

## STATE BY STATE STOP LOSS MINIMUM SUMMARY

State	Cites	Overall Case Minimum	Minimum Specific Deductible	Minimum Aggregate Attachment Point	Notes	Product Availability
AL	None	None	None	No minimum	Actuarial memo says specific will be at least \$5,000, Aggregate will be at least - 110% or expected claims.	SecureValue
AK	§21.42.145	None	\$10,000	Up to 50 employees: (1) \$4,000 times the number of individuals covered under the health benefit plan; (2) 120% of the expected claims for the health benefit plan for the period covered by the stop-loss insurance policy; or (3) \$20,000, whichever is greatest 51 or more employees: At least 110% of expected claims	The DOI did not require filing of rate or actuarial documents.	<50: OptiMax 120 >50: OptiMax 110
AZ	Order of October 22, 2003	None	None	No minimum	DOI requires annual filing of a list of exempt forms.	SecureValue
AR	§23-62-111	None	\$20,000	Up to 50 employees: (1) \$4,000 times the number of employees, (2) 120% of expected claims, or (3) \$20,000, whichever is greatest 51 or more employees: 110% of expected claims	The DOI did not require filing of rate or actuarial documents.	<50: OptiMax 120 >50: OptiMax 110

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CA	Ins s 10752.3, 10752.4		<p>Up to 50 employees: \$35,000</p> <p>Effective 1-1-2016: Up to 100 employees: \$40,000</p> <hr/> <p>Before 1/2016: 51 or more employees: no restrictions After 1/2016: 101 or more employees: no restrictions</p>	<p>Up to 50 employees: (1) \$5,000 times the number of individuals covered under the health benefit plan; (2) 120% of expected claims; or (3) \$35,000, whichever is greater;</p> <p>Effective 1-1-2016: Up to 100 employees: (1) \$5,000 times the number of group members; (2) 120% of expected claims; or (3) \$40,000, whichever is greater;</p> <hr/> <p>51 or more employees: no restrictions</p>	<p>Ins s 10752.46: On April 1, 2014, and on April 1 annually thereafter, a stop-loss insurer shall report to the Department of Insurance the number of small employer stop-loss policies it had issued and in effect as of December 31 of the previous year. The information shall include new policies issued and policies reissued or renewed in the previous year for groups that have 1 to 50 employees and 51 to 100 employees.</p> <p>The DOI did not require filing of rate or actuarial documents.</p>	<p>Before 2106 &lt; 50: OptiMax 120: &gt;50: SecureValue</p> <p>After 2016 &lt; 100: OptiMax CA 120: &gt;100: SecureValue</p>
CO	§10-16-119 §10-16-119.5	None	<p>Up to 50 employees: \$20,000</p> <p>51 or more employees: \$15,000</p>	<p>Up to 50 employees: (1) 120% of expected claims or (2) \$20,000, whichever is greater</p> <p>51 or more employees: At least 120% of expected claims</p>	<p>Minimum loss ratio is 60%.</p> <p>Specific attachment point cannot vary by individual.</p>	<p>&lt;50: OptiMax 120 &gt;50: OptiMax -- 120</p>
CT	CT Bulletin HC-95 of 03-17-2014		\$20,000	<p>Up to 50 employees: (1) \$4,000 times the number of group members; (2) 120% of expected claims; or (3) \$20,000, whichever is greatest.</p> <p>51 or more employees: 110% of expected claims.</p>	<p>The DOI did not require filing of rate or actuarial documents.</p>	<p>&lt;50: OptiMax 120 &gt;50: OptiMax 110</p>

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DE	18 s 7218	15 or more eligible employees	None	No minimum		SecureValue
DC	None	None	\$40,000	(1) \$5,000 times the number of employees; (2) 120% of expected claims; or (3) \$40,000, whichever is greatest	See: <a href="http://www.cthellmuth.com/wp-content/uploads/2015/03/2015-03-18-DC-Passes-Law-Limiting-Stop-Loss-Insurance.pdf">http://www.cthellmuth.com/wp-content/uploads/2015/03/2015-03-18-DC-Passes-Law-Limiting-Stop-Loss-Insurance.pdf</a>	SecureValue OptiMax as of 4/25/15
FL	Reg 690-149.0025 (23)	None	\$20,000	Up to 50 employees: (1) \$2,000 times the number of employees; (2) 120% of expected claims; or (3) \$20,000, whichever is greatest 51 or more employees: At least 110% of expected claims, or \$20,000 if greater (per FL HB731)	The DOI did not require filing of rate or actuarial documents.	<50: OptiMax 120 >50: OptiMax 110
GA		None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
HI	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
ID	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
IL	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
IN	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
IA	None	None	None	No minimum		SecureValue

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KS	§40-1-49	None	Up to 50 employees: \$10,000  51 or more employees: None	Up to 50 employees: At least 120% of expected claims 51 or more employees: No minimum	The DOI did not require filing of rate or actuarial documents.	< 50: OptiMax 120: >50: SecureValue
KY	DOI positions	25 minimum	\$20,000	120% of expected claims	Minimum loss ratio: 65%  Discussion with DOI on 05-05-2014: DOI will approve coverage for groups of 25 or more.	<25: DTQ >25: SecureValue
LA	R.S. 22:675	None	\$10,000	Up to 50 employees: At least 120% of expected claims 51 or more employees: At least 110% of expected claims		<50: OptiMax 120 >50: OptiMax 110
ME	24-A M.R.S.A. §707	None	\$20,000	At least 120% of expected claims	The DOI did not require filing of rate or actuarial documents.	OptiMax 120
MD	§15-129 HB 552 eff. 6/1/15	None	\$22,500	At least 120% of expected claims		OptiMax – MD: 115
MA	None	None	None	No minimum		SecureValue
MI	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue

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MN	§60A.235	None	\$20,000	Up to 50 employees: (1) \$4,000 times the number of group members; (2) 120% of expected claims; or (3) \$20,000, whichever is greater  51 or more employees: At least 110% of expected claims	Minimum loss ratio: 65%	<50: OptiMax 120 >50: OptiMax 110
MS	None	None	None	No minimum		SecureValue
MO	Bulletin 07-01	None	\$20,000	Up to 50 employees: (1) \$4,000 times the number of employees, (2) 120% of expected claims, or (3) \$20,000, whichever is greater  51 or more employees: 120% of expected claims	The DOI did not require filing of rate or actuarial documents.	OptiMax 120
MT	None	None	\$20,000	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
NE	None	None	None	No minimum		SecureValue
NV	689C.250	None	\$10,000	Up to 50 employees: (1) \$4,000 times the number of group members; (2) 120% of expected claims; or (3) \$10,000, whichever is greater  51 or more employees: At least 110% of expected claims	The DOI did not require filing of rate or actuarial documents.	<50: OptiMax 120 >50: OptiMax 110

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NH	RSA 415-H:3	None	\$20,000	Up to 50 employees: (1) \$4,000 times the number of group members; (2) 120% of expected claims; or (3) \$20,000, whichever is greater  At least 110% of expected claims		<50: OptiMax 120 >50: OptiMax 110
NJ	NJAC 11:21-1.2  17B:27A-17	None	Up to 50 employees: \$20,000  51 or more employees: \$25,000	At least 125% of expected claims	The DOI did not require filing of rate or actuarial documents.	<50: OptiMax NJ 125 >50: OptiMax NJ: 125
NM	None	None	None	No minimum		SecureValue
NY	§3231(h)  11 NYCRR 360.9	51 or more Eligible  Effective 1-1-2016, minimum of 101 employees	\$25,000 (per actuarial memo)	No minimum	Minimum loss ratio: 65%	<50 – DTQ. > 50: SecureValue

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NC	NCGS 58-50-130(a)(5)  NCGS 58-50-110(22)	No limit, but small group rating applies to groups of 25 or fewer.	Up to 50 employees: \$20,000 (adjusted for CPI after 2013)  51 or more employees: No minimum	Up to 50 employees: the greater of 120% of expected claims or \$20,000 (adjusted for CPI after 2013)  51 or more employees: No minimum	The DOI did not require filing of rate or actuarial documents.	<25 – DTQ. 26- 50: OptiMax 120 > 50: SecureValue
ND	DOI Position	51 or more	\$10,000	At least 120% of expected claims	Minimum Loss Ratio: 60%	SecureValue
OH	None	None	None	No minimum		SecureValue
OK	Bulletin LH 2013-03	None	\$10,000	At least 120% of expected claims		OptiMax 120
OR	§742.065 HB 4050	None	\$10,000	At least 120% of expected claims		OptiMax 120
PA	31 s 89.472; Notice 96-1	None	\$10,000	No minimum Oct. 2015		SecureValue
RI	HB 5459, eff. 1-1-14	None	\$20,000	At least 120% of expected claims	Minimum Loss Ratio: 60%	OptiMax 120
SC	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
SD	None	None	None	No minimum	See §58-33-107 for required employer disclosure	SecureValue
TN	Bulletin of 10-18-1995	None	\$10,000	At least 120% of expected claims		OptiMax 120
TX	Bulletin B-0032-03		\$5,000	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
UT	31A-43-102; HB24 eff. 5-13-14	None	Up to 50 employees: \$10,000	Up to 50 employees: at least 85% of expected claims.		Secure Value – UT – 85% AP

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VT	Reg H-09-2		\$20,000	Up to 50 employees: (1) \$4,000 times the number of group members; (2) 120% of expected claims; or (3) \$20,000, whichever is greater  51 or more employees: At least 110% of expected claims	See Regulation H-2009-2 for complete requirements.	<50: OptiMax 120 >50: OptiMax 110
VA	None	None	None	No minimum		SecureValue
WA			At least 5% of expected claims or \$100,000, whichever is less	At least 120% of expected claims	Filing is pending with DOI	OptiMax 120
WV	DOI position based on NAIC Guidelines	None	\$25,000	At least 110% of expected claims		OptiMax: 110
WI	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue
WY	None	None	None	No minimum	The DOI did not require filing of rate or actuarial documents.	SecureValue