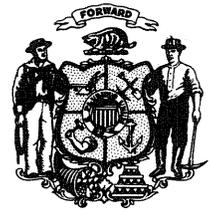# ROGER BRESKE
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MEMORANDUM

July 26, 2002

TO: Senate Committee on Insurance, Tourism and Transportation
FR: Senator Roger Breske, Chair
RE: Proposed Clearinghouse Rule 02-043; *relating to the publication of health insurance rates for small employer health insurance.*

Clearinghouse Rule 02-043 was recently referred to the Senate Committee on Insurance, Tourism and Transportation. For your reference, I have attached the analysis by the Department of Transportation. If you would like to request a hearing on this proposed rule, please contact Beth in my office before ***Friday, August 16th, 2002.***

Analysis by the Office of the Commissioner of Insurance

Section 635.12, Stats. (2001 Wisconsin Act 16) requires every small employer insurer to annually publish current new business premium rates in the manner and according to catagories required by rule of the commissioner. The purpose of this proposed rule is to comply with this legislative mandate. The commissioner has determined that the most practical method of accomplishing this is to require small employer insurers to annually report their rates to the commissioner based on uniform criteria reported in a consistent format. Therefore the commissioner will provide a form for the small employer insurers to report rates. The form will follow the reporting criteria specified in this rule. The commissioner will publish the information gathered from all small employer insurers in a manner that will assist small employers to readily compare the rates. Small employer insurers who file rates with the commissioner as described in this rule will be in compliance with the requirements of s. 635.12, Stats. and need not publish the rates themselves.