

HEALTH INSURANCE PURCHASING ALLIANCES

6/22The date following each state indicates the last time information for the state was reviewed/changed.

	ALABAMA (6/22)	ALASKA (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	ARIZONA (6/22)
Citation	No provision
Participation by Insurers Voluntary or Mandatory	
Affects	
Date Operational	
Alliance Terminology	
How Structured	
Alliance Participants	
Alliance Competition	
Accountable Health Plan Terminology	
State Certification Required	
Statewide Supervisory Organization	
Number of Board Members	
Uniform Benefit Package	
Guaranteed Issue	
Risk Adjustment Mechanism	
State Employees Covered	
May Producers Market?	
May Employee Choose Plan?	
Any Willing Provider Requirement	
Individual or Employer Mandate	

HEALTH INSURANCE PURCHASING ALLIANCES

	ARKANSAS (6/22)
Citation	§§ 23-86-501 to 23-86-512; Ark. Admin. Code 054.00.78-1 to 054.00.78-7
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employers with no more than 199 employees; includes self-employed individual.
Date Operational	Law effective August 13, 2001
Alliance Terminology	Health insurance purchasing group
How Structured	Nonprofit corporation
Alliance Participants	May be as many purchasing groups as desire to form; each group must attain size of insuring 500.
Alliance Competition	Competitive
Accountable Health Plan Terminology	Purchasing group health carrier
State Certification Required	No provision
Statewide Supervisory Organization	Commissioner of Insurance
Number of Board Members	5 members
Uniform Benefit Package	Offer at least 2 types of plans; one with state-mandated benefits and one without.
Guaranteed Issue	Must accept all eligible members of small employers with between 2 and 50 employees.
Risk Adjustment Mechanism	Not specified
State Employees Covered	Not specified
May Producers Market?	Yes; required to have 2 hours continuing education on health insurance purchasing group plans.
May Employee Choose Plan?	Employee may choose among options being offered within service area.
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	CALIFORNIA (6/22)
Citation	Ins. Code §§ 10730 to 10749; 10 CCR §§ 2699.6000 to 2699.6405
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employer groups of not more than 100 down to sole employers.
Date Operational	July 1993
Alliance Terminology	Health Insurance Plan of California (HIPC) aka Voluntary Alliance Uniting Employee (Value) Purchasing Program
How Structured	Public agency with some services contracted to private entities.
Alliance Participants	One statewide alliance, but with 6 regional variations to accommodate participating carriers' service areas.
Alliance Competition	Noncompetitive
Accountable Health Plan Terminology	Participating carriers
State Certification Required	Yes
Statewide Supervisory Organization	Managed Risk Medical Insurance Board (MRMIB)
Number of Board Members	Not specified
Uniform Benefit Package	Yes
Guaranteed Issue	Yes
Risk Adjustment Mechanism	Authorized but not mandatory; prospective demographic adjustment if disproportionate share of high or low risk.
State Employees Covered	No
May Producers Market?	Yes
May Employee Choose Plan?	Yes; authorized by regulation.
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	COLORADO (6/22)
Citation	§§ 10-16-1001 to 10-16-1015
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employer groups
Date Operational	August 4, 2004
Alliance Terminology	Health care coverage cooperative
How Structured	Not specified
Alliance Participants	No provision
Alliance Competition	Not specified
Accountable Health Plan Terminology	Health care coverage cooperative
State Certification Required	Must file articles of organization and obtain certificate of authority.
Statewide Supervisory Organization	Not specified
Number of Board Members	To be determined by the cooperative.
Uniform Benefit Package	No provision
Guaranteed Issue	Yes
Risk Adjustment Mechanism	No provision
State Employees Covered	Yes
May Producers Market?	Yes
May Employee Choose Plan?	Yes
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	CONNECTICUT (6/22)	DELAWARE (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	DISTRICT OF COLUMBIA (6/22)	FLORIDA (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	GEORGIA (6/22)
Citation	§§ 33-30A-1 to 33-30A-11; GA Comp. R. & Regs. 120-2-79-.01 to 120-2-79-.23
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employer groups of no more than 50 eligible employees. May choose to include sole proprietors and larger employer groups.
Date Operational	July 1, 1997
Alliance Terminology	Health plan purchasing cooperatives
How Structured	Nonprofit corporations
Alliance Participants	Cooperatives must serve particular geographic area; i.e. one entire county or more than one contiguous county. If covers any portion of metropolitan statistical area, must cover entire metropolitan statistical area. Restriction does not apply to cooperatives with less than 100,000 enrolled member subscribers.
Alliance Competition	Competitive
Accountable Health Plan Terminology	Contracted carriers
State Certification Required	Yes
Statewide Supervisory Organization	Commissioner of Insurance
Number of Board Members	No provision
Uniform Benefit Package	No provision
Guaranteed Issue	Must accept all small employer groups that are within the geographic area and meet the membership conditions.
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	Yes
May Employee Choose Plan?	May offer one or more plans.
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	HAWAII (6/22)	IDAHO (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	ILLINOIS (6/22)	INDIANA (6/22)
Citation	215 ILCS 123/1 to 123/75	No provision
Participation by Insurers Voluntary or Mandatory	Voluntary	
Affects	Any two or more employers with no more than 2,500 covered individuals for each employer.	
Date Operational	January 1, 1998	
Alliance Terminology	Health care purchasing group (HPG)	
How Structured	May be separate legal entity or simply group of employers.	
Alliance Participants	Illinois domiciled employer groups or employers covering Illinois employees.	
Alliance Competition	Competitive; Illinois corp. may sponsor HPG.	
Accountable Health Plan Terminology	Risk bearer	
State Certification Required	Registration	
Statewide Supervisory Organization	Department of Insurance	
Number of Board Members	Not applicable	
Uniform Benefit Package	Not specified	
Guaranteed Issue	No provision	
Risk Adjustment Mechanism	No provision	
State Employees Covered	No provision	
May Producers Market?	No provision	
May Employee Choose Plan?	No provision	
Any Willing Provider Requirement	No provision	
Individual or Employer Mandate	No provision	

HEALTH INSURANCE PURCHASING ALLIANCES

	IOWA (6/22)	KANSAS (6/22)
Citation	No Provision	§§ 40-4701 to 40-4707
Participation by Insurers Voluntary or Mandatory		Voluntary
Affects		Small employers with 2 to 50 employees.
Date Operational		July 1, 2002
Alliance Terminology		Kansas Business Health Partnership
How Structured		Nonprofit corporation
Alliance Participants		Low wage or modest wage employees and dependents
Alliance Competition		Competitive
Accountable Health Plan Terminology		Participating carrier
State Certification Required		State selects health partnerships
Statewide Supervisory Organization		Department of Insurance
Number of Board Members		Not specified
Uniform Benefit Package	.	2 or more plans with at least state mandated coverage.
Guaranteed Issue		Yes
Risk Adjustment Mechanism		No provision
State Employees Covered		No provision
May Producers Market?		No provision
May Employee Choose Plan?		Yes
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	KENTUCKY (6/22)	LOUISIANA (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	MAINE (6/22)	MARYLAND (6/22)
Citation	24-A M.R.S.A. §§ 6901 to 6916	No provision
Participation by Insurers Voluntary or Mandatory	Voluntary	
Affects	Small employers with 2-50 employees; after one year open to large businesses, self-employed and unemployed, those whose employer does not offer coverage.	
Date Operational	October 1, 2003	
Alliance Terminology	Dirigo Health Insurance	
How Structured	No provision	
Alliance Participants	State-wide plans	
Alliance Competition	One plan	
Accountable Health Plan Terminology	Health insurance carriers	
State Certification Required	No provision	
Statewide Supervisory Organization	Independent executive agency	
Number of Board Members	9 voting members, 3 ex officio members	
Uniform Benefit Package	To be determined by the board.	
Guaranteed Issue	May not refuse to insure based on list of characteristics, including health status.	
Risk Adjustment Mechanism	No provision	
State Employees Covered	Municipalities with 50 or less employees may participate.	
May Producers Market?	Yes	
May Employee Choose Plan?	No provision	
Any Willing Provider Requirement	No provision	
Individual or Employer Mandate	No provision	

HEALTH INSURANCE PURCHASING ALLIANCES

	MASSACHUSETTS (6/22)
Citation	MGLA 176J § 12; 211 CMR 151.01 to 151.18
Participation by Insurers Voluntary or Mandatory	No provision
Affects	Small employers with not more than 50 eligible employees.
Date Operational	May 27, 2011
Alliance Terminology	Small business group purchasing cooperative
How Structured	Commissioner may certify purchasing groups, capped at 6 groups and 85,000 lives in the aggregate.
Alliance Participants	May be sold through duly licensed agents, the commonwealth health insurance connector authority or brokers.
Alliance Competition	Commissioner may certify up to 6 purchasing groups.
Accountable Health Plan Terminology	Small business group purchasing cooperative
State Certification Required	Yes, must be certified by commissioner.
Statewide Supervisory Organization	Commissioner of Insurance
Number of Board Members	No provision
Uniform Benefit Package	Regulations requirements for benefits offered.
Guaranteed Issue	Denial of coverage due to the health condition, age, race or sex of the employees and dependents of qualified association members in a group purchasing cooperative is prohibited.
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	No provision
May Employee Choose Plan?	No provision
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	MICHIGAN (6/22)	MINNESOTA (6/22)
Citation	No provision	§§ 62T.01 to 62T.12
Participation by Insurers Voluntary or Mandatory		Voluntary
Affects		Businesses, trade or church organizations, MEWAs, governmental entities
Date Operational		July 1, 1997
Alliance Terminology		Purchasing alliances
How Structured		Not specified
Alliance Participants		Participants must live within a common geographic area, be employed in a similar occupation or share some other common factor.
Alliance Competition		Competitive
Accountable Health Plan Terminology		Accountable provider network
State Certification Required		Registration
Statewide Supervisory Organization		Commissioner of Health
Number of Board Members		No provision
Uniform Benefit Package		May sell any benefits permitted under Minnesota law.
Guaranteed Issue		No provision
Risk Adjustment Mechanism		Government agencies may form a purchasing alliance.
State Employees Covered		Government agencies may form a purchasing alliance.
May Producers Market?		No provision
May Employee Choose Plan?		No provision
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	MISSISSIPPI (6/22)	MISSOURI (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	MONTANA (6/22)
Citation	§§ 33-22-501; 33-22-1815 to 33-22-1822
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Employers with at least 51 eligible employees.
Date Operational	Bill passed in 1995.
Alliance Terminology	Voluntary purchasing pool
How Structured	No provision
Alliance Participants	Employees
Alliance Competition	No provision
Accountable Health Plan Terminology	Voluntary purchasing pool
State Certification Required	Registration by commissioner of insurance as voluntary purchasing pool.
Statewide Supervisory Organization	Department of Insurance; commissioner appoints board.
Number of Board Members	No provision
Uniform Benefit Package	No provision
Guaranteed Issue	Hold open enrollment period at least yearly.
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	No provision
May Employee Choose Plan?	No provision
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	NEBRASKA (6/22)	NEVADA (6/22)
Citation	No provision	NRS 689C.360 to 689C.600; NAC 689C.300 to 689C.450
Participation by Insurers Voluntary or Mandatory		Voluntary
Affects		2 to 50 employees
Date Operational		October 1, 1995
Alliance Terminology		Voluntary purchasing group
How Structured		Private non-profit corporation
Alliance Participants		Small group employees, Medicare or Medicaid
Alliance Competition		Competitive
Accountable Health Plan Terminology		Participating carrier
State Certification Required		Yes
Statewide Supervisory Organization		Department of Insurance
Number of Board Members		Not specified
Uniform Benefit Package		Yes
Guaranteed Issue		Yes
Risk Adjustment Mechanism		No provision
State Employees Covered		No
May Producers Market?		Yes
May Employee Choose Plan?		No provision
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	NEW HAMPSHIRE (6/22)	NEW JERSEY (6/22)
Citation	§§ 420-G:10-a; 420-M:3; N.H. Code Admin. R. Ins. 3401.01 to 3401.11	§§ 17B:27A-25.1 to 17B:27A-25.9; N.J.A.C. 11:21-1.1 to 11:21-1.6; 11:21-7.1 to 11:21-7.16
Participation by Insurers Voluntary or Mandatory	Voluntary	Voluntary
Affects	1-50 employees	Small groups (2-50)
Date Operational	November 1, 2001	February 20, 2002
Alliance Terminology	Purchasing alliance	Small Employer Purchasing Alliance
How Structured	Non-risk bearing corporation	May be corporation
Alliance Participants	Small employers	Employers engaged in similar trade or business in a common geographic area.
Alliance Competition	Competitive	No provision
Accountable Health Plan Terminology	Participating carrier	No provision
State Certification Required	Yes	Yes; commissioner may review rates charged.
Statewide Supervisory Organization	Department of Insurance	Department of Insurance
Number of Board Members	No provision	No provision
Uniform Benefit Package	Yes	No provision
Guaranteed Issue	Yes	No provision
Risk Adjustment Mechanism	Alliance may establish a mechanism.	No provision
State Employees Covered	No provision	No provision
May Producers Market?	Yes	No provision
May Employee Choose Plan?	Yes	No provision
Any Willing Provider Requirement	No provision	No provision
Individual or Employer Mandate	No provision	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	NEW MEXICO (6/22)	NEW YORK (6/22)
Citation	No provision	Ins. Law §§ 4701 to 4714
Participation by Insurers Voluntary or Mandatory		Voluntary
Affects		Municipal corporations, school districts and other public employers
Date Operational		October 31, 1994
Alliance Terminology		Municipal Cooperative Health Benefit Plan
How Structured		No provision
Alliance Participants		Municipal corporations, school districts and other public employers
Alliance Competition		Noncompetitive
Accountable Health Plan Terminology		No provision
State Certification Required		Certificate of authority issued by superintendent of insurance.
Statewide Supervisory Organization		Not specified; superintendent issues certificates of authority.
Number of Board Members		Board established
Uniform Benefit Package		Board shall design plan benefits.
Guaranteed Issue		No provision
Risk Adjustment Mechanism		No provision
State Employees Covered		Yes
May Producers Market?		No provision
May Employee Choose Plan?		No provision
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	NORTH CAROLINA (6/22)	NORTH DAKOTA (6/22)
Citation	No provision	NDCC 26.1-01-07.4; NDAC 45-06-09
Participation by Insurers Voluntary or Mandatory		Voluntary
Affects		Small employers
Date Operational		Not specified
Alliance Terminology		Joint purchasing entities (purchasing cooperatives)
How Structured		Private
Alliance Participants		Service territories established.
Alliance Competition		Competitive
Accountable Health Plan Terminology		Group Health Insurance Purchasing Cooperative
State Certification Required		Business plan must be approved.
Statewide Supervisory Organization		Commissioner of Insurance
Number of Board Members		No provision
Uniform Benefit Package		No provision
Guaranteed Issue		No provision
Risk Adjustment Mechanism		No provision
State Employees Covered		No provision
May Producers Market?		No provision
May Employee Choose Plan?		No provision
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	OHIO (06/22)
Citation	§§ 1731.01 to 1731.09
Participation by Insurers Voluntary or Mandatory	Voluntary; but commissioner may require insurers to offer coverage to an alliance that has not received reasonable bids.
Affects	Small employers of no more than 500 employees.
Date Operational	January 1992
Alliance Terminology	Small Employer Health Care Alliance
How Structured	Private
Alliance Participants	Alliances not geographically based. Need at least 1,000 participants.
Alliance Competition	Competitive
Accountable Health Plan Terminology	Alliance
State Certification Required	Yes
Statewide Supervisory Organization	Department of Insurance; no specific statewide board is established.
Number of Board Members	No provision
Uniform Benefit Package	No specific uniform requirements for policies sold within alliance.
Guaranteed Issue	Yes
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	Yes
May Employee Choose Plan?	Limited employee choice from insurers on alliance list.
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	OKLAHOMA (6/22)
Citation	36 Okla.St. Ann. §§ 4521 to 4529; OAC 365:10-19-1 to 365:10-19-8
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employers with no more than 100 employees
Date Operational	November 2002
Alliance Terminology	Employer Health Insurance Purchasing Group
How Structured	Private
Alliance Participants	Each group must include at least 200 employees within 12 months from formation, with at least 51 employees at the time of formation.
Alliance Competition	Competitive
Accountable Health Plan Terminology	Health carrier
State Certification Required	No, but must file annual report for approval.
Statewide Supervisory Organization	Insurance Department
Number of Board Members	Composed of 5 representatives of eligible employers.
Uniform Benefit Package	Must offer at least 2 plans; one must include state-mandated health benefits.
Guaranteed Issue	Yes
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	Yes
May Employee Choose Plan?	Yes
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	OREGON (6/22)	PENNSYLVANIA (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	PUERTO RICO (6/22)	RHODE ISLAND (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	SOUTH CAROLINA (6/22)
Citation	§§ 44-7-500 to 44-7-590
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employer groups; others may join together if can get formal approval of a Certificate of Public Advantage from Department of Health.
Date Operational	July 1, 1995
Alliance Terminology	Cooperative Agreement
How Structured	Private
Alliance Participants	Groups not geographically based.
Alliance Competition	Noncompetitive
Accountable Health Plan Terminology	Cooperative Agreement
State Certification Required	Registration with insurance commissioner.
Statewide Supervisory Organization	Insurance Department; Department of Health regulates groups formed pursuant to a Certificate of Public Advantage.
Number of Board Members	No provision
Uniform Benefit Package	No provision
Guaranteed Issue	Yes
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	No provision
May Employee Choose Plan?	Yes
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No

HEALTH INSURANCE PURCHASING ALLIANCES

	SOUTH DAKOTA (6/22)
Citation	§§ 58-18-52 to 58-18-63; 58-38-25 to 58-38-36
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Health insurers
Date Operational	No provision
Alliance Terminology	Purchasing organization
How Structured	Nonprofit corporation or organization
Alliance Participants	Not geographically based
Alliance Competition	Noncompetitive
Accountable Health Plan Terminology	Voluntary Health Insurance Purchasing Organization
State Certification Required	Yes
Statewide Supervisory Organization	Insurance Division
Number of Board Members	No provision
Uniform Benefit Package	No provision
Guaranteed Issue	No provision
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	No provision
May Employee Choose Plan?	No provision
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	TENNESSEE (6/22)
Citation	§§ 56-7-2201 to 56-7-2211
Participation by Insurers Voluntary or Mandatory	Voluntary
Affects	Small employers with 2 to 50 employees.
Date Operational	1992
Alliance Terminology	Health group cooperative
How Structured	Nonprofit corporation
Alliance Participants	Either 1,000 eligible employees or 10 participating employers.
Alliance Competition	No provision
Accountable Health Plan Terminology	Small employer carrier
State Certification Required	Yes
Statewide Supervisory Organization	Department of Insurance
Number of Board Members	Not specified
Uniform Benefit Package	Not specified
Guaranteed Issue	Not specified
Risk Adjustment Mechanism	No provision
State Employees Covered	No provision
May Producers Market?	No provision
May Employee Choose Plan?	No provision
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	TEXAS (6/22)
Citation	I.C. §§ 1501.051 to 1501.067; 28 TAC 26.401 to 21.413
Participation by Insurers Voluntary or Mandatory	Voluntary, but insurers writing coverage for group health cooperatives are exempt from premium tax on revenues for 2 years.
Affects	Small employer group; health group cooperatives may include large groups.
Date Operational	No provision
Alliance Terminology	Two authorized alliance structures: 1) public purchasing cooperative Texas Health Benefits Purchasing Cooperative dba Texas Health Insurance Purchasing Alliance and 2) Private Purchasing Cooperative or Health Group Cooperative formed by 2+ small employers.
How Structured	Nonprofits
Alliance Participants	One or more regional subdivisions for TIPA; PPCs not required to be geographically based but most are forming based on geography.
Alliance Competition	Competitive
Accountable Health Plan Terminology	Small employer carriers
State Certification Required	Yes
Statewide Supervisory Organization	TIPA: board of trustees appointed by governor confirmed by senate. PPC: no statewide board, organized as nonprofit corporation run by board of directors.
Number of Board Members	TIPA: 5 members. PPC: no board oversight.
Uniform Benefit Package	Yes
Guaranteed Issue	Yes
Risk Adjustment Mechanism	Insurance department to perform reinsurance study.
State Employees Covered	No provision
May Producers Market?	Yes
May Employee Choose Plan?	TIPA employees allowed choice of carriers within alliance. PPC employees may be allowed choice.
Any Willing Provider Requirement	No provision
Individual or Employer Mandate	No

HEALTH INSURANCE PURCHASING ALLIANCES

	UTAH (6/22)
Citation	No provision
Participation by Insurers Voluntary or Mandatory	
Affects	
Date Operational	
Alliance Terminology	
How Structured	
Alliance Participants	
Alliance Competition	
Accountable Health Plan Terminology	
State Certification Required	
Statewide Supervisory Organization	
Number of Board Members	
Uniform Benefit Package	
Guaranteed Issue	
Risk Adjustment Mechanism	
State Employees Covered	
May Producers Market?	
May Employee Choose Plan?	
Any Willing Provider Requirement	
Individual or Employer Mandate	

HEALTH INSURANCE PURCHASING ALLIANCES

	VERMONT (6/22)	VIRGIN ISLANDS (6/22)
Citation	No provision	No provision
Participation by Insurers Voluntary or Mandatory		
Affects		
Date Operational		
Alliance Terminology		
How Structured		
Alliance Participants		
Alliance Competition		
Accountable Health Plan Terminology		
State Certification Required		
Statewide Supervisory Organization		
Number of Board Members		
Uniform Benefit Package		
Guaranteed Issue		
Risk Adjustment Mechanism		
State Employees Covered		
May Producers Market?		
May Employee Choose Plan?		
Any Willing Provider Requirement		
Individual or Employer Mandate		

HEALTH INSURANCE PURCHASING ALLIANCES

	VIRGINIA (6/22)	WASHINGTON (6/22)
Citation	§§ 38.2-3551 to 38.2-3555	§ 48.44.023
Participation by Insurers Voluntary or Mandatory	Voluntary	Voluntary
Affects	Small employers with at least 2, but no more than 50 employees.	Small employers
Date Operational	No provision	June 10, 2004
Alliance Terminology	Small Employer Health Group Cooperative	Health Care Services Contractor
How Structured	No provision	Member-governed group
Alliance Participants	No provision	Employees and dependents
Alliance Competition	No provision	Competitive
Accountable Health Plan Terminology	No provision	Contractor
State Certification Required	Yes	Must disclose covered benefits to commissioner.
Statewide Supervisory Organization	Insurance Commission	Department of Insurance
Number of Board Members	No provision	No provision
Uniform Benefit Package	No provision	No provision
Guaranteed Issue	No provision	No provision
Risk Adjustment Mechanism	No provision	Adjusted community rate based on geographic area, family size, age, and wellness activities
State Employees Covered	No provision	No provision
May Producers Market?	No provision	No provision
May Employee Choose Plan?	No provision	No provision
Any Willing Provider Requirement	No provision	No provision
Individual or Employer Mandate	No	No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	WEST VIRGINIA (6/22)	WISCONSIN (6/22)
Citation	No provision	§ 185.99
Participation by Insurers Voluntary or Mandatory		Voluntary pilot project
Affects		Cooperative shall decide membership and notify commissioner of criteria.
Date Operational		April 13, 2006
Alliance Terminology		Health Benefit Purchasing Cooperative
How Structured		Private
Alliance Participants		To be determined by cooperative.
Alliance Competition		One cooperative in each of five designated geographic areas.
Accountable Health Plan Terminology		No provision
State Certification Required		No provision
Statewide Supervisory Organization		Insurance Commissioner
Number of Board Members		No provision
Uniform Benefit Package		No provision
Guaranteed Issue		No provision
Risk Adjustment Mechanism		No provision
State Employees Covered		No provision
May Producers Market?		No provision
May Employee Choose Plan?		No provision
Any Willing Provider Requirement		No provision
Individual or Employer Mandate		No provision

HEALTH INSURANCE PURCHASING ALLIANCES

	WYOMING (6/22)
Citation	No provision
Participation by Insurers Voluntary or Mandatory	
Affects	
Date Operational	
Alliance Terminology	
How Structured	
Alliance Participants	
Alliance Competition	
Accountable Health Plan Terminology	
State Certification Required	
Statewide Supervisory Organization	
Number of Board Members	
Uniform Benefit Package	
Guaranteed Issue	
Risk Adjustment Mechanism	
State Employees Covered	
May Producers Market?	
May Employee Choose Plan?	
Any Willing Provider Requirement	
Individual or Employer Mandate	

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.