Choose a different state...
Wyoming

Choose a different category...
Health Coverage & Uninsured

Health Coverage & Uninsured
Insurance Status
- **Distribution by Insurance Status**
- Distribution of Children 18 and Under
- Distribution of Adults 19-64
- Distribution of Nonelderly Adult Women
- Distribution of Nonelderly Adult Men
- Distribution of Nonelderly 0-64

Nonelderly Uninsured
- Distribution by FPL
- Rate by Age
- Rate by Employment Status
- Rate by FPL
- Rate by Gender
- Rate by Race/Ethnicity

Nonelderly With Employer Coverage
- Distribution by FPL
- Rate by Age
- Rate by Employment Status
- Rate by FPL
- Rate by Gender
- Rate by Race/Ethnicity

Nonelderly With Medicaid
- Distribution by FPL
- Rate by Age
- Rate by Employment Status
- Rate by FPL
- Rate by Gender
- Rate by Race/Ethnicity

Private Sector Coverage
- Percent of Firms Offering Coverage
- Firms Offering Coverage by Size

Related Data:

MEDICAID & SCHIP
Medicaid Enrollment
- Total Enrollment
- Current Monthly Medicaid Enrollment
- Growth of Monthly Enrollment
- Distribution by Enrollment Group

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Wyoming: Population Distribution by Insurance Status, state data 2001-2002, U.S. 2002

Population Distribution by Insurance Status, state data 2001-2002, U.S. 2002

GO TO

	WY #	WY %	US #	US %
Employer	279,190	58	161,727,800	57
Individual	23,640	5	13,365,930	5
Medicaid	44,660	9	33,006,620	12
Medicare	56,010	12	33,404,670	12
Uninsured	82,020	17	43,572,090	15
Total	485,510	100	285,077,110	100

Notes and Sources: Show | Hide

Notes: Individuals are assigned their family's income and family's work status. Family is defined here in terms of "health insurance units" -- i.e., groups of related persons whose combined income would be counted in determining Medicaid eligibility in most states, which is similar to persons who would be able to jointly purchase private insurance.

IMPORTANT: Please do not use the data based on the Current Population Survey (listed here) for the total number of people on Medicaid or Medicare, unless you are comparing these figures to data for other coverage types or the uninsured. For enrollment in Medicaid or Medicare, reference the Total Enrollment topics under the "Medicaid & SCHIP" and "Medicare" sections of the website, which report data from the Centers for Medicare and Medicaid Services (CMS) . While the data based on the Current Population Survey is the best source for the distribution of the population's health insurance coverage, CMS is a more accurate source for the number of individuals on Medicaid or Medicare. The Current Population Survey in contrast is self-reported and reflects point-in-time data, resulting in estimates that are generally lower than the program enrollment data provided by CMS.

The number of individuals has been rounded to the nearest 10. As a result, zeros should be interpreted as representing 'fewer than 5' people.
Percentages may not sum to 100% due to rounding effects.
For details on coverage groups, see "Methodology" at http://www.statehealthfacts.kff.org/methodology .

Definitions: NA: Not Available.

Detailed Insurance Categories

Health Insurance Coverage for Wyoming
Based on March 2000 Current Population Survey for Ever-Covered with Health Insurance in Calendar Year 1999
Population as of March 2000

	Total	Insured	Self-insured
Total Population	483,000		
Less Uninsured	78,000 (16% of total population)		
Insured Population **(both fully and self-insured)** consists of Private and Government Health Insurance	405,000		
Less *Government Health Insurance.* (Medicare, Medicaid & Military)	57,000		
Private Health Insurance is made up of:	348,000		
Less Non-employer Sponsored	46,000		
Employer Sponsored:	302,000		
Private Sector	193,000	120,000 (62.2%)	73,000 (37.8%)
Public Sector (Municipalities, School Districts State of Wyoming, etc.)	90,000		
Self-Employed Sector:	19,000		
Other Insured Populations			
KidCare (Medicaid)	27,000 @ 12/31/03		
KidCare CHIP	3,117 @ 12/31/03		
BCBS Caring Program for Children	107 @ 12/31/03		
Wyoming Health Insurance Pool	664 @ 12/31/03		

Table 2. The State—Employees, Payroll, and Establishments by Industry: 2001

[Excludes most government employees, railroad employees, and self-employed persons. Size class 1 to 4 includes establishments with payroll, but no employees, during mid-March pay period. (D) denotes figures withheld to avoid disclosing data for individual companies; the data are included in broader industry totals. For explanation of terms, abbreviations, and data reliability/comparability, see introductory text]

NAICS code	Industry	Number of employees for week including March 12	Payroll ($1,000)		Total number of establishments	Number of establishments by employment-size class								
			First quarter	Annual		1 to 4	5 to 9	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
	Total	**178 299**	**1 137 760**	**4 917 721**			**3 623**			**320**	**165**	**46**	**6**	
	Forestry, fishing, hunting, and agriculture support	**(C)**	**(D)**	**(D)**	**86**	**75**	**3**	**7**	**1**					
113	Forestry and logging	(C)	(D)	(D)	45	41	1	2	1					
1131	Timber tract operations	(A)	(D)	(D)	3	3								
11311	Timber tract operations	(A)	(D)	(D)	3	3								
113110	Timber tract operations	(A)	(D)	(D)	3	3								
1133	Logging	(C)	(D)	(D)	42	38	1	2	1					
11331	Logging	(C)	(D)	(D)	42	38	1	2	1					
113310	Logging	(C)	(D)	(D)	42	38	1	2	1					
114	Fishing, hunting & trapping	(A)	(D)	(D)	9	9								
1141	Fishing	(A)	(D)	(D)	1	1								
11411	Fishing	(A)	(D)	(D)	1	1								
114111	Finfish fishing	(A)	(D)	(D)	1	1								
1142	Hunting & trapping	(A)	(D)	(D)	8	8								
11421	Hunting & trapping	(A)	(D)	(D)	8	8								
114210	Hunting & trapping	(A)	(D)	(D)	8	8								
115	Agriculture & forestry support activities	(C)	(D)	(D)	32	25	2	5						
1151	Crop production support activities	(B)	(D)	(D)	16	11	1	4						
11511	Crop production support activities	(B)	(D)	(D)	16	11	1	4						
115111	Cotton ginning	(A)	(D)	(D)	1	1								
115112	Soil preparation, planting, & cultivating	(B)		(D)	10	8		2						
115114	Postharvest crop activities (exc ginning)	(B)	(D)	(D)	4	1	1	2						
115115	Farm labor contractors & crew leaders	(A)	(D)	(D)	1	1								
1152	Animal production support activities	(B)	(D)	(D)	11	9	1	1						
11521	Animal production support activities	(B)	(D)	(D)	11	9	1	1						
115210	Animal production support activities	(B)	(D)	(D)	11	9	1	1						
1153	Forestry support activities	(A)	(D)	(D)	5	5	–	–	–					
11531	Forestry support activities	(A)	(D)	(D)	5	5	–	–	–					
115310	Forestry support activities	(A)		(D)	5	5	–	–	–					
21	**Mining**	**17 495**	**219 751** 946	**926 493**	**704**	**351**	**117**	**97**	**82**		**22**	**11**	**3**	
211	Oil & gas extraction	2 291	39 751	147 405	205	114	33	20	30	6	2	–		
2111	Oil & gas extraction	2 291	39 751	147 405	205	114	33	20	30	6	2	–		
21111	Oil & gas extraction	2 291	39	147 405	205	114	33	20	30	6	2	–		
211111	Crude petroleum & natural gas extraction	1 552	26 124 627	99 345	172	104	28	14	22	3	1	–		
211112	Natural gas liquid extraction	739	13 693	48 060	33	10	5	6	8	3	1	–		
212	Mining (except oil & gas)	7 624	109 405	436 073	66	17	7	9	**10**	4	9	7	2	
2121	Coal mining	4 435	65 405	267 204	20	1	1	3	1	1	6	5	2	
21211	Coal mining	4 435	65	267 204	20	1	1	3	1	1	6	5	2	
212111	Bituminous coal & lignite surface mining	(H)	(D)	(D)	19	1	1	2	1	1	6	5	2	
212112	Bituminous coal underground mining	(A)	(D)	(D)	1	–	–	1	–					
2122	Metal ore mining	(C)	(D)	(D)	8	6	–		1	1				
21222	Gold ore & silver ore mining	(A)	(D)	(D)	1	1	–							
212222	Silver ore mining	(A)	(D)	(D)	1	1	–							
21229	Other metal ore mining	(C)		(D)	7	5	–			1				
212291	Uranium-radium-vanadium ore mining	(C)	(D)	(D)	7	5	–		1	1				
2123	Nonmetallic mineral mining & quarrying	(H)	(D)	(D)	38	10	6	6	8	2	3	2	–	1
21231	Stone mining & quarrying	(C)		(D)	7	1	2	1	3				–	
212311	Dimension stone mining & quarrying	(A)	313	(D)	2	–	2	–					–	
212312	Crushed & broken limestone mining & quarrying	42	(D)	1 436	3	1		1	1				–	
212319	Other crushed & broken stone mining & quarrying	(B)	322	(D)	2	–		–	2				–	
21232	Sand, gravel, clay, refractory minerals mining	523	5 460	19 050	24	9	4	4	4	2	1		–	
212321	Construction sand & gravel mining	45		1 881	10	6	3	1					–	
212325	Clay & ceramic & refractory minerals mining	478	4 836	17 169	14	3	1	3	4	2	1		–	
21239	Other nonmetallic mineral mining & quarrying	2 455	35 (D)	136 918	7	–	–	1	1	–	2	2	–	
212391	Potash, soda, & borate mineral mining	(G)	(D)	(D)	4	–	–	–		–	1	2	–	
212392	Phosphate rock mining	(C)		(D)	1	–	–	–		–	1		–	
212399	All other nonmetallic mineral mining	(B)	602	(D)	2	–	–	1	1	–	–		–	
213	Mining support activities	7 580	69 602	343 015	433	220	77	68	42	10	11	4	1	
2131	Mining support activities	7 580	69 604	343 015	433	220	77	68	42	10	11	4	1	
21311	Mining support activities	7 580	69 216	343 015	433	220	77	68	42	10	11	4	1	
213111	Drilling oil & gas wells	2 738	25 159	121 110	71	25	14	15	7	1	6	3		
213112	Oil & gas operations support activities	4 741	43 85	217 562	336	178	58	49	35	9	5	1	1	
213113	Support activities for coal mining	19		1 272	11	8	3	–	–					
213114	Support activities for metal mining	13	538	654	7	6	1	–	–					
213115	Nonmetallic minerals support activity (exc fuels)	69	498	2 417	8	3	1	4	–					
22	**Utilities**	**2 535**	**34** 498	**145 641**	**121**	**63**	**17**	18	**13**	**5**	**2**	**3**		
221	Utilities	2 535	34 635	145 641	121	63	17	18	13	5	2	3		
2211	Elec pwr generation, transmsn & distribution	1 926	27 (D)	117 351	58	18	9	13	9	5	2	2		
22111	Electric power generation	(G)	(D)	(D)	11	2	1	1	2	1	2	2		
221112	Fossil fuel electric power generation	(G)		(D)	10	1	1	–	2	1	2	2		
221119	Other electric power generation	(A)	(D)	(D)	1	1								
22112	Electric pwr transmsn, control & distribution	(F)	370	(D)	47	16	8	12	7	4				
221122	Electric power distribution	(F)	370 370	(D)	47	16	8	3	7	4				
2212	Natural gas distribution	532	6	26 419	35	20	7	3	4			1		
22121	Natural gas distribution	532	6	26 419	35	20	7	3	4			1		
221210	Natural gas distribution	532	6	26 419	35	20	–		4			1		

See footnotes at end of table.

ACCIDENT AND HEALTH INSURANCE INDUSTRY
PROPERTY/CASUALTY, LIFE/HEALTH, FRATERNAL AND HEALTH INSURERS
2002 MARKET SHARE REPORT BY STATE AND COUNTRYWIDE
Wyoming

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	53767	BCBS OF WY	127,988,673	38.35	38.35
2	95401	WINHEALTH PARTNERS	23,060,984	6.91	45.26
3	707	UNITEDHEALTH GRP	20,974,577	6.28	51.54
4	19	FORTIS GRP	17,487,865	5.24	56.78
5	261	MUTUAL OF OMAHA	10,881,301	3.26	60.04
6	1337	CERES GRP	8,880,042	2.66	62.70
7	880	IHC HLTH PLNS & AFFILIATED COS	8,523,303	2.55	65.25
8	218	CNA INS GRP	5,962,080	1.79	67.04
9	264	UICI GRP	5,800,821	1.74	68.78
10	317	AON CORP	5,126,645	1.54	70.31
11	370	AMERICAN FAMILY CORP	4,976,875	1.49	71.81
12	350	GE GLOBAL GRP	4,960,836	1.49	73.29
13	176	STATE FARM IL	4,564,086	1.37	74.66
14	41394	BENCHMARK INS CO	4,531,108	1.36	76.02
15	233	CONSECO GRP	4,380,370	1.31	77.33
16	60836	AMERICAN REPUBLIC INS CO	4,076,968	1.22	78.55
17	468	AEGON US HOLDING GRP	4,055,338	1.22	79.77
18	23	BCS INS GRP	3,354,653	1.01	80.77
19	251	WORLD INS GRP	3,317,529	0.99	81.76
20	769	GREAT WEST L ASR	2,771,687	0.83	82.60
21	565	UNUMPROVIDENT CORP GRP	2,765,701	0.83	83.42
22	91	HARTFORD FIRE & CAS GRP	2,254,607	0.68	84.10
23	241	METROPOLITAN GRP	2,076,226	0.62	84.72
24	80799	CELTIC INS CO	2,049,880	0.61	85.34
25	549	SUN LIFE ASSUR CO OF CN	1,987,081	0.60	85.93
26	367	PHYSICIANS MUT	1,879,769	0.56	86.49
27	290	LIBERTY NATL	1,844,687	0.55	87.05
28	12	AMERICAN INTRNL GRP	1,758,973	0.53	87.57
29	364	MUTUAL PROTECTIVE	1,738,422	0.52	88.09
30	826	NEW YORK LIFE GRP	1,732,075	0.52	88.61
31	2938	AID ASSOCIATION FOR LUTHERANS GRP	1,697,850	0.51	89.12
32	901	CIGNA HEALTH GRP	1,652,154	0.50	89.62
33	984	HCC INS HOLDINGS GRP	1,479,215	0.44	90.06
34	163	SAFECO INS GRP	1,457,214	0.44	90.50
35	709	PACIFIC LIFE INS CO	1,452,929	0.44	90.93
36	332	PRINCIPAL FIN GRP	1,433,418	0.43	91.36
37	62952	EQUITABLE LIFE & CAS INS CO	1,301,501	0.39	91.75
38	451	FIDELITY SECURITY GRP	1,230,773	0.37	92.12
39	812	HIGHMARK INC	1,164,063	0.35	92.47
40	1315	NATIONAL HLTH INS GRP	1,120,340	0.34	92.80
41	761	ALLIANZ INS GRP	1,039,330	0.31	93.12
42	215	UNITRIN GRP	969,352	0.29	93.41
43	107	JEFFERSON PILOT CP	954,664	0.29	93.69
44	1348	STANCORP FINANCIAL GRP	877,184	0.26	93.96
45	408	AMERICAN NATL FNCL GRP	821,163	0.25	94.20
46	8	ALLSTATE INS GRP	804,198	0.24	94.44
47	509	CANADA LIFE ASSR CO	738,684	0.22	94.66
48	4	AMERICAN EXPRESS GRP	725,175	0.22	94.88
49	450	GENEVE HOL INC	719,232	0.22	95.10
50	70939	GERBER LIFE INS CO	709,694	0.21	95.31
51	429	GUARDIAN LIFE GRP	708,029	0.21	95.52
52	158	FAIRFAX FINANCIAL	697,181	0.21	95.73
53	74	DELPHI FIN GRP	630,287	0.19	95.92
54	953	UNIVERSAL AMERICAN FINANCIAL CORP	626,728	0.19	96.11
55	1	AETNA	607,933	0.18	96.29
56	839	WESTBRIDGE CAPITAL GRP	595,464	0.18	96.47
57	306	CUNA MUT GRP	554,416	0.17	96.63
58	581	BOSTON MUT GRP	551,390	0.17	96.80
59	263	GOLDEN RULE GRP	498,390	0.15	96.95
60	304	PRUDENTIAL OF AMER	497,291	0.15	97.10
61	860	NORTHWESTERN MUT	494,392	0.15	97.25
62	229	NETHERLANDS INS CO	417,690	0.13	97.37
63	810	PENN TREATY AMER GRP	394,992	0.12	97.49

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ACCIDENT AND HEALTH INSURANCE INDUSTRY
PROPERTY/CASUALTY, LIFE/HEALTH, FRATERNAL AND HEALTH INSURERS
2002 MARKET SHARE REPORT BY STATE AND COUNTRYWIDE
Wyoming

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS	MARKET SHARE %	CUMULATIVE MARKET SHARE %
64	356	JOHN HANCOCK GRP	390,157	0.12	97.61
65	50	COUNTRY CO	377,943	0.11	97.72
66	849	BALTIMORE LIFE	360,694	0.11	97.83
67	276	TRUSTMARK INS CO GRP	354,294	0.11	97.93
68	212	ZURICH INS GRP	350,347	0.10	98.04
69	619	AMERICAN UNITED LIFE	325,000	0.10	98.14
70	435	MASS MUT L I C	321,776	0.10	98.23
71	742	WELLPOINT HEALTH NETWORKS INC	315,182	0.09	98.33
72	200	UNITED SERVICES AUTOMOBILE ASN GRP	285,870	0.09	98.41
73	943	AMERITAS LIFE INS CORP	258,594	0.08	98.49
74	69914	SEARS LIFE INS CO	220,445	0.07	98.56
75	108	LUMBERMENS MUT CAS GRP	217,995	0.07	98.62
76	90638	BEST LIFE AND HEALTH INS CO	201,253	0.06	98.68
77	1216	TIAA FAMILY OF CO	180,378	0.05	98.74
78	66826	NATIONAL TRAVELERS LIFE CO	167,931	0.05	98.79
79	687	GUARANTEE TRUST	163,474	0.05	98.83
80	35408	SIRIUS AMER INS CO	162,991	0.05	98.88
81	68721	SECURITY LIFE INS CO OF AMER	157,356	0.05	98.93
82	119	HUMANA INC	155,883	0.05	98.98
83	968	AXA INS GRP	155,840	0.05	99.02
84	169	SENTRY INS GRP	152,551	0.05	99.07
85	869	MINNESOTA MUT	146,561	0.04	99.11
86	84	AMERICAN FINANCIAL GRP	136,426	0.04	99.15
87	330	AMERICAN FIDELITY CORP GRP	131,636	0.04	99.19
88	513	IOWA FARM BUREAU	131,340	0.04	99.23
89	690	CENTRAL STATES GRP	127,809	0.04	99.27
90	615	BENEFICIAL LIFE	119,456	0.04	99.31
91	661	COMPANION L I C	118,350	0.04	99.34
92	150	OLD REPUBLIC GRP	114,466	0.03	99.38
93	41	CITIGROUP	107,948	0.03	99.41
94	525	PAN AMER LIFE	104,775	0.03	99.44
95	781	UNION LABOR GRP	104,386	0.03	99.47
96	65323	LIBERTY LIFE INS CO	94,589	0.03	99.50
97	20	LINCOLN NATL	91,859	0.03	99.53
98	71854	AAA LIFE INS CO	85,823	0.03	99.55
99	56413	UNITED TRANSPORTATION UNION INS ASSN	80,459	0.02	99.58
100	58033	KNIGHTS OF COLUMBUS	68,447	0.02	99.60
101	704	OHIO NATL LIFE GRP	67,418	0.02	99.62
102	682	LINCOLN INS GRP	66,021	0.02	99.64
103	80837	UNION CENTRAL LIFE INS CO	61,137	0.02	99.66
104	140	NATIONWIDE CORP	61,126	0.02	99.67
105	181	SWISS RE GRP	59,583	0.02	99.69
106	3321	TRAVELERS PROPERTY CAS CORP GRP	57,575	0.02	99.71
107	1289	AMERICAN FIDELITY & LIBERTY INC GRP	56,452	0.02	99.73
108	64580	ILLINOIS MUT LIFE INS CO	55,635	0.02	99.74
109	1117	CENTRAL UNITED LIFE GRP	50,048	0.01	99.76
110	588	KANSAS CITY LIFE INS	49,161	0.01	99.77
111	917	HCSC GRP	49,023	0.01	99.79
112	517	HANNOVER GRP	46,127	0.01	99.80
113	458	PROTECTIVE LIFE INS GRP	41,955	0.01	99.81
114	64203	GUARANTEE RESERVE LIFE INS CO	39,923	0.01	99.83
115	574	AMERCO CORP	38,396	0.01	99.84
116	65242	LAFAYETTE LIFE INS CO	38,358	0.01	99.85
117	587	ATLANTIC AMER	32,730	0.01	99.86
118	248	UNITED FIRE & CAS GRP	28,385	0.01	99.87
119	77968	FAMILY HERITAGE LIFE INS CO OF AMER	27,345	0.01	99.88
120	1330	BALBOA LIFE & CASUALTY GRP	26,960	0.01	99.88
121	395	MONY CONSOLIDATED	24,767	0.01	99.89
122	77879	5 STAR LIFE INS CO	23,243	0.01	99.90
123	526	MAXIMUM CORP	22,540	0.01	99.90
124	300	HORACE MANN GRP	22,529	0.01	99.91
125	69132	STATE MUT INS CO	19,177	0.01	99.92
		TOTAL	333,767,503	100.00	100.00

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HEALTH INSURANCE IN WYOMING

Provision:	Large Group (51 ees and up)	Small Group (2 to 50 ees)	Individual	Self-funded Groups
Guaranteed Issue	No	Yes, all products	No	No
Guaranteed Renewability	Yes, with standard exceptions, e.g. nonpayment, fraud	Yes, with standard exceptions	Yes, with standard exceptions	Yes- with standard exceptions
Rate Restrictions	No	Yes	No	No
Standardized pre-ex definition	Yes - 6 months lookback, 12 months exclusion	Yes - same, state and federal law	Yes - same, state and federal law	Yes - same, federal law
Pregnancy as pre-ex condition	No -state and federal law	No -state and federal law	Yes -state and federal law	No -federal law
Portability credit for pre-ex condition	Yes -state and federal law	Yes - state and federal law	Yes- state law	Yes - federal law
Nondiscrimination	Yes - state and federal law	Yes - state and federal law	Yes - federal law	Yes -federal law
Special Enrollment	Yes - federal law	Yes - federal law	Not applicable	Yes -federal law
Mental Health Parity	Yes - federal law	NA - federal law	Not applicable	Yes - federal law
Newborns' & Mothers' Health	Yes -federal law	Yes - federal law	Yes - federal law	Yes - federal law
Creditable Coverage Recognized	Yes -state and federal law	Yes -state and federal law	Yes -state and federal law	Yes -federal law
Cancer Screening(s)	Yes - state law	Yes -state law	Not applicable	No
Outpatient Diabetes Management	Yes - state law	Yes - state law	Yes - state law	No
State Mandates	Yes	Yes	Yes	No
Continuation	Yes - federal COBRA	Yes -state law (groups 2 - 19)	Not applicable	Yes - federal COBRA
Group Conversion	Yes - state law	Yes - state law	NA	No
Premium Tax	Yes - state law	Yes - state law	Yes - state law	No
WHIP Assessment	Yes -state law	Yes - state law	Yes - state law	No

HEALTH INSURANCE PLANS FOR SMALL COMPANIES

OVERVIEW

An increasing number of people in Wyoming who work in small companies have had difficulty obtaining health insurance. To make health insurance more accessible to the working uninsured, the Wyoming legislature passed the Wyoming Small Employer Group Health Insurance Availability Act. The act contains sweeping market access reforms that apply to all health insurance plans and arrangements covering Wyoming employers with between 2 and 50 employees.

KEY FEATURES

All small employer insurance carriers and health maintenance organizations (HMOs) offering small group coverage in Wyoming must offer, on a guaranteed issue basis, all their health benefit plans for which the employer is qualified. The small employer health care plans feature benefits similar to those typically offered to small employers by insurance companies and HMOs. Only insurance carriers and HMOs who have their plans approved by the Wyoming Insurance Department may solicit in the Wyoming small employer marketplace.

Insurers and HMOs offering their products to small employers cannot:

* Refuse coverage to a small employer or employee because of health risk reasons or occupational category;

* Exceed new business and renewal premium rate levels;

* Deny renewal of a small employer's or employee's coverage for any reason except non-payment of premium, fraud, violation of participation or contribution rules, termination of the health plan, enrollee's movement outside of the service area or association membership ceases;

* Exceed standardized preexisting condition limitations; and

* Deny credit for preexisting conditions limits satisfied under prior creditable health care coverage.

CONTACT YOUR INSURANCE AGENT OR AN HMO REPRESENTATIVE TO DETERMINE THE INSURANCE PLAN THAT BEST SUITS YOUR NEEDS.

IF YOU HAVE QUESTIONS, CONTACT THE WYOMING INSURANCE DEPARTMENT AT 1-800-438-5768.

WYOMING SMALL EMPLOYER CARRIERS

(Revised August 2004)

Benchmark Insurance Company	1-800-765-4224
Best Life and Health Insurance Company	1-800-433-0088
Blue Cross and Blue Shield of Wyoming	1-800-442-2376
Fortis Benefits Insurance Company	1-414-271-3011
Fortis Insurance Company	1-414-271-3011
John Alden Life Insurance Company	1-800-736-6762
The MEGA Life Insurance Company	1-817-656-6110
Principal Life Insurance Company	1-800-247-6699
Trustmark Life Insurance Company	1-800-522-1246
United HealthCare Insurance Company	1-860-702-5000
WINhealth Partners (HMO)	1-800-868-7670

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The date in parentheses is the effective date of the legislation or regulation, with the latest amendments.

NAIC MEMBER	MODEL/SIMILAR LEGIS.	RELATED LEGIS./REGS.
Alabama	ALA. INS. DEPT. REG. 116 (1997) (includes §§ 1-7, 18-20) [1]	ALA. CODE §§ 27-52-1 to 27-52-30 (1997) [2]
Alaska		ALASKA STAT. §§ 21.54.110 to 21.54.130, 21.54.500 (1997/2000) [1]; §§ 21.56.010 to 21.56.250 (1993/2000) [1]
Arizona		ARIZ. REV. STAT. ANN. §§ 20-2301 to 20-2352 (1993/2000) [1]
Arkansas		ARK. CODE ANN. §§ 23-86-201 to 23-86-209 (1991/1997) [1]; §§ 23-86-301 to 23-86-314 (1997/2003) [2]
California		CAL. INS. CODE §§ 10700 to 10749 (1992/1999) [1]; CAL HEALTH & SAFETY CODE §§ 1357 to 1357.17 (1992/1999) [1]
Colorado	COLO. REV. STAT. §§ 10-8-601 to 10-8-606 (1992/1999) [2]	COLO. REV. STAT. §§ 10-16-101 to 10-16-113, 10-16-118 (1992/2000) [2]; COLO. ADMIN. INS. REG. 4-6-8 (1995/1997) [2]
Connecticut		CONN. GEN. STAT. §§ 38a-564 to 38a-574 (1990/2000) [2]
Delaware	DEL. CODE. ANN. tit. 18 §§ 7201 to 7217 (1991/1997) [1]	
District of Columbia		D.C. CODE §§ 31-3301.1 to 31-3303.14 (1998) [2]
Florida	FLA. STAT. § 627.6699 (1992/1999) [1]	FLA. STAT. § 627.6425 (1996/1998) [2]; § 627.6475 (1997) [2]
Georgia		GA. CODE ANN. §§ 33-29A-1 to 33-29A-8 (1997/1998) [2]; § 33-30-12 (1990/1997) [1]; GA. ADMIN. COMP. ch. 120-2-10-.12 (1990/1998) [2]; ch. 120-2-67-.03 to 120-2-67-.04 (1996/1998) [1]

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NAIC MEMBER	MODEL/SIMILAR LEGIS.	RELATED LEGIS./REGS.
Hawaii		HAWAII REV. STAT. § 431:2-201.5 (1997/2000) [2]
Idaho	IDAHO CODE §§ 41-4701 to 41-4718 (1993/2000) [2]; §§ 41-5201 to 41-5213 (1994/2004) [2]	
Illinois		215 ILL. COMP. STATS. §§ 5/351B-1 to 5/351B-6 (1990/1992) [1]; §§ 93/1 to 93/99 (1999) [1]; §§ 97/1 to 97/99 (1997/1998) [2]
Indiana		IND. CODE §§ 27-8-15-1 to 27-8-15.5-30 (1992/1998) [2]
Iowa	IOWA CODE §§ 513B.1 to 513B.18 (1991/2000) [1]	
Kansas	KAN. STAT. ANN. §§ 40-2209b to 40-2209p (1992/2000) [1]	
Kentucky	KY. REV. STAT. § 304.17A-005 (1998/2000) [2]; § 304.17A-0952 (1998/2000) [2]; § 304.17A-150 (1994/2000) [1]; § 304.17A-200 (1998) [1]; § 304.17A-220 (1998) [1]; § 304.17A-240 to § 304.17A-250 (1998/2000) [2]	
Louisiana		LA. REV. STAT. ANN. §§ 22:228.1 to 22:228.6 (1991/1997) [1]; §§ 22:250.1 to 22:250.16 (1997/1999) [2]
Maine		ME. REV. STAT. ANN. tit. 24-A § 2808-B (1991/1999) [2]; § 2849-B (1989/1999); *See also* ME. INS. REG. ch. 750 (1993/2001) [2]
Maryland		MD. ANN. CODE INS. §§ 15-1201 to 15-1225 (1997/2000) [1]; §§ 15-1301 to 15-1312 (1997/2002) [2]
Massachusetts		MASS. GEN. LAWS ch. 176J:1 to 176J:9 (1991/1999) [1]; ch. 176M:1 to 176M:6 (1996/1999) [2]; ch. 176N:1 to 176N:4 (1996/1997) [2]

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NAIC MEMBER	MODEL/SIMILAR LEGIS.	RELATED LEGIS./REGS.
Michigan	NO ACTION TO DATE	
Minnesota	MINN. STAT. §§ 62L.01 to 62L.22 (1992/2000) [1]	MINN. STAT. § 62A-65 (1992/1999) [2]
Mississippi	MISS. CODE ANN. §§ 83-63-1 to 83-63-11 (1994/1997) [1]	
Missouri	MO. REV. STAT. §§ 379.930 to 379.952 (1992/1995) [1]	
Montana	MONT. CODE ANN. §§ 33-22-1801 to 33-22-1828 (1993/1999) [1]	
Nebraska	NEB. REV. STAT. §§ 44-5223 to 44-5267 (1994/2003) [1]	
Nevada		NEV. REV. STAT. §§ 689C.015 to 689C.355, 689C.610 to 689C.980 (1995/1999) [2]
New Hampshire		N.H. REV. STAT. ANN. §§ 420-G:1 to 420-G:16 (1997/2001) [2]
New Jersey		N.J. REV. STAT. §§ 17B:27A-1 to 17B:27A-53 (1992/2002); 17B:27A-4.4 to 17B:27A-4.7 (2002) [2]
New Mexico	N.M. STAT. ANN. §§ 59A-23C-1 to 59A-23C-9 (1991/1998) [1]; §§ 59A-23E-1 to 59A-23E-20 (1997/2000) [2]	N.M. STAT. ANN. §§ 59A-56-1 to 59A-56-20 (1994/1997) [2]
New York		N.Y. INS. LAWS §§ 3221, 3231 to 3233, 4317 to 4318, 4326 (1992/2000) [2]
North Carolina		N.C. GEN. STAT. §§ 58-50-100 to 58-50-150 (1991/1999) [2]; §§ 58-68-25 to 58-68-75 (1997/1999) [2]
North Dakota	N.D. CENT. CODE §§ 26.1-36.3-01 to 26.1-36.3-12 (1993/1999) [1]	N.D. CENT. CODE §§ 26.1-36.4-01 to 26.1-36.4-07 (1995/1999) [2]
Ohio	OHIO REV. CODE ANN. §§ 3924.01 to 3924.14 (1992/1998) [2]	OHIO REV. CODE ANN. § 3923.57 (1992/1998) [2]

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NAIC MEMBER	MODEL/SIMILAR LEGIS.	RELATED LEGIS./REGS.
Oklahoma	OKLA. STAT. tit. 36 §§ 6511 to 6529 (1992/2000) [1]	
Oregon		OR. REV. STAT. §§ 743.730 to 743.773 (1991/2003) [2]
Pennsylvania		PA. UNCONS. STAT. §§ 40-39-1001-A to 40-39-1012-A (1997) [2]
Rhode Island	R.I. GEN. LAWS §§ 27-50-1 to 27-50-16 (2000) [1]	R.I. GEN. LAWS §§ 27-18.5-1 to 27-18.5-7 (2000/2001) [2]
South Carolina	S.C. CODE ANN. §§ 38-71-850, 38-71-870 (1997) [1]; §§ 38-71-910 to 38-71-990 (1991/1997) [1]; §§ 38-71-1310 to 38-71-1450 (1994/1997) [1]	S.C. CODE ANN. §§ 38-71-670 to 38-71-680 (1997) [2]
South Dakota	S.D. CODIFIED LAWS ANN. §§ 58-18B-1 to 58-18B-57 (1991/1999) [1]	S.D. ADMIN. R. §§ 20:06:41:01 to 20:06:41:10 (1997/1998) [1]
Tennessee	TENN. CODE ANN. §§ 56-7-2201 to 56-7-2221 (1992/1996) [1]	TENN. CODE ANN. §§ 56-7-2801 to 56-7-2814 (1997) [2]
Texas		TEX. INS. CODE ANN. art. 26.01 to 26.76 (1993/2001) [1]
Utah	UTAH CODE ANN. §§ 31A-30-101 to 31A-30-112 (1994/2004) [2]	
Vermont		VT. STAT. ANN. tit. 8 § 4080a (1991/1997) [1]; § 4080b (1991/1997) [2]
Virginia		VA. CODE §§ 38.2-3430.1 to 38.2-3437 (1992/2000) [2]
Washington		WASH. REV. CODE ANN. § 48.20.028 (1995/2000) [2], §§ 48.21.045 to 48.21.047 (1990/2004) [1]; §§ 48.43.005 to 48.43.035 (1995/2004) [1]; §§ 48.44.022 to 48.44.024 (1990/2004) [2]; §§ 48.46.064 to 48.46.068 (1990/2004) [2]

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NAIC MEMBER	MODEL/SIMILAR LEGIS.	RELATED LEGIS./REGS.
West Virginia	W. VA. CODE §§ 33-15-2a to 33-15-2g (1997) [2]; §§ 33-16D-1 to 33-16D-15 (1991/1997) [1]	
Wisconsin		WIS. STAT. §§ 635.01 to 635.19 (1991/1997) [1]; WIS. ADMIN. CODE § INS. 8.40 to 8.69 (1992/1994) [1]
Wyoming	WYO. STAT. §§ 26-19-301 to 26-19-310 (1992/1997) [1]	

[1] Contains provisions exclusively or predominantly concerning small group health insurance.

[2] Contains provisions concerning individual health insurance.

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