

Health Insurance Risk Sharing Plan (HIRSP)

HIRSP makes health insurance available both to people who can't find adequate coverage in the private market because of their medical conditions and to those who have lost their employer-sponsored group health insurance. Two plans are available to eligible persons under the HIRSP major medical policy.

ELIGIBILITY

Am I Eligible? You are eligible if either:

- You have a medical condition that prevents you from getting adequate insurance coverage in the private market, as evidenced by a letter from a private insurer denying coverage; or
- You have lost your employer-sponsored group health insurance, including COBRA coverage.

**What Does
HIRSP Cost?**

If you have a verified annual income of under \$34,000, as of December 2010, you may pay lower premiums and deductibles. If your annual income is above \$34,000, as of December 2010, your premium and deductible vary depending on factors such as your age, gender and zip code.

BENEFITS

**What Does
HIRSP Cover?**

Through HIRSP, you can obtain coverage for major medical expenses and prescription drugs. There are two plans available: Health Insurance Risk-Sharing Plan (HIRSP) or the HIRSP Federal Plan. If you have recently lost your insurance coverage and do not qualify for the HIRSP Federal Plan, you may still qualify for HIRSP.

Reductions are effective for one year, and **members are required to reapply each year to continue to receive them.**

APPLICATION

For more information about eligibility and benefits, call HIRSP Customer Service at 800-828-4777 or 608-221-4551. The HIRSP office is located at 1751 W Broadway, Madison, WI 53708-8961 or visit our website at <http://www.hirsp.org>