, the Commissioner must understand the population served by the market, trends in utilization, and the costs associated with the different markets and different regions of the state. The data reported in the supplemental report provides a means of understanding the distribution of insurance in New Hampshire on a geographical and market segment basis, the market share of carriers on a geographical and market segment basis, and the loss ratios associated with different market segments and different geographic areas

HISTORY

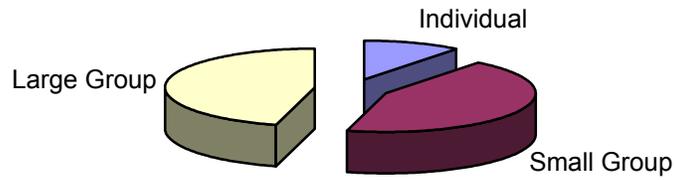
The first round of supplemental report filings occurred on May 1, 2002, and included data from calendar year 2001. Under the bulletin, the May 1, 2002 filing date applied only to licensed non-profit health service corporations and licensed health maintenance organizations. All other licensed health carriers filed in 2003. Although the 2002 Supplemental Report includes the filings of all licensed health carriers, it should be noted that because this was the first filing year and the Bulletin required best efforts, rather than strict compliance for the first filing year, data quality issues exist with respect to some of the filings. The report should be reviewed with this limitation in mind.

COMPONENTS OF SUPPLEMENTAL REPORT

This supplemental report is broken down into five sections. The first section addresses the distribution in New Hampshire's insurance market segments, including the fully insured and self-insured market segments. Section 2 of the report shows the statewide small group market distribution by the size of the groups, the covered lives, the premiums, the claims, the per member per month premiums and the loss ratios. The third section of the report covers the statewide market distribution and reports on the total premium paid, the claims, the per-member per month premiums, and the loss ratios by geographical location and by market segment. The fourth section of the report shows the statewide distribution of covered lives by type of coverage, and the fifth section reports on state market share.

Several pages have been deleted from the 2003 Supplemental Report. The reason for these deletions is that Cigna did not provide its data on its large groups in compliance with the requirement of the Bulletin.

NH Fully Insured Health Insurance Market Distribution



Individual	36,143	11%
Small Group	148,678	44%
Large Group	156,719	46%
TOTAL	341,540	100%

Statewide Group Market Distribution

Market	Coverage	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	Fully Insured	148,678	516,851	428,680	289.69	25.4%	82.9%
	ASW	3,786	2,148	1,504	47.28	0.6%	70.0%
	ASO	8,055	547	2,806	-	1.4%	-
	Total	160,519	519,546	432,990	269.72	27.5%	83.3%
Large Group	Fully Insured	156,719	485,890	442,155	258.37	26.8%	91.0%
	ASW	146,329	439,006	398,675	250.01	25.0%	90.8%
	ASO	120,691	318,215	289,750	219.72	20.7%	91.1%
	Total	423,739	1,243,112	1,130,579	244.47	72.5%	90.9%
TOTAL		584,258	1,762,658	1,563,569	251.41	100.0%	88.7%

Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.

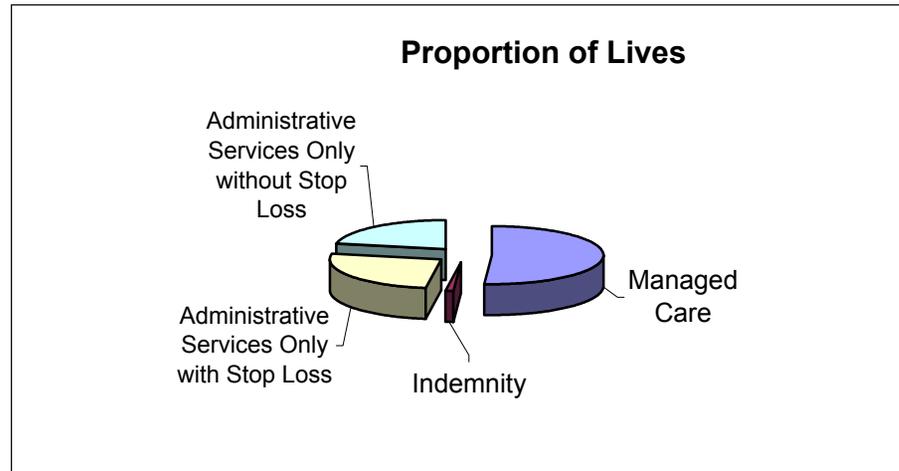
Statewide Fully Insured Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Small Group	148,678	516,851	428,680	289.69	49%	83%
Large Group	156,719	485,890	442,155	258.37	51%	91%
Total	305,397	1,002,741	870,834	273.62	100%	87%

Statewide Market Distribution

Type of Coverage	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Managed Care	298,819	968,043	841,114	269.96	51%	87%
Indemnity	6,578	34,698	29,720	439.57	1%	86%
Administrative Services Only with Stop Loss	150,115	441,155	400,179	244.90	26%	91%
Administrative Services Only without Stop Loss	128,746	318,762	292,556	206.33	22%	92%
TOTAL	584,258	1,762,658	1,563,569	251.41	100%	89%

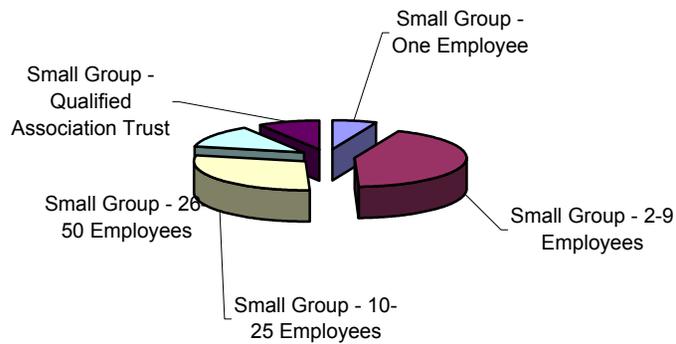
Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.



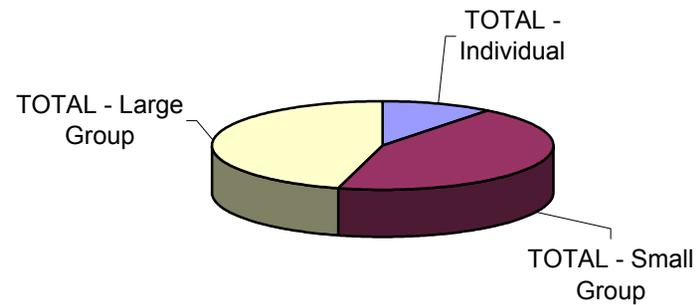
Distribution of Covered Lives by Market Segment

Market	Small Group Detail	Individual Detail	Market Summary
Small Group - One Employee	9,670		
Small Group - 2-9 Employees	63,685		
Small Group - 10-25 Employees	43,246		
Small Group - 26-50 Employees	19,016		
Small Group - Qualified Association Trust	13,061		
TOTAL - Individual			36,143
TOTAL - Small Group			148,678
TOTAL - Large Group			156,719

Distribution of Small Group Market

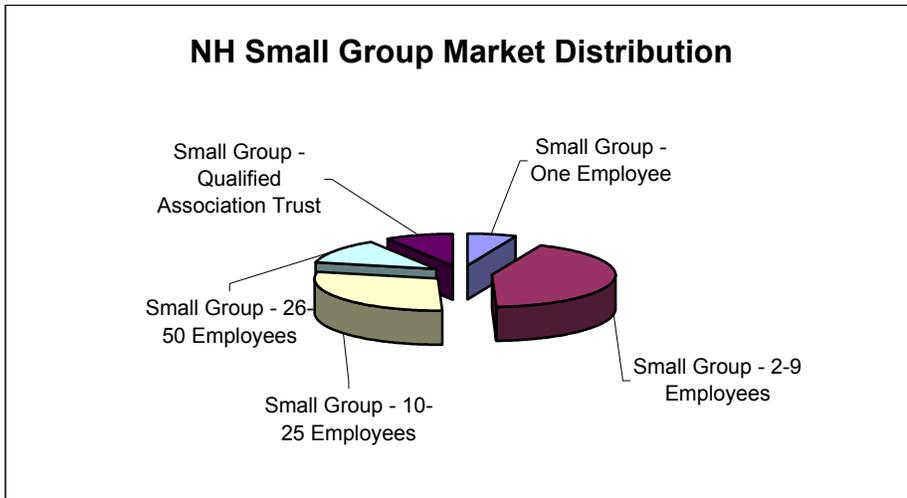


Statewide Market Distribution



NOTE: Fully Insured Business Only

Distribution of Covered Lives by Market Segment



Small Group - One Employee	9,670	7%
Small Group - 2-9 Employees	63,685	43%
Small Group - 10-25 Employees	43,246	29%
Small Group - 26-50 Employees	19,016	13%
Small Group - Qualified Association Trust	13,061	9%
TOTAL - Small Group	148,678	100%

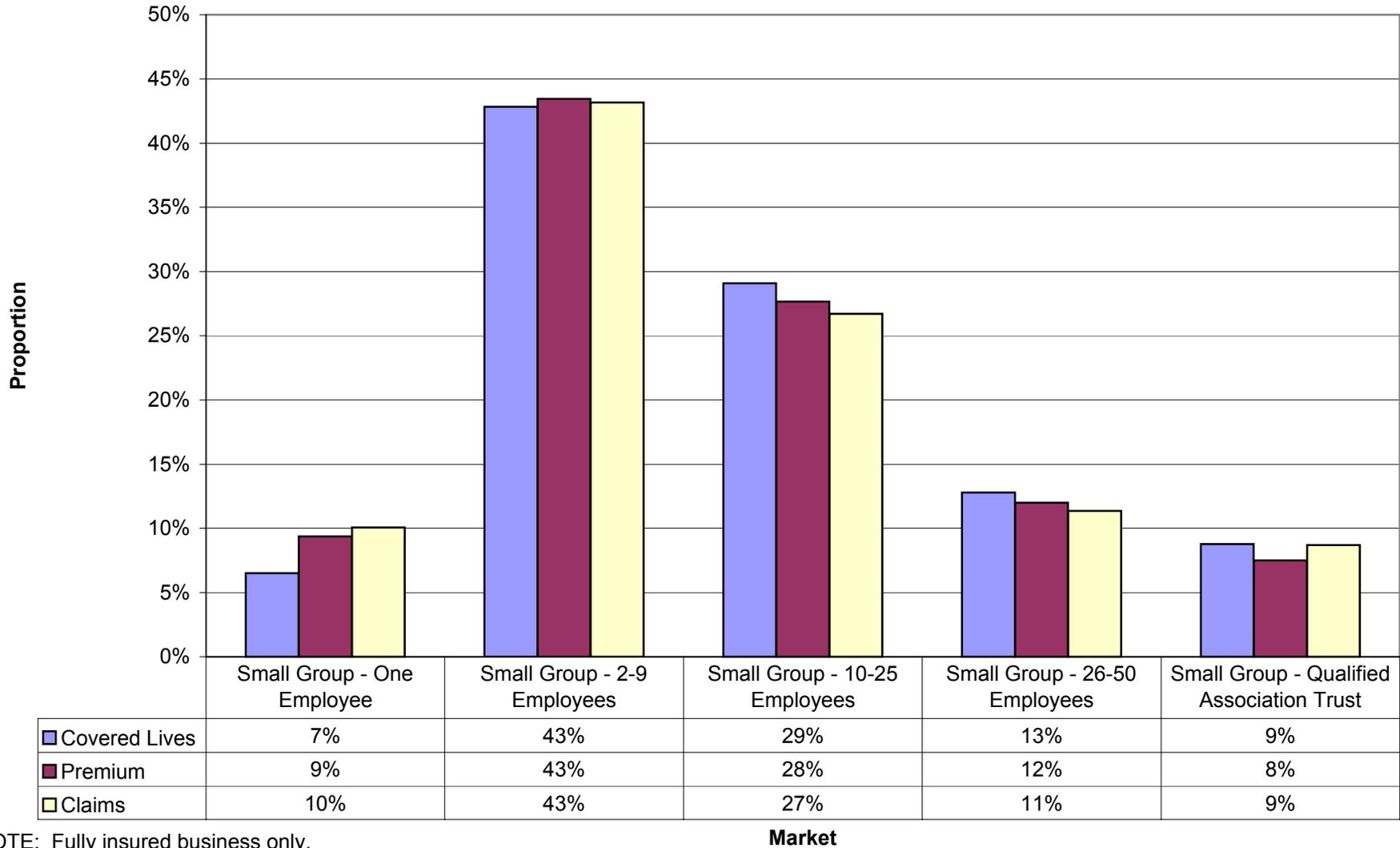
NOTE: Fully Insured Business Only

Statewide Small Group Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Loss Ratio	PMPM Index	Loss Ratio Index
Small Group - One Employee	9,670	48,444	43,171	417.47	89%	1.44	1.07
Small Group - 2-9 Employees	63,685	224,606	185,061	293.90	82%	1.01	0.99
Small Group - 10-25 Employees	43,246	142,973	114,471	275.50	80%	0.95	0.97
Small Group - 26-50 Employees	19,016	62,008	48,693	271.74	79%	0.94	0.95
Small Group - Qualified Association Trust	13,061	38,819	37,284	247.68	96%	0.85	1.16
TOTAL - Small Group	148,678	516,851	428,680	289.69	83%	1.00	1.00

NOTE: Fully Insured Business Only

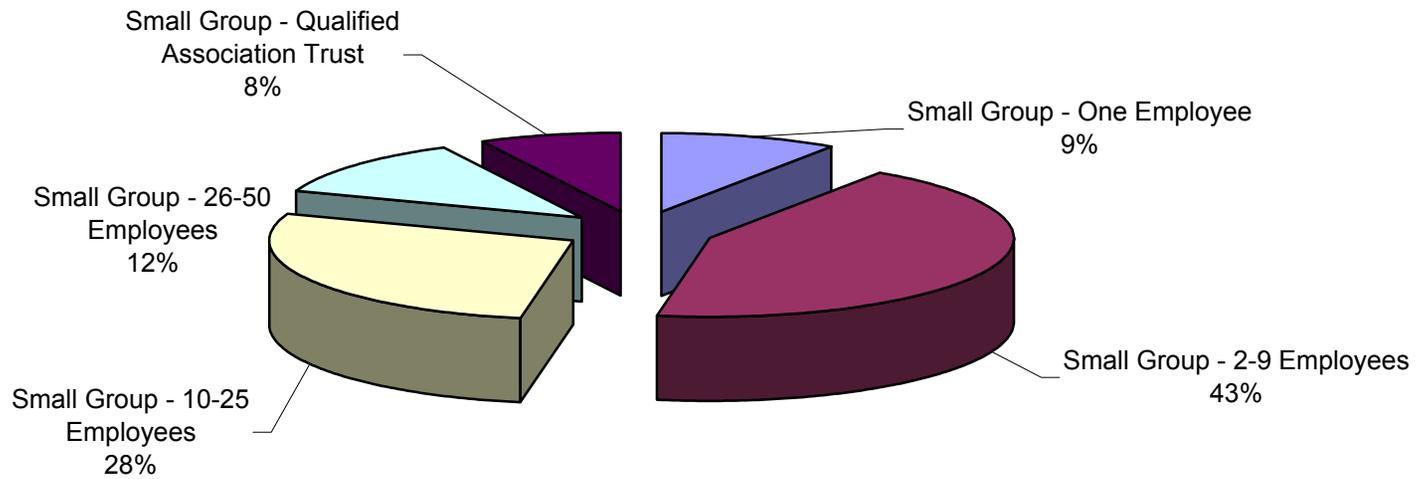
Statewide Small Group Market Distribution



NOTE: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

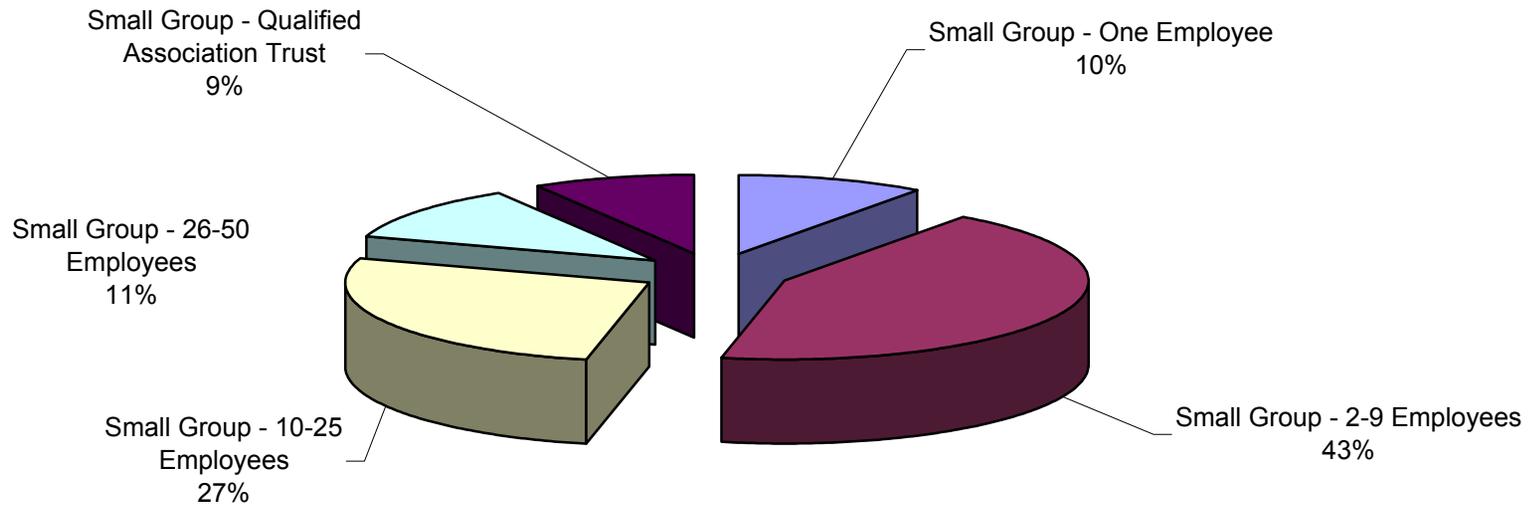
Statewide Small Group Market Distribution by Premium



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

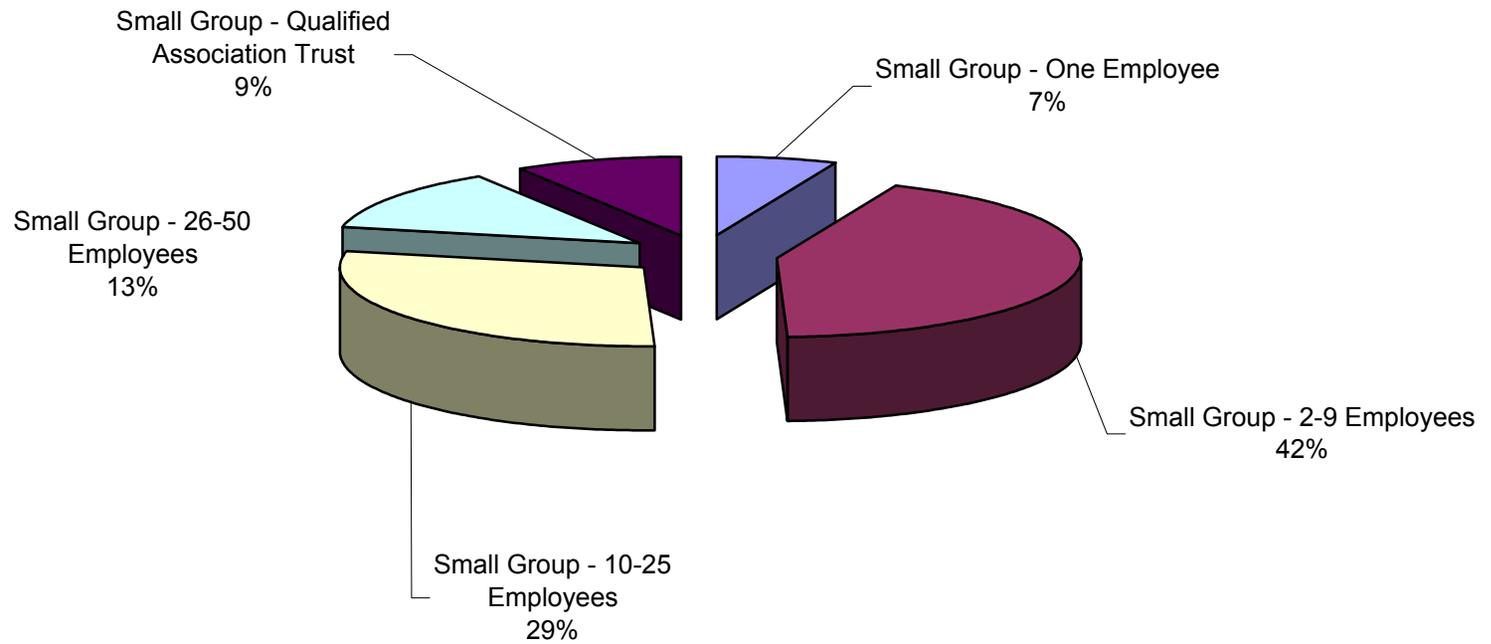
Statewide Small Group Market Distribution by Claims



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

Statewide Small Group Market Distribution by Covered Lives



Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

Statewide Market Distribution

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Individual	36,143	61,521	38,567	141.85	6%	63%
Group Conversion	553	1,188	2,227	179.07	0%	187%
Small Group	160,519	519,546	432,990	269.72	27%	83%
Large Group	423,739	1,243,112	1,130,579	244.47	73%	91%
TOTAL	620,954	1,825,367	1,604,364	244.97	100%	88%

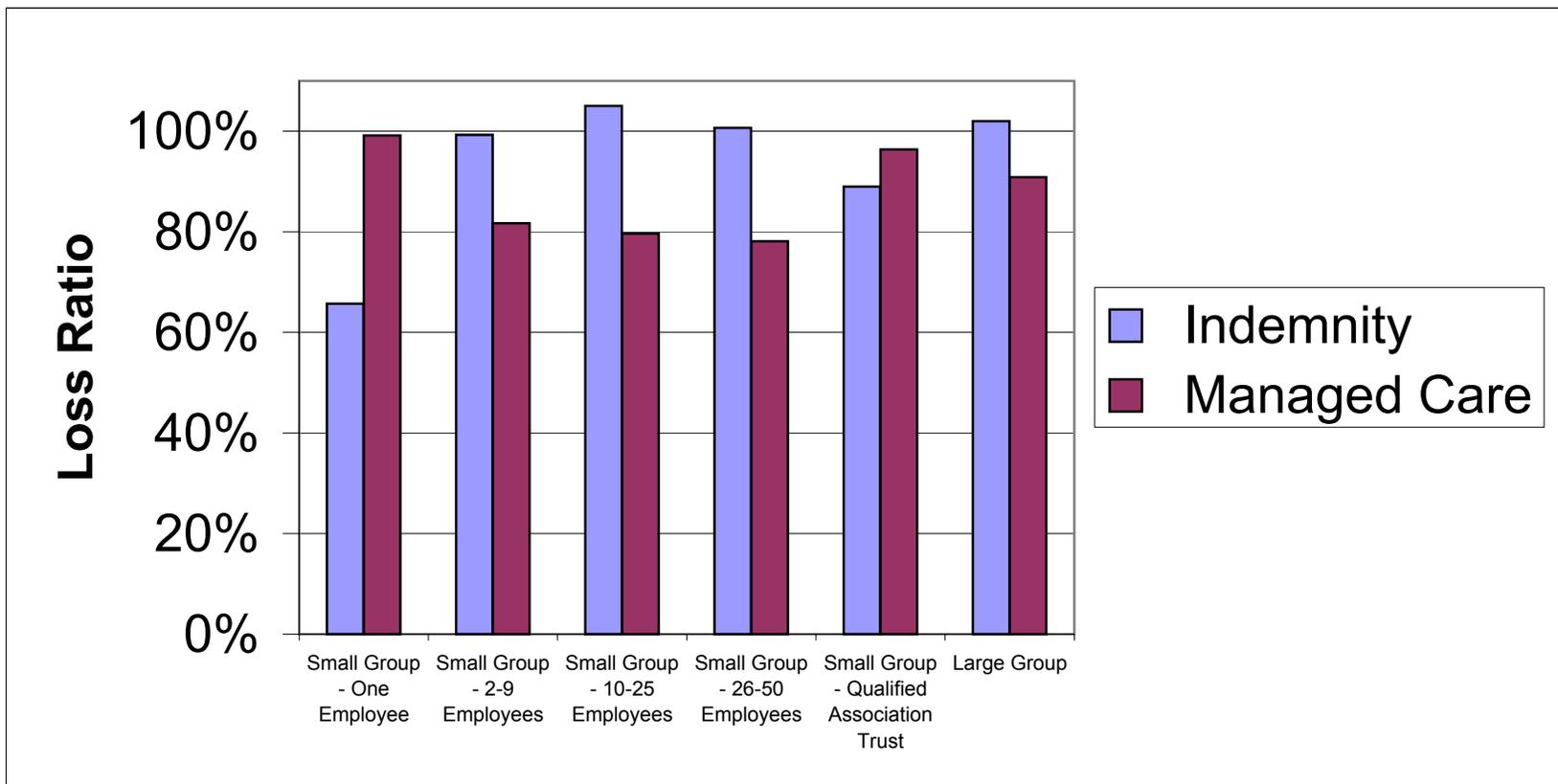
Note: Includes fully insured and self-insured business.

Statewide Market Summary

Market	Covered Lives	Premium (000)	Claims (000)	PMPM	Proportion of Lives	Loss Ratio
Individual	36,143	61,521	38,567	141.85	6%	63%
Group Conversion	553	1,188	2,227	179.07	0%	187%
Small Group - One Employee	9,670	48,444	43,171	417.47	2%	89%
Small Group - 2-9 Employees	73,215	225,844	188,042	257.06	13%	83%
Small Group - 10-25 Employees	44,709	143,573	114,903	267.61	8%	80%
Small Group - 26-50 Employees	19,779	62,355	49,018	262.71	3%	79%
Small Group - Qualified Association Trust	13,146	39,331	37,856	249.32	2%	96%
Large Group	423,739	1,243,112	1,130,579	244.47	73%	91%
TOTAL	620,954	1,825,367	1,604,364	244.97	100%	88%

Note: Includes fully insured and self insured business.

Group Market Loss Ratio

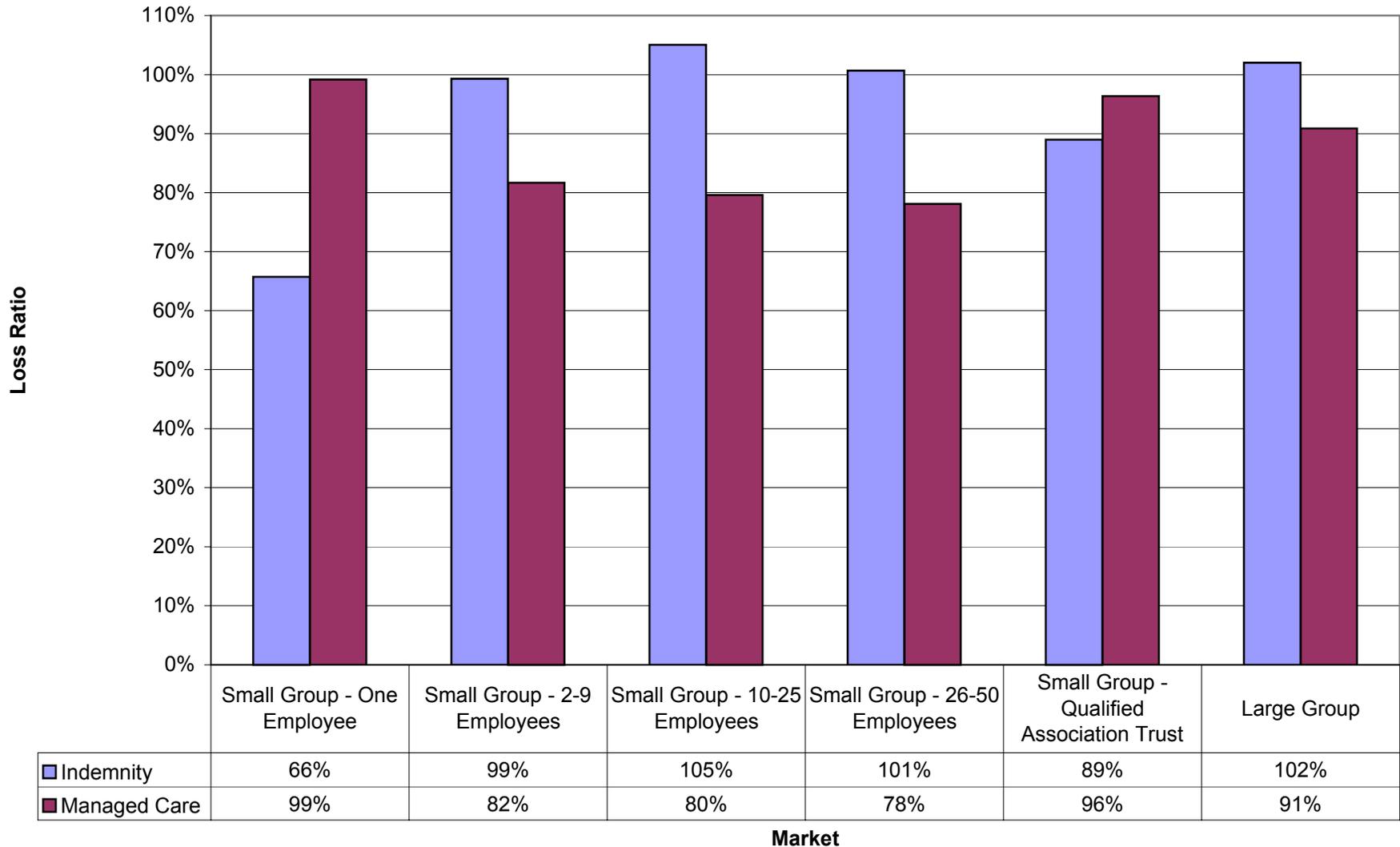


	Small Group - One Employee	Small Group - 2-9 Employees	Small Group - 10-25 Employees	Small Group - 26-50 Employees	Small Group - Qualified Association Trust	Large Group
Loss Ratios						
Indemnity	66%	99%	105%	101%	89%	102%
Managed Care	99%	82%	80%	78%	96%	91%
Covered Lives						
Indemnity	986	1,780	772	424	537	2,079
Managed Care	8,684	61,905	42,474	18,592	12,524	154,640

Note: Fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

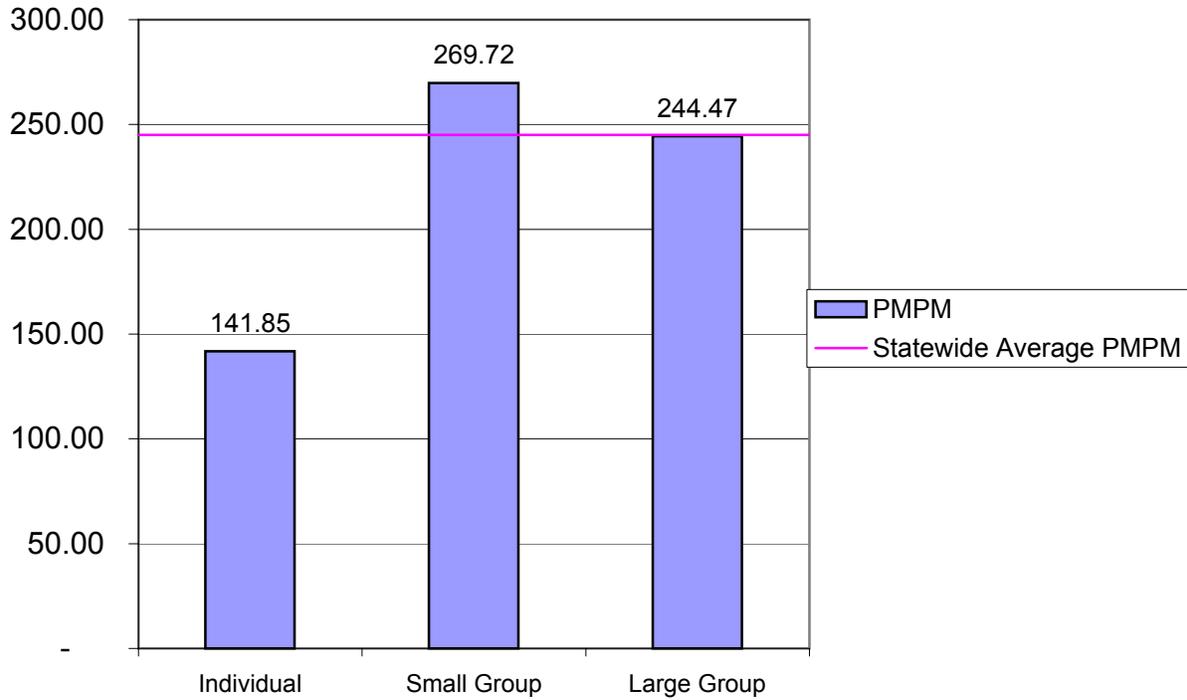
Group Market Loss Ratio



Note: Includes fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

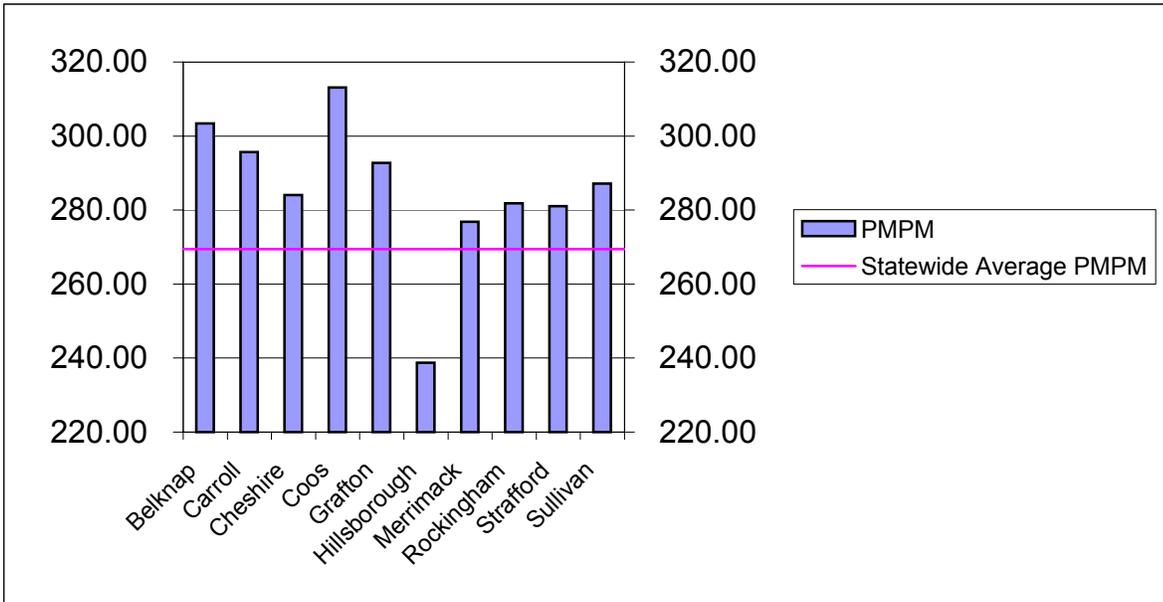
Premiums Per Member Per Month (PMPM) by Market Category



Market	PMPM
Individual	141.85
Small Group	269.72
Large Group	244.47
Statewide Average	244.97

Note: Includes fully insured and self-insured business.

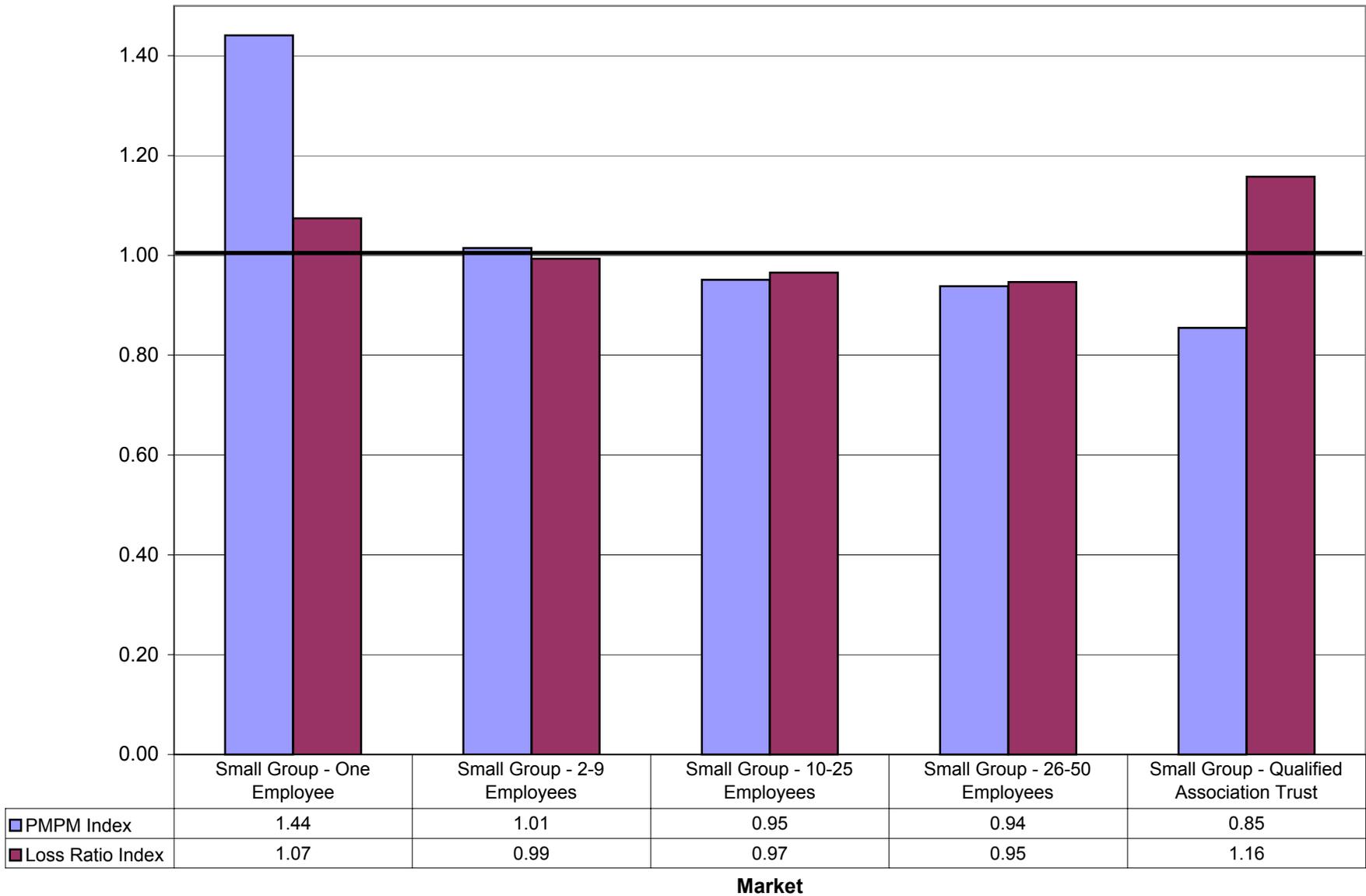
Premium Per Member Per Month (PMPM) Small Group by Geographic Area



County	PMPM
Belknap	303.42
Carroll	295.66
Cheshire	284.02
Coos	313.09
Grafton	292.76
Hillsborough	238.75
Merrimack	276.84
Rockingham	281.84
Strafford	281.08
Sullivan	287.12
Average	269.43

Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.
Excludes unknown counties.

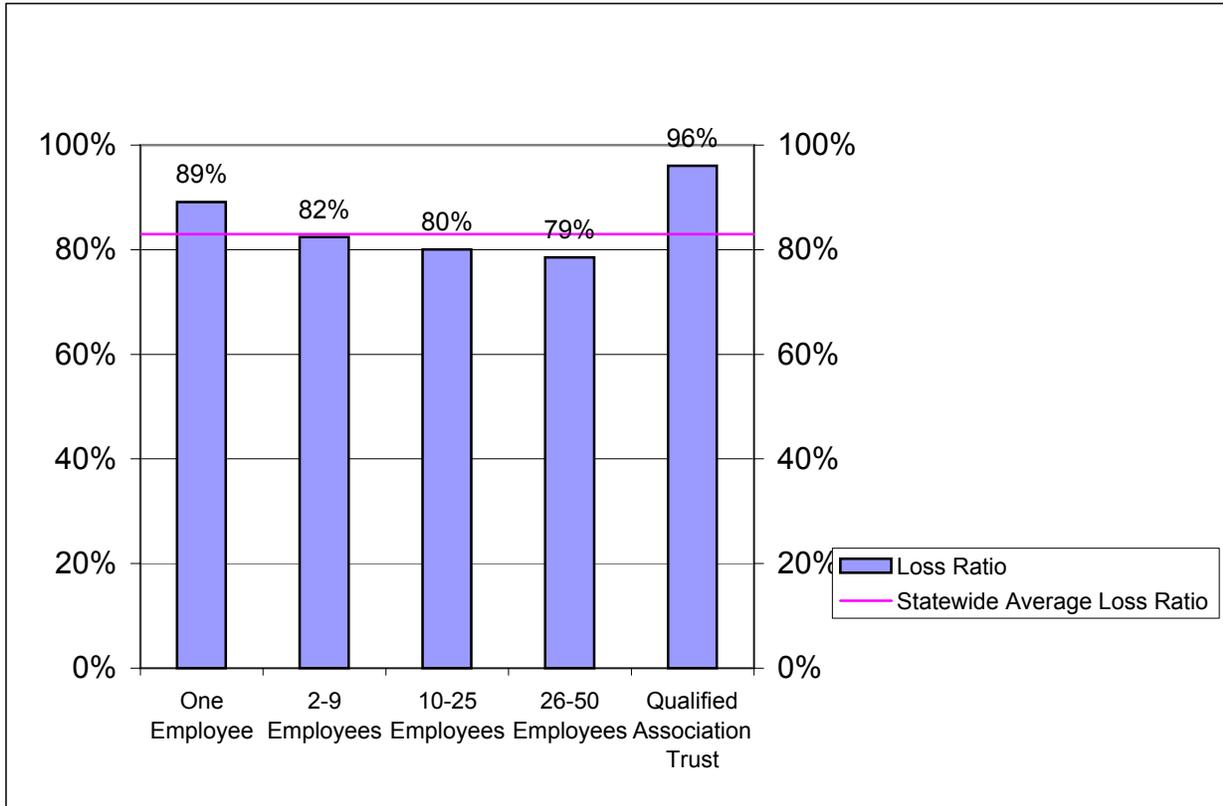
PMPM and Loss Ratio Indices Relative to State Average by Small Group Market



Note: Includes fully insured business only.

Source: NH DOI Supplemental Reports
Calendar Year 2004

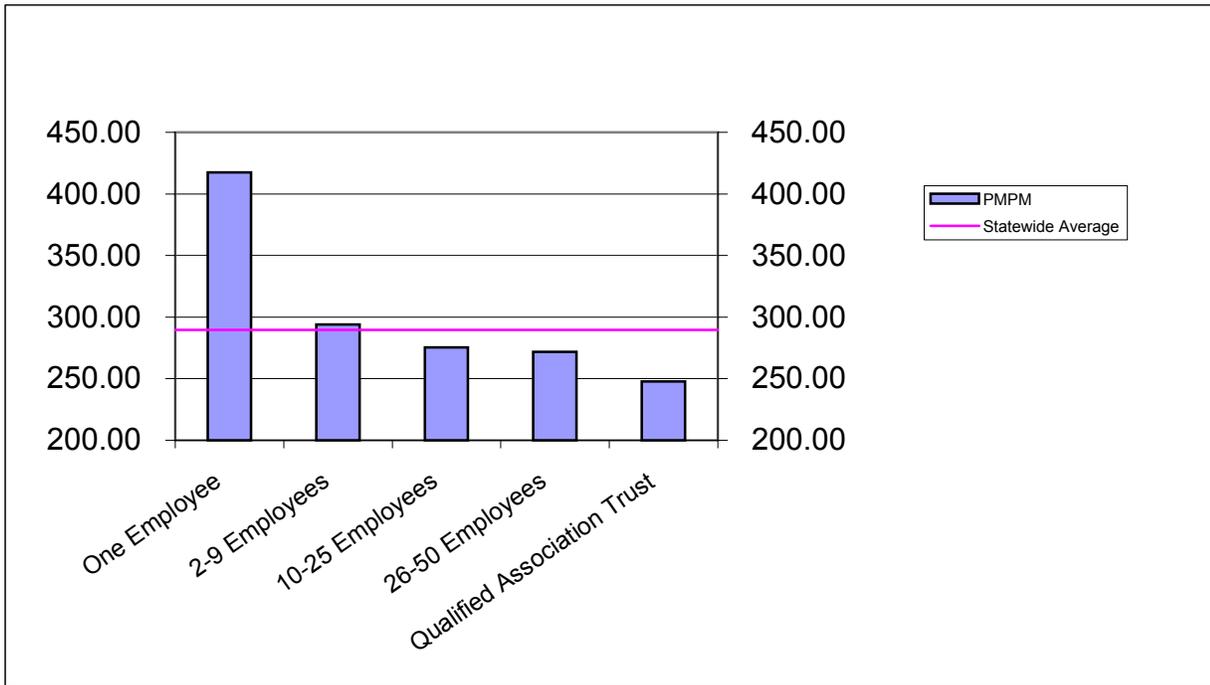
Statewide Distribution of Loss Ratios by Small Group Market



	Loss Ratio
One Employee	89%
2-9 Employees	82%
10-25 Employees	80%
26-50 Employees	79%
Qualified Association Trust	96%
Statewide Average	83%

Note: Includes fully insured business only.

Premium Per Member Per Month (PMPM) Small Group by Group Size



	PMPM
One Employee	417.47
2-9 Employees	293.90
10-25 Employees	275.50
26-50 Employees	271.74
Qualified Association Trust	247.68
Statewide Average	289.69

Note: Includes fully insured business only.

Loss Ratios by Area All Group

This chart has been withheld because of data quality issues with the following submissions:

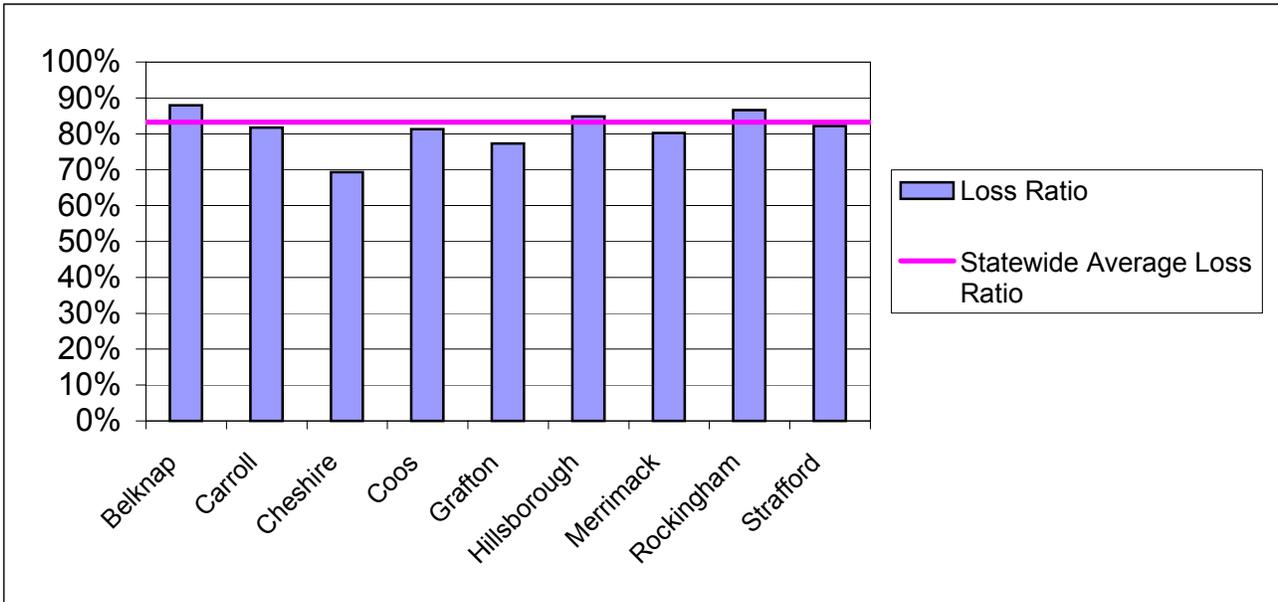
**CIGNA Healthcare of NH, Inc.
Connecticut General Life Insurance Co.**

Loss Ratios by Area Large Group

This chart has been withheld because of data quality issues with the following submissions:

**CIGNA Healthcare of NH, Inc.
Connecticut General Life Insurance Co.**

Loss Ratios by Area Small Group



County	Loss Ratio
Belknap	88%
Carroll	82%
Cheshire	69%
Coos	81%
Grafton	77%
Hillsborough	85%
Merrimack	80%
Rockingham	87%
Strafford	82%
Sullivan	86%
Statewide Average	83%

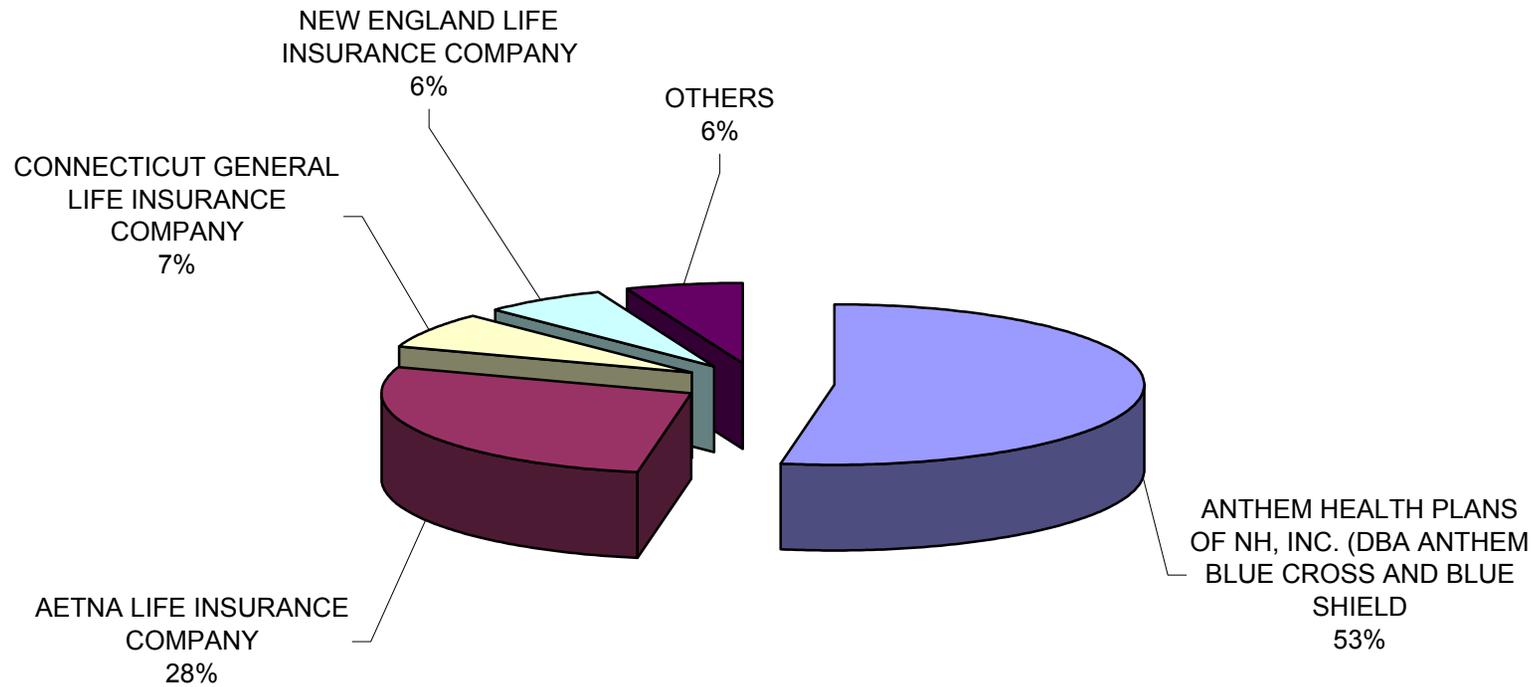
Note: Stop Loss Premiums and Claims were added to ASW reported results.
Includes fully insured and self-insured business.
Excludes unknown counties.

Statewide Distribution by Type of Coverage

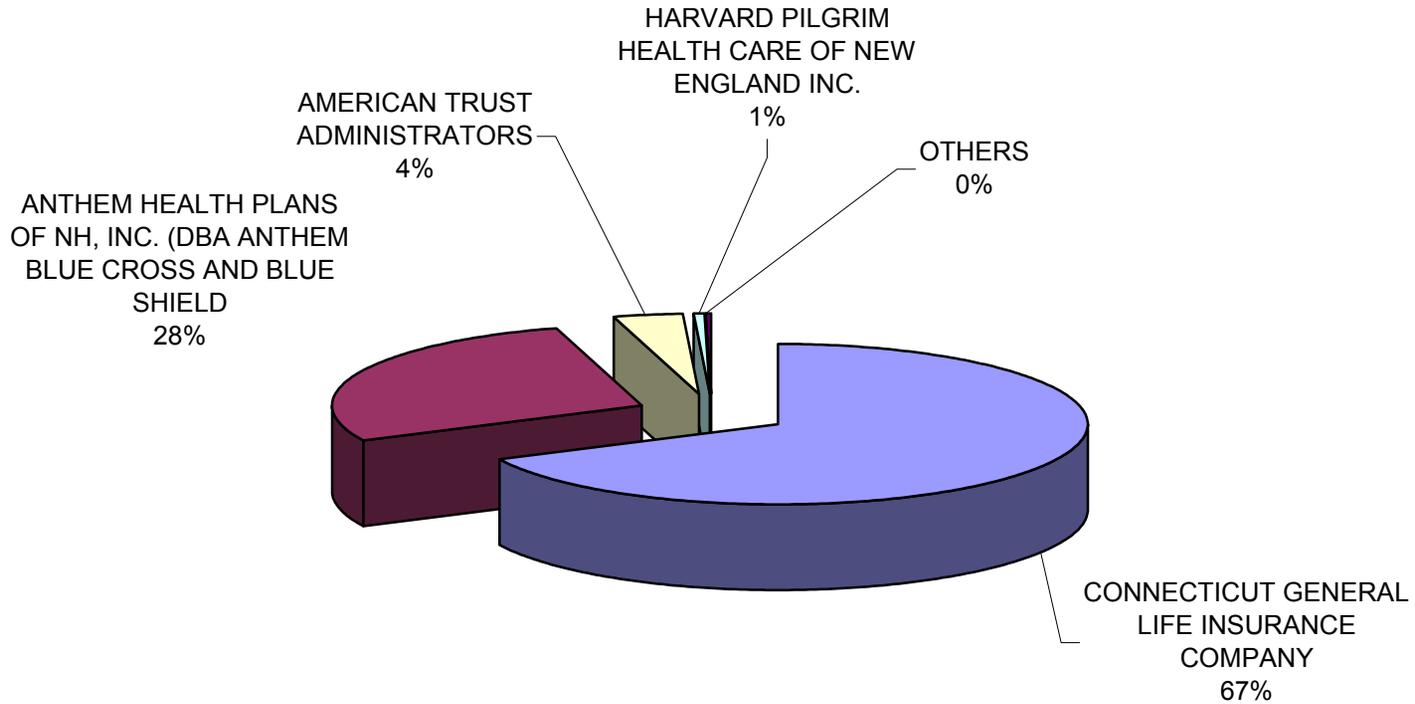
CoName	ASO	ASW	IND	MCP	STL	TOTAL
AETNA LIFE INSURANCE COMPANY	35591		173			35,764
AMERICAN REPUBLIC INSURANCE COMPANY			2284	771		3,055
AMERICAN TRUST ADMINISTRATORS		5482				5,482
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	67777	41373	5702	46924		161,776
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.				51491		51,491
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	9298	101865	673	12961		124,797
FIDELITY SECURITY LIFE INSURANCE COMPANY					1468	1,468
GOLDEN RULE INSURANCE COMPANY			10163			10,163
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	2071					2,071
GUARDIAN LIFE INSURANCE CO OF AMERICA		404	28	603		1,035
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY					10902	10,902
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.		906		41560		42,466
JOHN ALDEN LIFE INSURANCE COMPANY			75	1422		1,497
MATTHEW THORNTON HEALTH PLAN INC				162912		162,912
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE			943	3		946
NEW ENGLAND LIFE INSURANCE COMPANY	8062					8,062
RELIASTAR LIFE INSURANCE COMPANY					12544	12,544
SYMETRA LIFE INSURANCE COMPANY					88287	88,287
TIME INSURANCE COMPANY			115	1854		1,969
TRUSTMARK INSURANCE COMPANY		85	22	8	352	467
UNION SECURITY INSURANCE COMPANY			11	1		12
UNITED HEALTHCARE INSURANCE COMPANY	5947			1394		7,341
Total	128,746	150,115	20,189	321,904	113,553	734,507

Note: This report does not include Group Conversion.

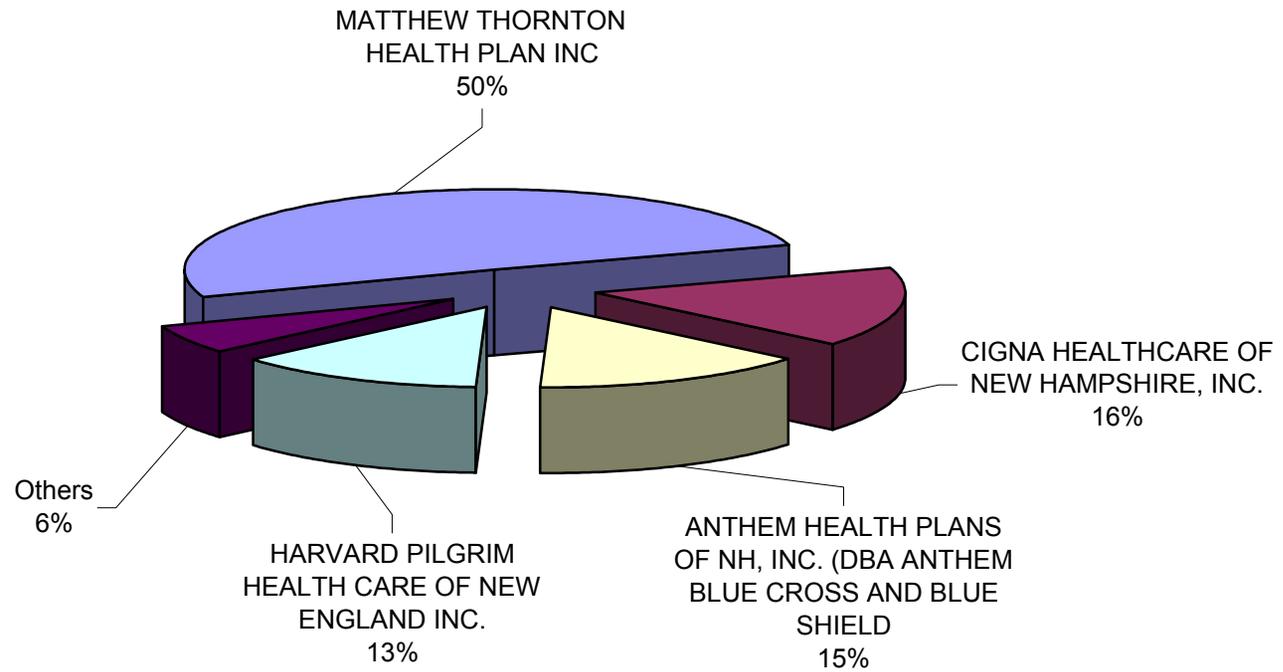
**Statewide Distribution
Administrative Services Only without Stop Loss**



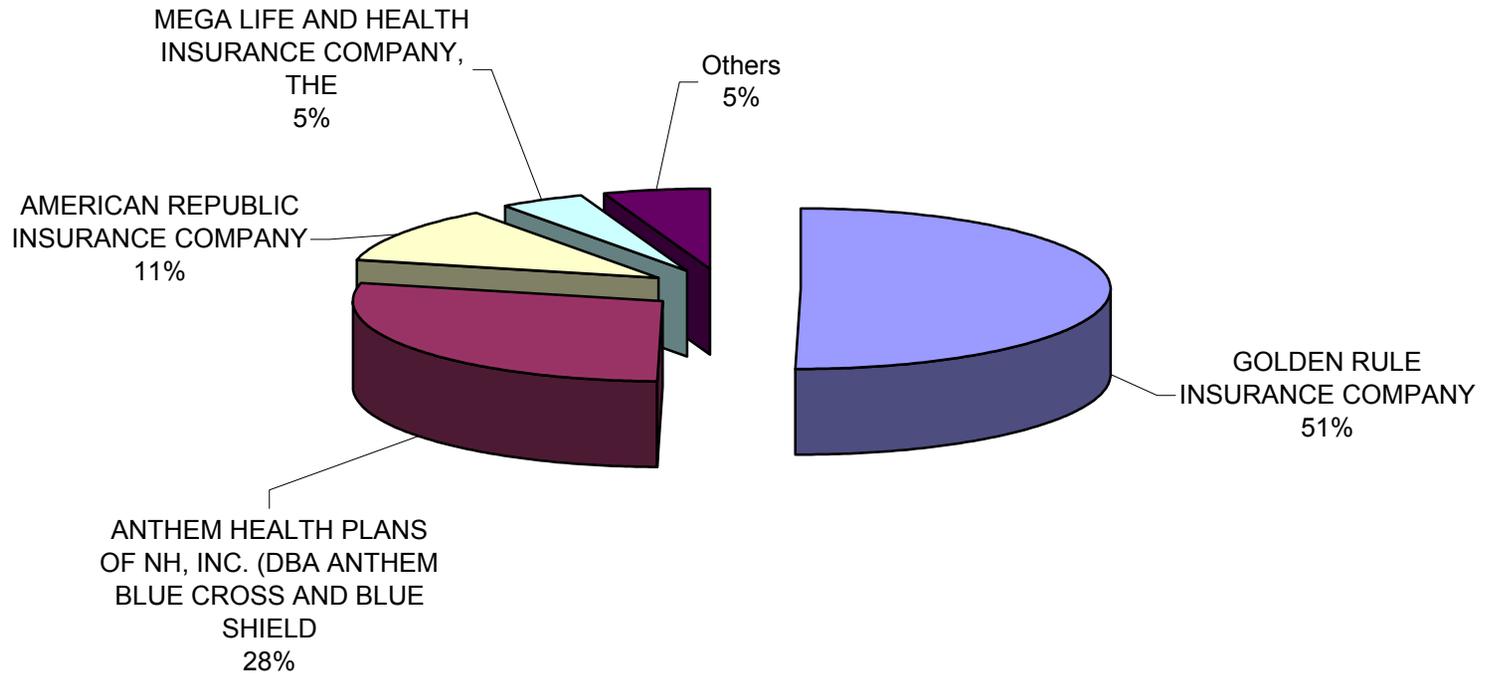
Statewide Distribution Administrative Services Only with Stop Loss



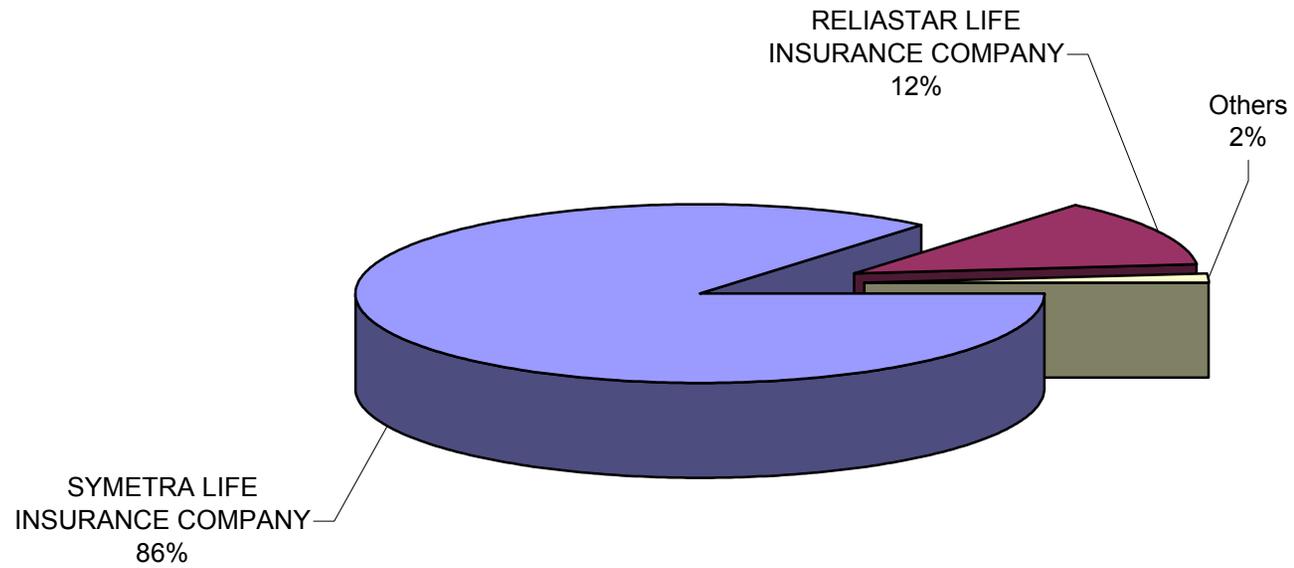
Statewide Distribution Managed Care



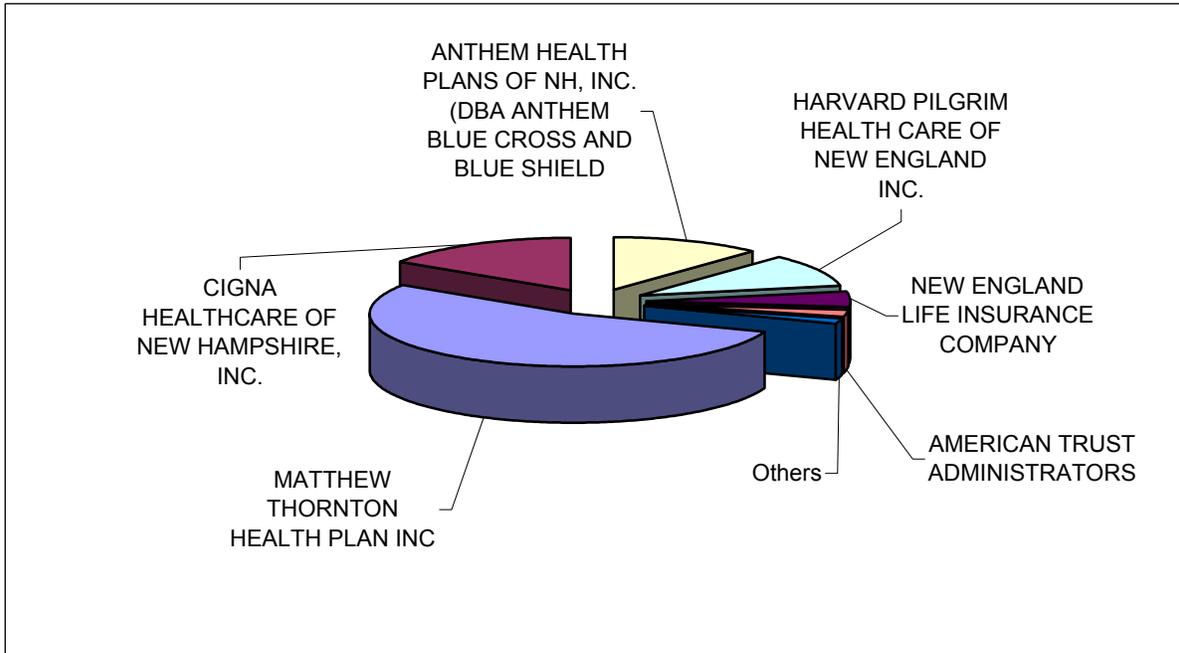
Statewide Distribution Indemnity



Statewide Distribution Stop Loss



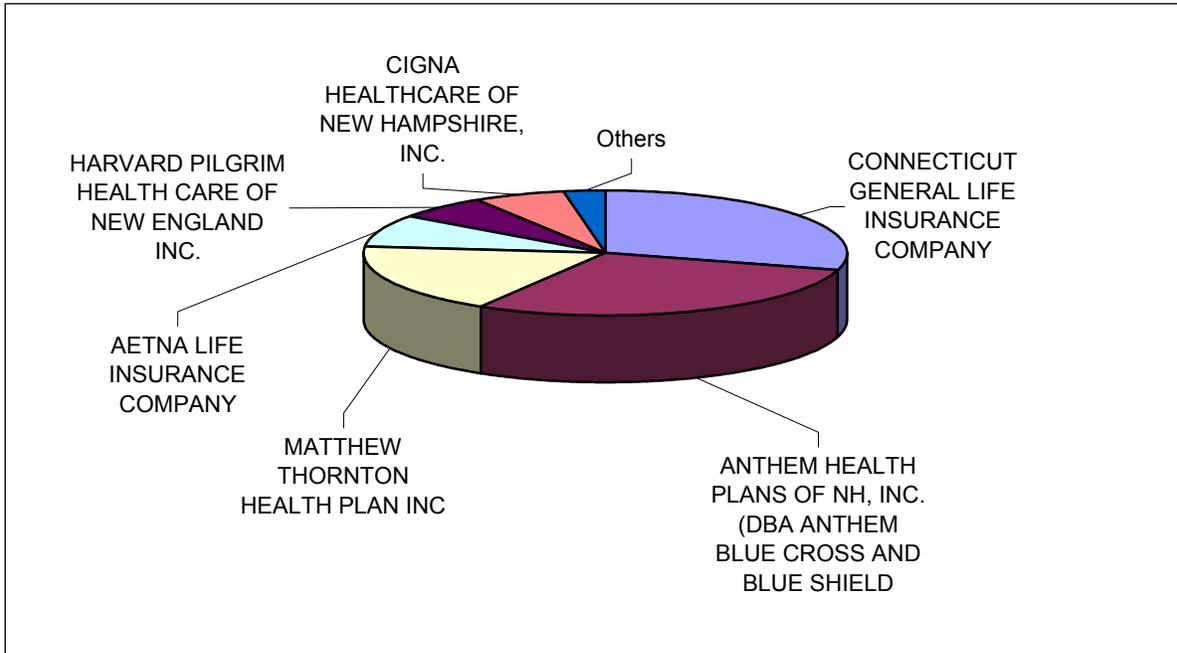
Statewide Market Share by Company Small Group



Carrier	Covered Lives	Market Share
MATTHEW THORNTON HEALTH PLAN INC	86,117	54%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	25,505	16%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	18,866	12%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	16,357	10%
NEW ENGLAND LIFE INSURANCE COMPANY	7,328	5%
AMERICAN TRUST ADMINISTRATORS	3,701	2%
Others	2,645	2%
TOTAL	160,519	100%

Note: Includes fully insured and self-funded business.

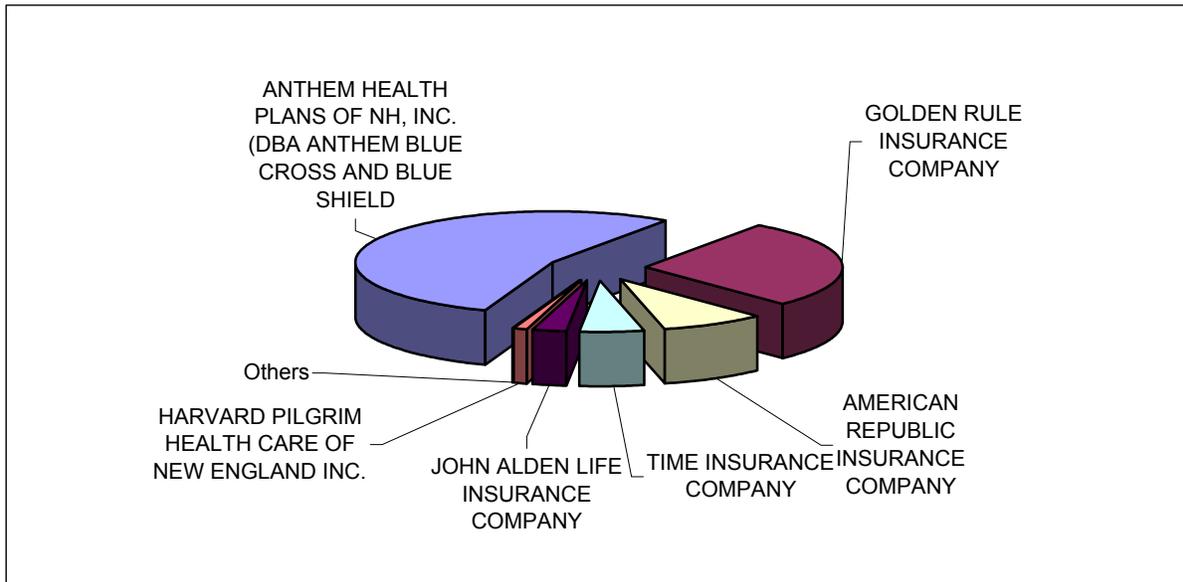
Statewide Market Share by Company Large Group



Carrier	Covered Lives	Market Share
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	124,797	29%
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	123,271	29%
MATTHEW THORNTON HEALTH PLAN INC	76,795	18%
AETNA LIFE INSURANCE COMPANY	35,591	8%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	25,791	6%
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	25,660	6%
Others	11,834	3%
TOTAL	423,739	100%

Note: Includes fully insured and self-funded business.

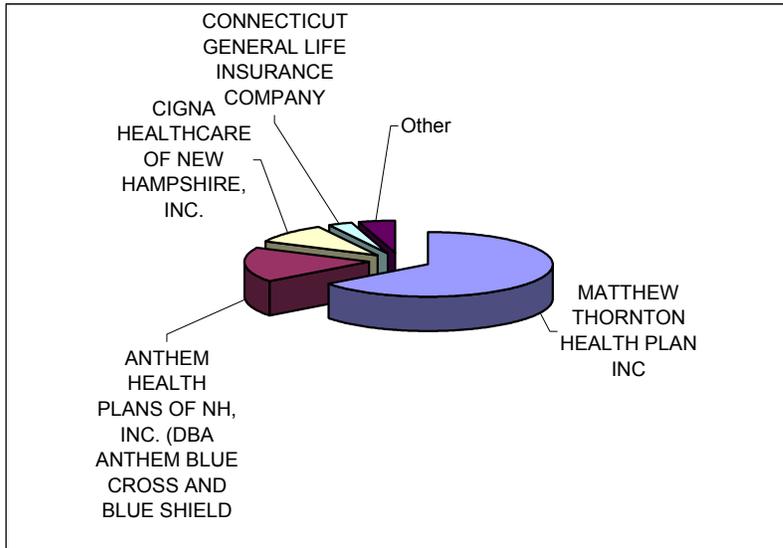
Statewide Market Share by Company Individual



Carrier	Covered Lives	Market Share
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	19,580	54%
GOLDEN RULE INSURANCE COMPANY	10,163	28%
AMERICAN REPUBLIC INSURANCE COMPANY	3,055	8%
TIME INSURANCE COMPANY	1,944	5%
JOHN ALDEN LIFE INSURANCE COMPANY	1,048	3%
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	318	1%
Others	35	0%
TOTAL	36,143	100%

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company Large Group Belknap County



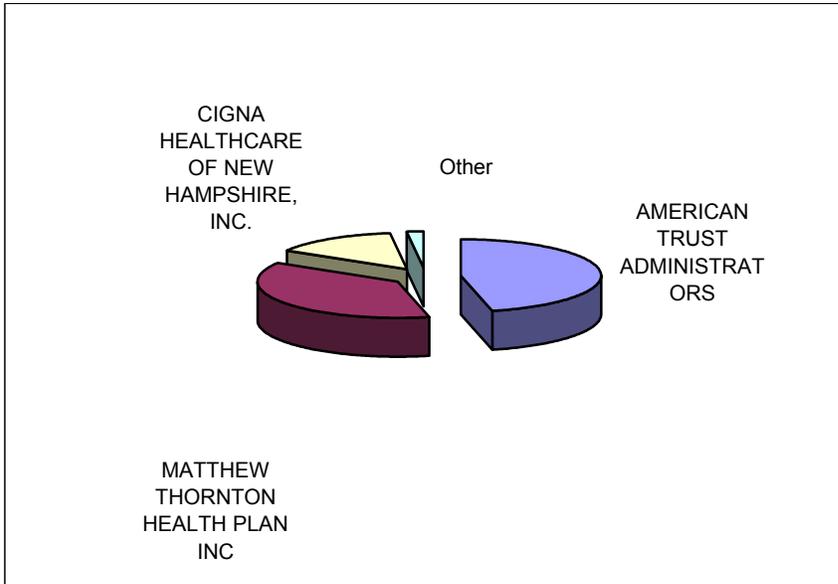
Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,242
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	872
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	503
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	154
Other	234
TOTAL	5,005



Note: Includes fully insured and self-insured business.

Statewide Market Share by Company

Large Group Carroll County

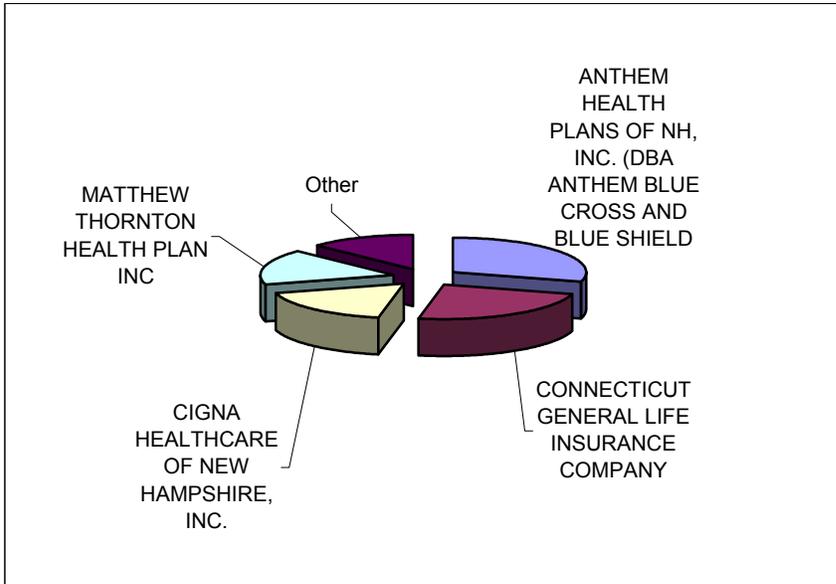


Carrier	Covered Lives
AMERICAN TRUST ADMINISTRATORS	1,781
MATTHEW THORNTON HEALTH PLAN INC	1,433
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	560
Other	75
TOTAL	3,849



Note: Includes fully insured and self-insured business.

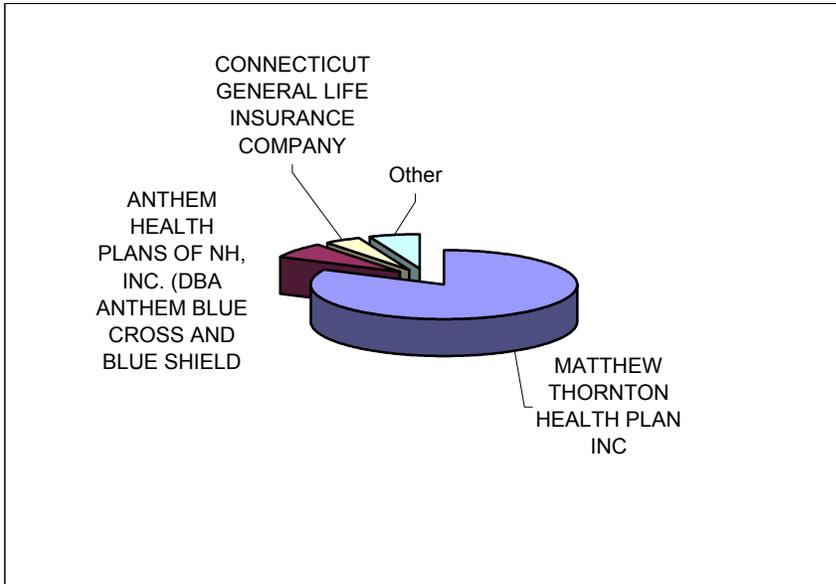
Statewide Market Share by Company Large Group Cheshire County



Carrier	Covered Lives
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	1,859
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	1,477
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,093
MATTHEW THORNTON HEALTH PLAN INC	1,049
Other	809
TOTAL	6,287

Note: Includes fully insured and self-insured business.

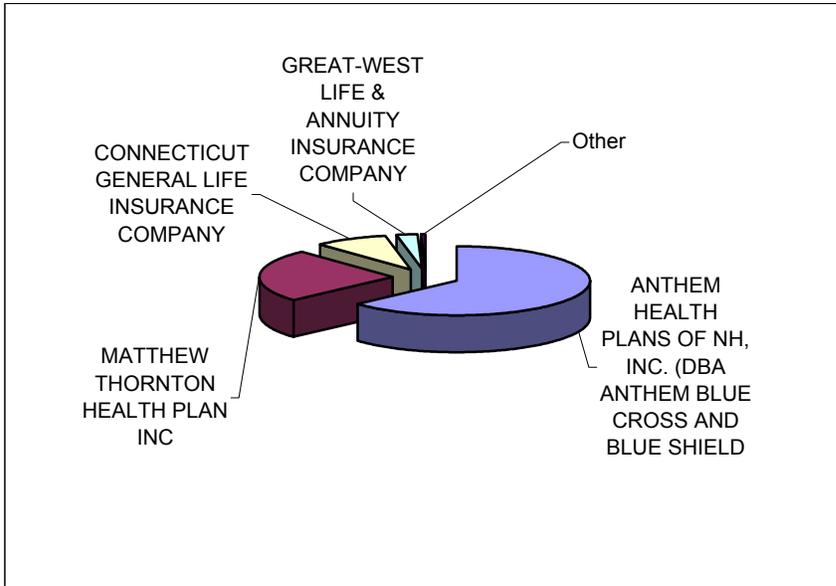
Statewide Market Share by Company Large Group Coos County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	4,246
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	376
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	225
Other	315
TOTAL	5,162

Note: Includes fully insured and self-insured business.

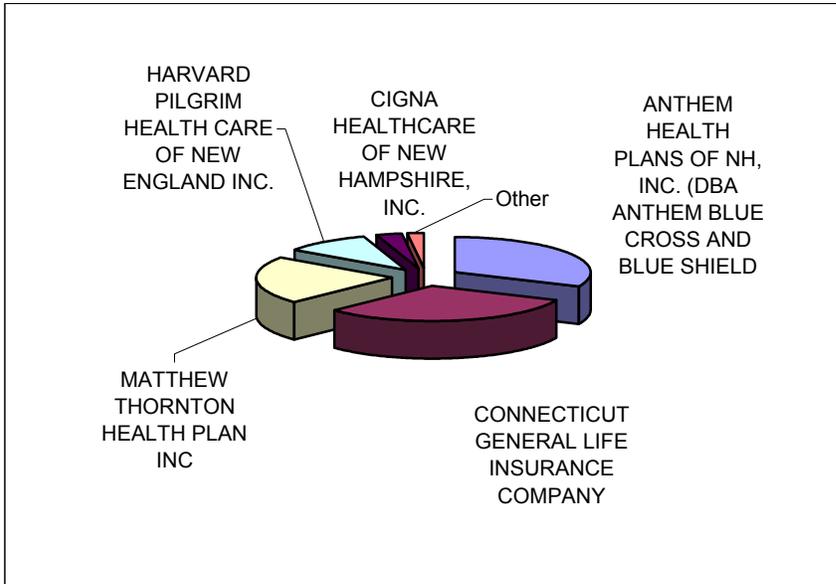
Statewide Market Share by Company Large Group Grafton County



Carrier	Covered Lives
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	15,934
MATTHEW THORNTON HEALTH PLAN INC	6,236
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,209
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	694
Other	106
TOTAL	25,179

Note: Includes fully insured and self-insured business.

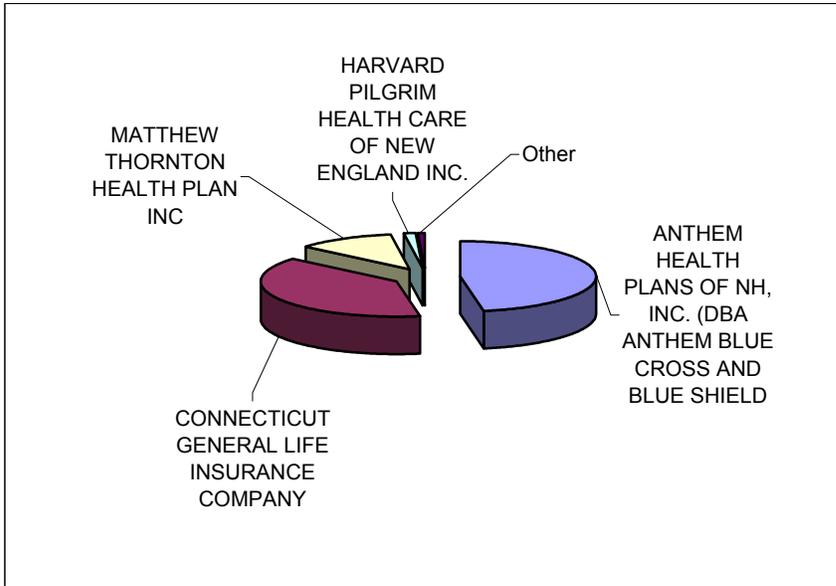
Statewide Market Share by Company Large Group Hillsborough County



Carrier	Covered Lives
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	33,222
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	32,729
MATTHEW THORNTON HEALTH PLAN INC	23,304
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	10,727
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	3,183
Other	2,079
TOTAL	105,244

Note: Includes fully insured and self-insured business.

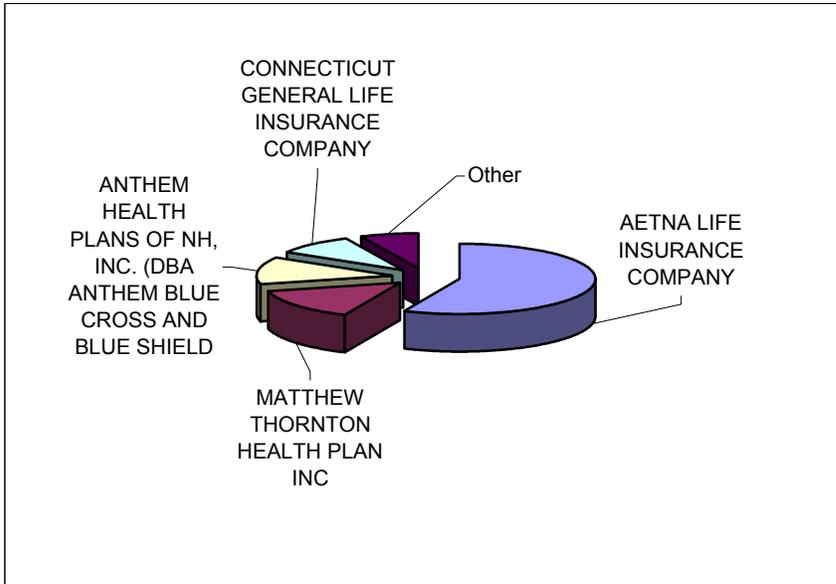
Statewide Market Share by Company Large Group Merrimack County



Carrier	Covered Lives
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	58,209
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	47,766
MATTHEW THORNTON HEALTH PLAN INC	14,129
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	1,644
Other	1,165
TOTAL	122,913

Note: Includes fully insured and self-insured business.

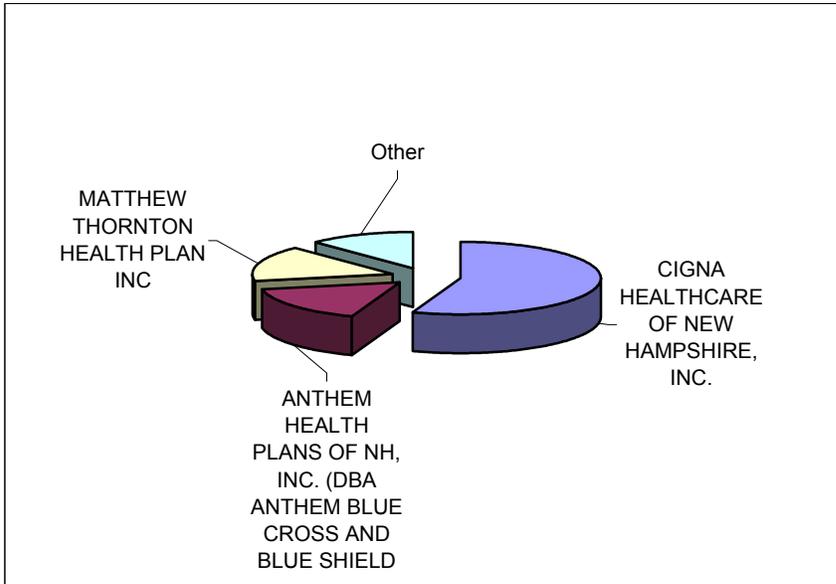
Statewide Market Share by Company Large Group Rockingham County



Carrier	Covered Lives
AETNA LIFE INSURANCE COMPANY	35,591
MATTHEW THORNTON HEALTH PLAN INC	8,952
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	8,001
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	5,834
Other	4,378
TOTAL	62,756

Note: Includes fully insured and self-insured business.

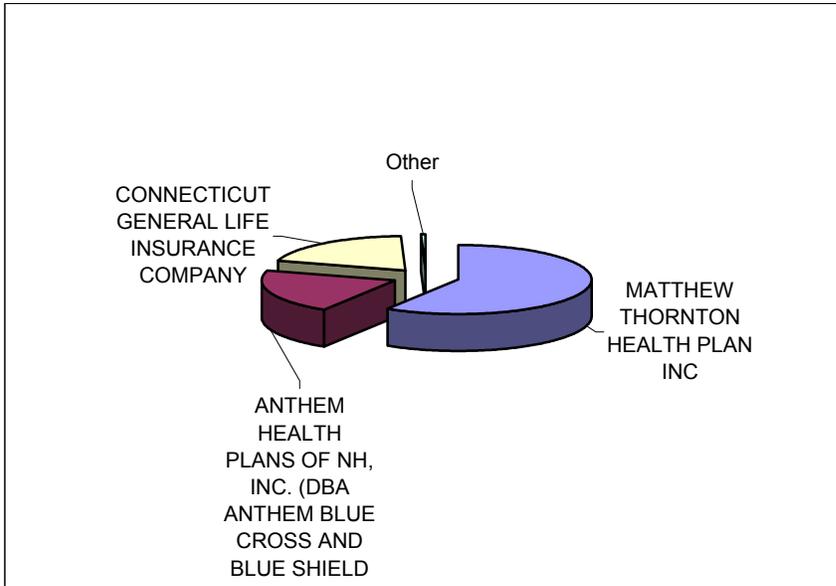
Statewide Market Share by Company Large Group Strafford County



Carrier	Covered Lives
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	8,706
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	2,529
MATTHEW THORNTON HEALTH PLAN INC	2,496
Other	1,906
TOTAL	15,637

Note: Includes fully insured and self-insured business.

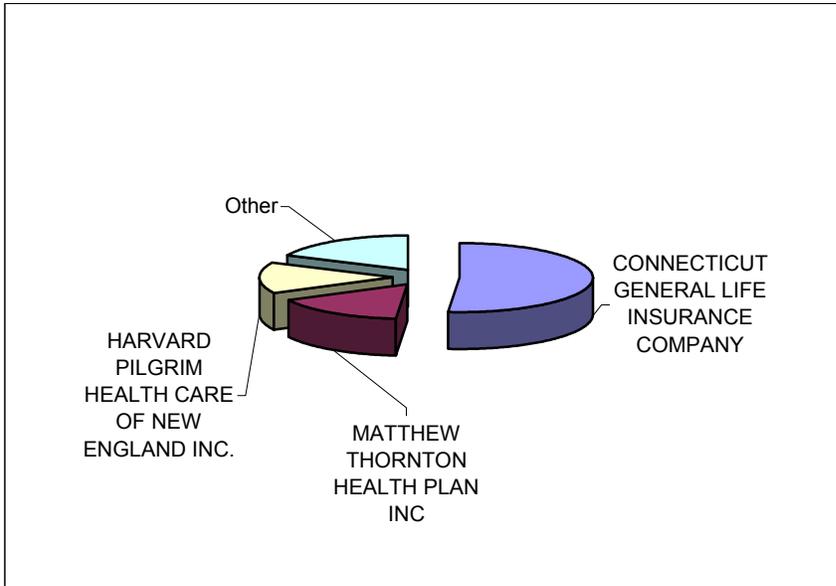
Statewide Market Share by Company Large Group Sullivan County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,473
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	523
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	497
Other	12
TOTAL	2,505

Note: Includes fully insured and self-insured business.

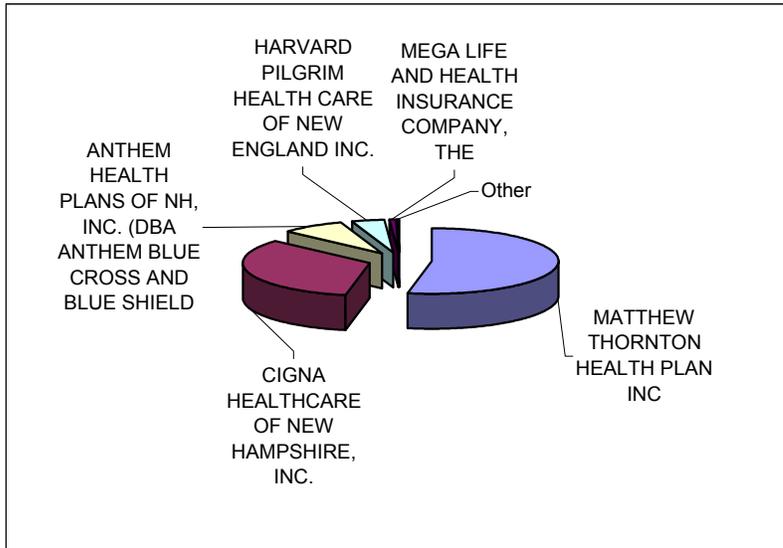
Statewide Market Share by Company Large Group Unknown County



Carrier	Covered Lives
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	32,514
MATTHEW THORNTON HEALTH PLAN INC	10,235
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	9,079
Other	11,427
TOTAL	63,255

Note: Includes fully insured and self-insured business.

Statewide Market Share by Company Small Group Belknap County

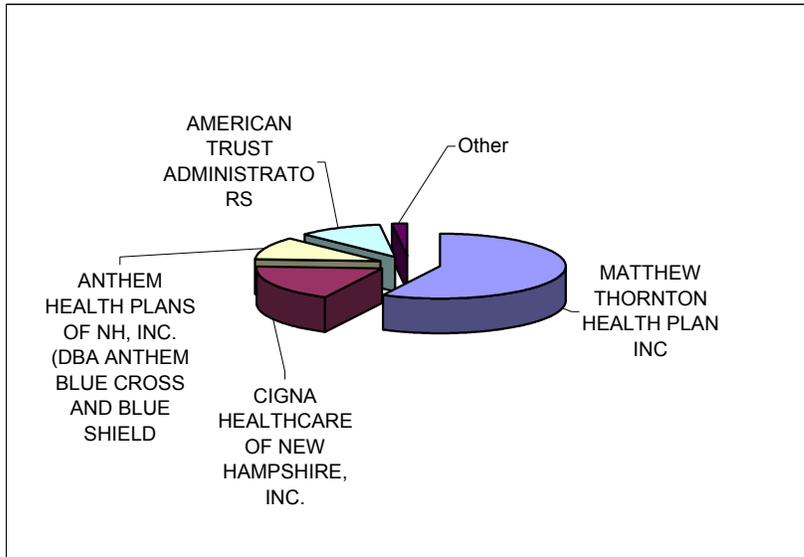


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,710
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,349
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	572
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	285
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	59
Other	19
TOTAL	6,994

Note: Includes fully insured and self-insured business.



Statewide Market Share by Company Small Group Carroll County

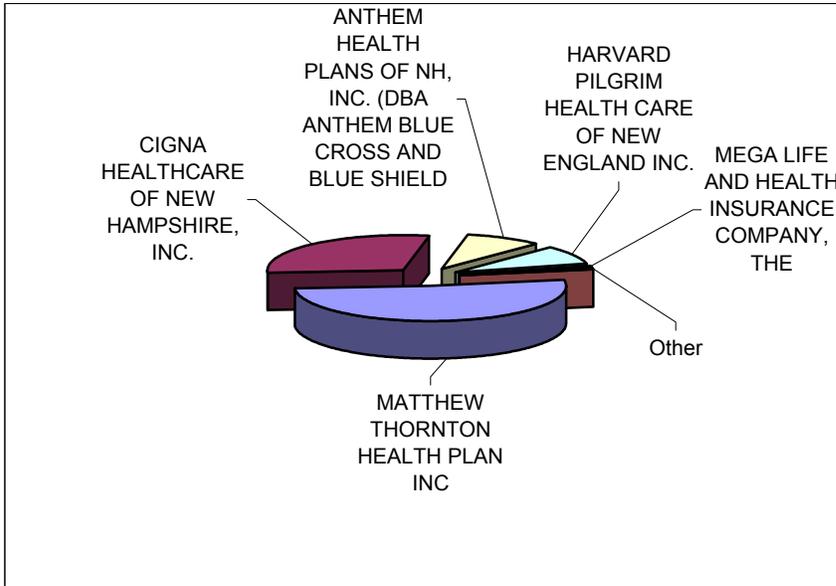


Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,430
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,081
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	676
AMERICAN TRUST ADMINISTRATORS	641
Other	124
TOTAL	5,952

Note: Includes fully insured and self-insured business.



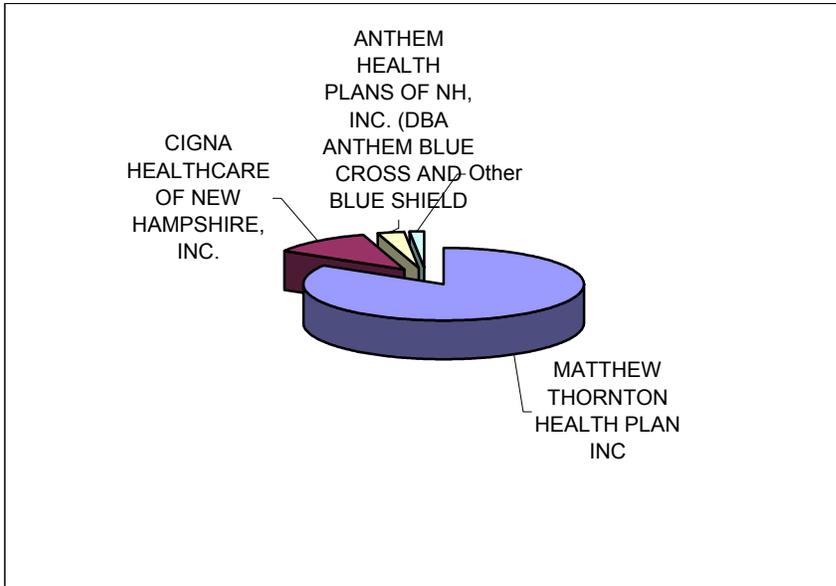
Statewide Market Share by Company Small Group Cheshire County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	3,772
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	2,113
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	679
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	620
MEGA LIFE AND HEALTH INSURANCE COMPANY, THE	62
Other	45
TOTAL	7,291

Statewide Market Share by Company

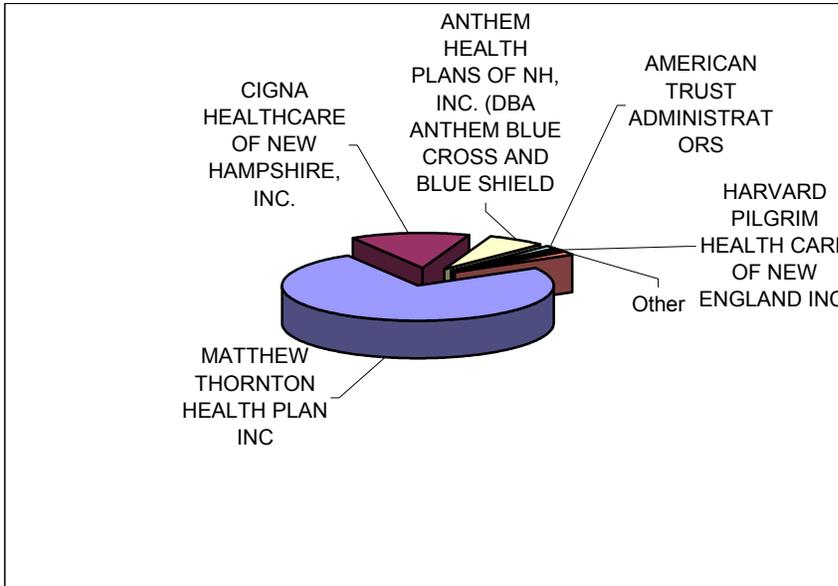
Small Group Coos County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	1,988
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	275
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	76
Other	38
TOTAL	2,377

Note: Includes fully insured and self-insured business.

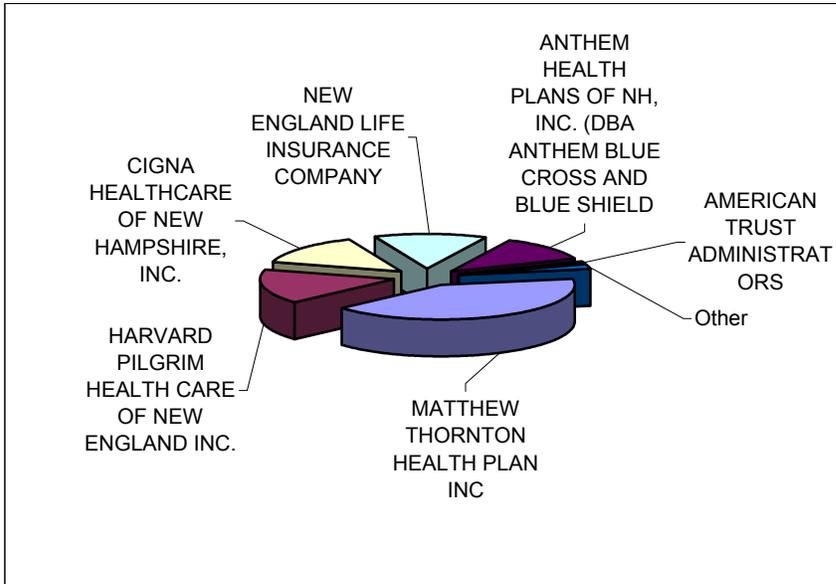
Statewide Market Share by Company Small Group Grafton County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	6,380
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,213
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	597
AMERICAN TRUST ADMINISTRATORS	119
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	76
Other	152
TOTAL	8,537

Note: Includes fully insured and self-insured business.

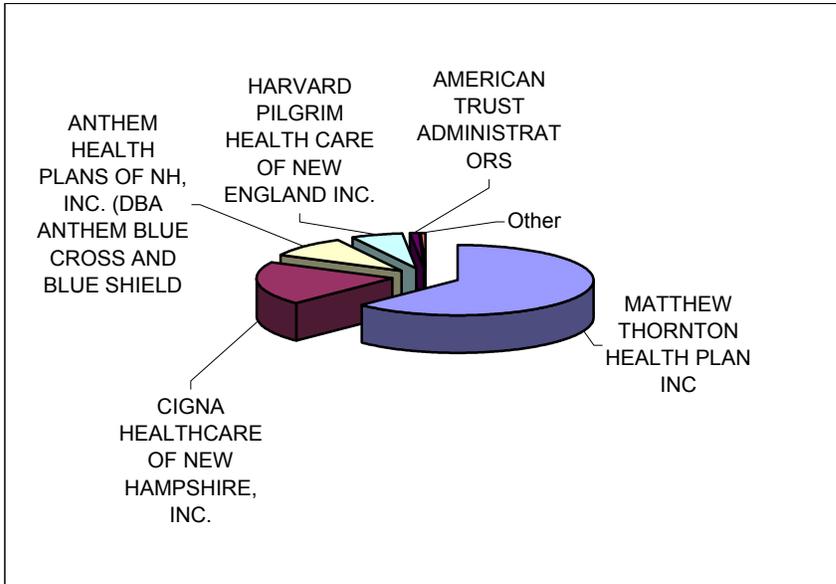
Statewide Market Share by Company Small Group Hillsborough County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	21,850
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	8,548
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	7,509
NEW ENGLAND LIFE INSURANCE COMPANY	7,328
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	6,069
AMERICAN TRUST	690
Other	1,144
TOTAL	53,138

Note: Includes fully insured and self-insured business.

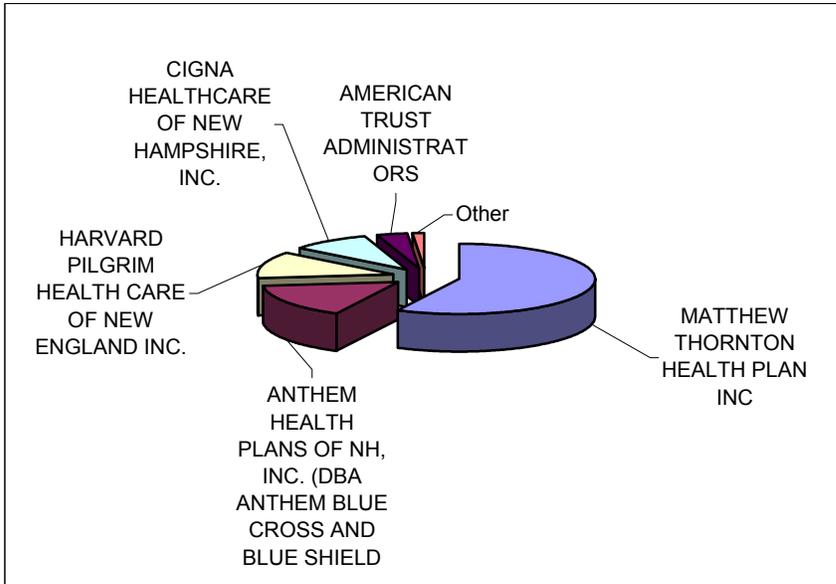
Statewide Market Share by Company Small Group Merrimack County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	13,092
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	4,218
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	2,044
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	1,296
AMERICAN TRUST ADMINISTRATORS	202
Other	138
TOTAL	20,990

Note: Includes fully insured and self-insured business.

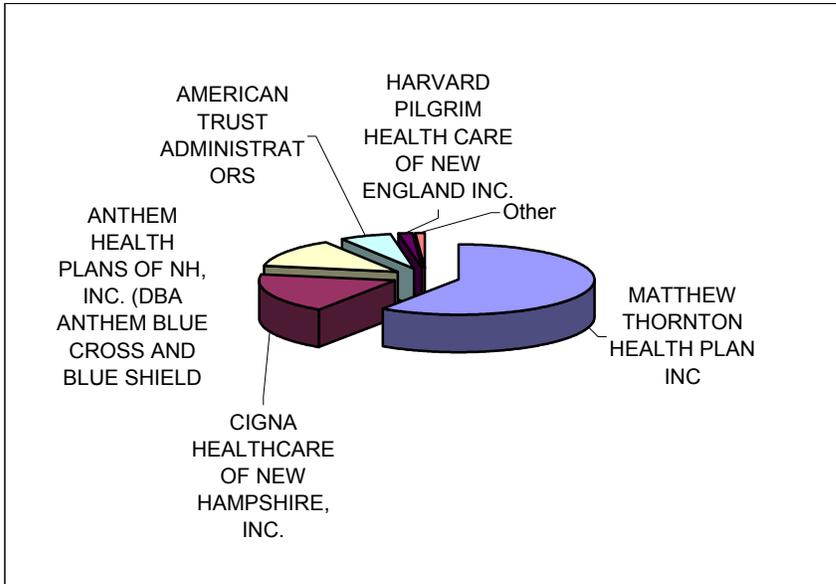
Statewide Market Share by Company Small Group Rockingham County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	23,117
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	6,313
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	4,916
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	3,788
AMERICAN TRUST ADMINISTRATORS	1,388
Other	592
TOTAL	40,114

Note: Includes fully insured and self-insured business.

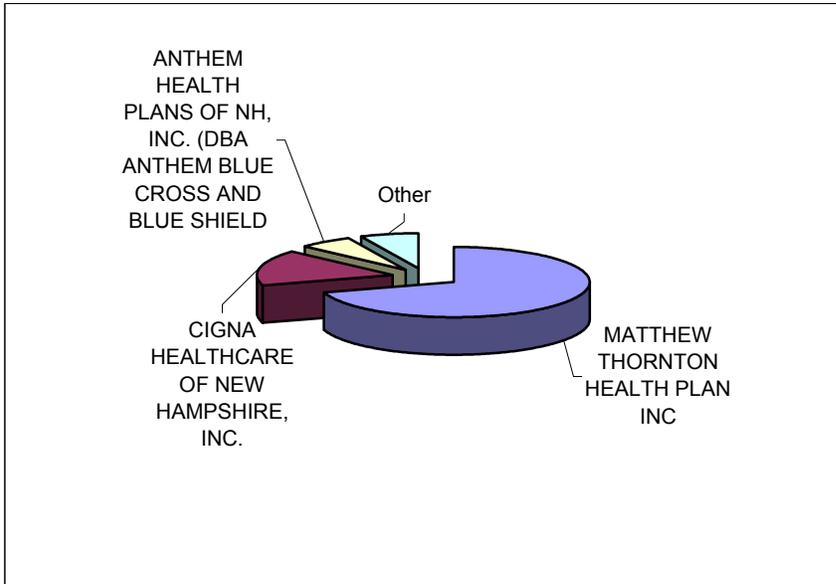
Statewide Market Share by Company Small Group Strafford County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	6,151
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	1,918
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	1,366
AMERICAN TRUST ADMINISTRATORS	643
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	180
Other	103
TOTAL	10,361

Note: Includes fully insured and self-insured business.

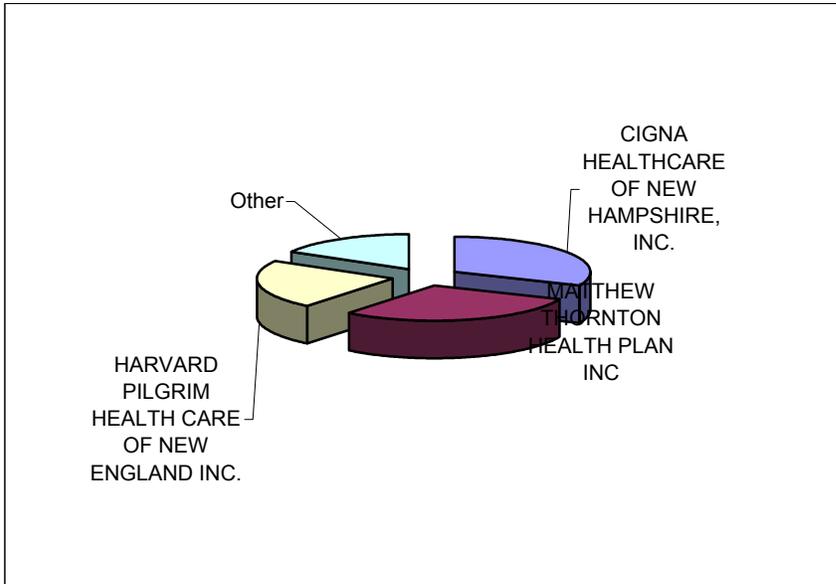
Statewide Market Share by Company Small Group Sullivan County



Carrier	Covered Lives
MATTHEW THORNTON HEALTH PLAN INC	2,108
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	489
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD)	195
Other	204
TOTAL	2,996

Note: Includes fully insured and self-insured business.

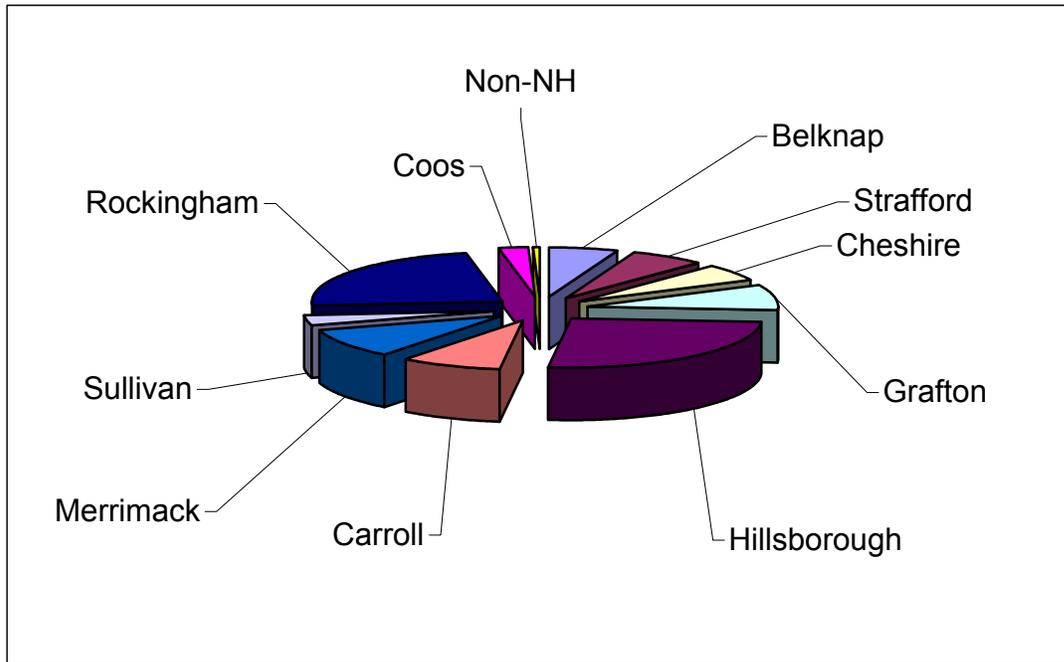
Statewide Market Share by Company Small Group Unknown County



Carrier	Covered Lives
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	552
MATTHEW THORNTON HEALTH PLAN INC	519
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	399
Other	294
TOTAL	1,764

Note: Includes fully insured and self-insured business.

Statewide Market Share by Area Individual Market



County	Lives	Percent
Belknap	2155	6%
Strafford	2304	6%
Cheshire	1939	5%
Grafton	3026	8%
Hillsborough	9305	26%
Carroll	3104	9%
Merrimack	3541	10%
Sullivan	1233	3%
Rockingham	8417	23%
Coos	947	3%
Non-NH	165	0%
NH; County		
Unknown	7	0%
TOTAL	36,143	100%

Covered Lives by Plan Type
Small Group Market
Statewide

Richness Index	Plan Description	2003	2004
		Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	5,281	3,886
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	31	22
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	79,336	66,937
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	582	550
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	8,166	6,748
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	853	1,113
7	Co-pay, No Ded, Coins, OOP <=\$5000	17,096	7,174
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	47,473	39,101
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	6,192	6,306
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	717	308
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	35	51
12	Co-pay, No Ded, Coins, OOP >\$5000	4,508	2,145
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	198	119
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	69	94
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	2,062	1,645
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	69	54
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	106	135
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	5	1
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	4	1
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	6	4
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	230	99
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	582	329
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	2,853	2,592
TOTAL		176,454	139,414

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Belknap

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	42	52
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	3,107	2,667
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	58	19
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	22	22
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	13	13
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,649	849
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,984	1,697
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	363	212
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	53	36
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	551	277
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	2	1
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	67	42
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	2	-
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	4	4
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	4	4
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	10	13
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	63	51
TOTAL		7,994	5,959

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Carroll

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	72	65
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2,066	1,944
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	6	6
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	9	8
7	Co-pay, No Ded, Coins, OOP <=\$5000	367	171
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	2,879	2,456
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	3	1
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	115	98
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	5	5
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	102	67
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	2
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	6	4
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	11	1
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	192	122
TOTAL		5,833	4,950

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Cheshire

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	40	71
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	6	6
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2,555	2,387
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	62	58
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	68	90
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,696	664
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	2,221	1,983
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	2	4
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	39	12
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	370	236
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	5	5
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	73	62
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	23	29
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	27	26
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	128	124
TOTAL		7,315	5,757

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Coos

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	47	28
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1,047	966
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	2
7	Co-pay, No Ded, Coins, OOP <=\$5000	6	3
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,392	1,146
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	1	3
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	5	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	49	37
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	185	72
TOTAL		2,732	2,257

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Grafton

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	36	76
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	4,478	3,663
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	16	14
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	46	22
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	111	114
7	Co-pay, No Ded, Coins, OOP <=\$5000	507	205
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	3,542	3,002
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	72	34
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	10	7
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	14
12	Co-pay, No Ded, Coins, OOP >\$5000	270	193
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	29	45
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	1	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	126	89
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	6	6
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	176	57
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	354	304
TOTAL		9,780	7,845

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Hillsborough

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	2,803	1,886
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2	2
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	23,796	20,285
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	167	155
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	4,117	3,529
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	175	174
7	Co-pay, No Ded, Coins, OOP <=\$5000	6,544	2,579
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	10,253	9,081
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	3,563	3,928
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	365	121
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	1,834	603
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	112	24
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	42	42
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	560	532
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	20	9
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	27	50
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	1	1
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	4	1
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	130	63
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	149	78
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	560	564
TOTAL		55,224	43,707

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Merrimack

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	201	234
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	11	10
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	10,010	8,928
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	20	20
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	981	285
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	110	139
7	Co-pay, No Ded, Coins, OOP <=\$5000	3,105	1,449
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	7,558	5,838
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	733	658
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	49	35
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	14
12	Co-pay, No Ded, Coins, OOP >\$5000	853	463
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	7	6
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	10	13
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	223	186
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	36	24
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	9	12
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	2	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	4	2
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	42	24
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	345	413
TOTAL		24,309	18,753

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Rockingham

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	1,497	1,209
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2	1
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	23,991	20,220
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	212	233
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	2,783	2,706
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	162	323
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,451	520
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	12,245	9,778
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	1,224	1,391
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	167	79
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	35	23
12	Co-pay, No Ded, Coins, OOP >\$5000	278	101
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	38	32
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	16	39
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	664	491
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	2	12
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	5	6
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	2	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	64	35
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	87	66
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	720	732
TOTAL		45,645	37,997

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Strafford

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	85	101
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	10	4
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	5,446	4,261
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	13	15
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	151	148
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,134	559
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	3,639	3,203
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	1	4
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	12	11
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	175	163
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	1
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	163	116
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	3	1
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	6	4
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	2	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	31	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	15	8
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	140	127
TOTAL		11,026	8,726

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Sullivan

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	19	23
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2,013	1,426
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	20	19
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	50	98
7	Co-pay, No Ded, Coins, OOP <=\$5000	213	162
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,085	865
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	5	3
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	24	5
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	30	23
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	55	54
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	106	73
TOTAL		3,620	2,751

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Small Group Market
Non-NH and Unknown

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	384	16
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	825	126
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	8	11
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	186	12
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	4	4
7	Co-pay, No Ded, Coins, OOP <=\$5000	424	16
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	670	51
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	117	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	14	4
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	34	6
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	4	-
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	-	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	1	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	10	2
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	60	-
TOTAL		2,741	248

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Statewide

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	32,311	24,650
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	625	395
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	83,057	73,638
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	428	354
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	3,035	5,023
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	5,783	6,814
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	25,066	29,100
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	1,660	5,460
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	3,589	182
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	1,373
12	Co-pay, No Ded, Coins, OOP >\$5000	1,115	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	101	102
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	26	122
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,506	1,584
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	332	1,885
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	425
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	61	157
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	372	3,120
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	770
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	233	3,046
TOTAL		159,300	158,200

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Belknap

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	240	54
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	2,395	3,376
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	17	44
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	224	100
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	542	522
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	189
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	107
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	7
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1	1
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
TOTAL		3,419	4,400

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Carroll

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	84	84
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1,696	973
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	NR	35
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	921	902
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	5	8
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	57
TOTAL		2,706	2,059

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Cheshire

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	21	233
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1,405	1,688
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	NR	NR
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	195	924
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	74
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	NR	-
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	61	73
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
TOTAL		1,682	2,992

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Coos

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	23	187
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	12
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1,493	1,983
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	305	235
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	582	105
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	18	NR
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	120	176
TOTAL		2,541	2,698

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Grafton

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	NR	NR
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	7	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	3,760	4,644
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	324	295
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	486	43
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,776	2,804
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	239	226
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	460
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	107
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
TOTAL		6,592	8,579

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Hillsborough

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	11,976	12,688
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	310	367
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	23,813	30,413
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	2,484	3,279
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,352	906
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	5,916	3,899
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	1,041	3,374
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	9	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	261
12	Co-pay, No Ded, Coins, OOP >\$5000	1,110	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	20	97
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	87	24
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	65
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	261	85
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	130
TOTAL		48,379	55,588

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Merrimack

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	7,407	8,401
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	13	14
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	5,835	5,831
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	160	91
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	1,534	2,091
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	1,379	1,682
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	477	730
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	2
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	427	446
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	135	146
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	1	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	28
TOTAL		17,368	19,462

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Rockingham

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	1,004	704
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	29,906	13,967
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	391	1,435
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	898	1,574
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	3,848	3,729
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	142	376
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	732	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	492
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	101	102
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	6	14
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	599	483
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	196	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	19
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	105	116
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	761
TOTAL		37,928	23,772

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Strafford

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	8,707	NR
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1,757	2,466
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	NR	NR
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	691	9,374
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	673	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	NR	40
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	113	96
TOTAL		11,941	11,976

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Sullivan

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	145	NR
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	294	NR
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	957	1,791
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	NR	262
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	323	318
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	24	274
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	NR
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	NR
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	NR
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	10
TOTAL		1,743	2,655

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Large Group Market
Non-NH and Unknown

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	2,704	2,300
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	1	3
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	10,040	6,498
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	87	15
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
7	Co-pay, No Ded, Coins, OOP <=\$5000	983	1,569
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	8,893	4,649
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	2,175	75
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	546
12	Co-pay, No Ded, Coins, OOP >\$5000	5	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	106	83
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	NR	1,279
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	NR	425
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	NR	NR
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	5	2,919
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	663
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	NR	1,780
TOTAL		24,999	22,804

Note: Plans with no reported covered lives marked "NR", not reported.

Covered Lives by Plan Type
Individual Market
Statewide

		2003	2004
Richness Index	Plan Description	Covered Lives	Covered Lives
1	Co-pay, No Ded, No Coins	NR	NR
2	No co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	10	9
3	Co-pay, Ded <=\$1000, No Coins, OOP <=\$5000	NR	NR
4	No co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	7	9
5	Co-pay, Ded \$1001-\$2000, No Coins, OOP <=\$5000	NR	NR
6	No co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	2
7	Co-pay, No Ded, Coins, OOP <=\$5000	NR	NR
8	Co-pay, Ded <=\$1000, Coins, OOP <=\$5000	10,800	20,349
9	Co-pay, Ded >\$2000, No Coins, OOP <=\$5000	NR	NR
10	Co-pay, Ded <=\$1000, Coins, OOP >\$5000	2	8
11	Co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	1,858	2,898
12	Co-pay, No Ded, Coins, OOP >\$5000	NR	NR
13	No co-pay, Ded >\$2000, No Coins, OOP >\$5000	60	53
14	Co-pay, Ded >\$2000, No Coins, OOP >\$5000	NR	NR
15	No co-pay, Ded <=\$1000, Coins, OOP <=\$5000	412	540
16	No co-pay, Ded \$1001-\$2000, Coins, OOP <=\$5000	12	305
17	No co-pay, Ded >\$2000, Coins, OOP <=\$5000	1,866	3,067
18	No co-pay, Ded <=\$1000, Coins, OOP >\$5000	6	14
19	Co-pay, Ded >\$2000, Coins, OOP <=\$5000	8	7
20	No co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	713	1,362
21	Co-pay, Ded \$1001-\$2000, Coins, OOP >\$5000	NR	NR
22	No co-pay, Ded >\$2000, Coins, OOP >\$5000	384	518
23	Co-pay, Ded >\$2000, Coins, OOP >\$5000	3	5
TOTAL		16,141	29,146

Note: Plans with no reported covered lives marked "NR", not reported.

APPENDIX

Explanation of Richness Index and Description of Plan Characterizations

The Department's request for data, Bulletin INS 04-044-AB, specified 28 different plan types for reporting purposes. Carriers were asked to classify plan types based on the following four considerations.

1. Co-pays
 - i. Plans that have co-pays.
 - ii. Plans that do not have co-pays.
2. Deductible –
 - i. Plans that have no deductible.
 - ii. Plans that have a deductible that does not exceed \$1000.
 - iii. Plans that have a deductible between \$1000 and \$2000.
 - iv. Plans that have a deductible more than \$2000.
3. Coinsurance –
 - i. Plans that have coinsurance.
 - ii. Plans that do not have coinsurance.
4. Out of Pocket limit –
 - i. Plans that limit out of pocket expenditures to \$5000
 - ii. Plans with out of pocket expenditure limits that exceed \$5000.

The Department's bulletin outlined 28 plan type classifications based on these four considerations. As the data was being reviewed, the Department refined these classifications from the original set of 28 to a new set of 23. The new classification set eliminates plan type categories that were not viable and orders the plans from benefit rich (richest) to benefit poor (poorest).

APPENDIX

Data Collection Issues

The Department has been collecting data for 3 years on the State's health insurance markets. The request for data has been via bulletins. The most recent bulletin, Bulletin INS 04-044-AB, as well as prior data requests, can be found on the Department's website.

The first five sections of this summary report are based on operational information supplied by the carriers. Operational data is reported and aggregated by actual exposures. That is, if a person is insured with a group for only half the policy year, that person counts as only one half of an exposure or covered life.

The last section of this summary report is based on rating information. Rating data is reported by exposures at the time the policy is issued or renewed. No adjustments are made for lives leaving the group or joining the group during the policy year. These different methods of reporting data will lead to variations in the number of lives shown by market.

Another contributing cause to the variation shown for 2003 has to do with the data request itself. Rating data was only required with the most recent bulletin. While the bulletin required more data from carriers, it also created more exemptions to the reporting requirement itself. The new bulletin required carriers to resubmit 2003 experience in the new format. However, if a company was newly exempt, it was not required to refile.

The Department has summarized the reported variations by Company below:

APPENDIX

Data Collection Issues

	Small Group		Small Group		Large Group		Large Group	
	2003		2004		2003		2004	
	Rating	Operational	Rating	Operational	Rating	Operational	Rating	Operational
MATTHEW THORNTON HEALTH PLAN INC	106,416	106,091	86,382	86,117	83,667	83,699	76,781	76,795
ANTHEM HEALTH PLANS OF NH, INC. (DBA ANTHEM BLUE CROSS AND BLUE SHIELD	15,361	15,303	18,928	18,866	7,008	8,008	14,119	14,121
CIGNA HEALTHCARE OF NEW HAMPSHIRE, INC.	32,731	34,124	14,665	25,505	35,946	37,419	22,975	25,660
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	-	-	-	-	13,687	12,850	17,469	13,634
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	-	427	-	-	-	106	-	-
HARVARD PILGRIM HEALTH CARE OF NEW ENGLAND INC.	20,348	16,750	18,376	16,357	17,709	18,929	25,230	24,885
OTHER	1,599	10,593	1,062	1,833	1,282	4,230	1,625	1,624
TOTAL	176,455	183,288	139,414	148,678	159,299	165,241	158,199	156,719