

## **A&H Expense Report – Definitions and Instructions**

### **Column Definitions**

**Accident and Health Insurance:** All contracts issued pursuant to Section 5/4, Class 1b or Class 2a of the Illinois Insurance Code and reported in the Accident and Health Experience Exhibit.

**Major Medical Business:** An insurance contract that provides coverage to or reimburses the covered person for hospital, surgical, medical and associated expenses for serious illness, chronic care (excluding long term care) and hospitalization.

Major Medical Business does not include: hospital indemnity; accidental death and dismemberment; credit accident and health; short-term accident and health; accident-only, long-term care, Medicare Supplement, pre-paid products, student blanket, dental-only, vision-only, prescription drug benefits, disability income, specified disease, or similar supplementary benefits; coverage issued as a supplement to liability insurance; worker's compensation or similar insurance; automobile medical payment insurance; short-term limited duration insurance; or coverage under the Federal Employees Health Benefits Program.

**Individually Underwritten:** Coverage that is individually underwritten and individually rated, whether such coverage is provided under a policy, contract, or evidence of coverage.

**Group:** Coverage issued in this State through single employer groups, excluding: multiple employer associations and trusts, non-employer based association trusts, and discretionary trusts. Specifically excluded are blanket and franchise accident and sickness insurance, and insurance for any group that includes members other than employees, such as an association that has both employees of participating members and also individuals as members.

**Group Size:** Determined by number of employees, as defined in the Illinois Health Insurance Portability and Accountability Act.

**Instructions for Lines****Part I:**

**Line 4) Net of Reinsurance amounts:**  $\text{Line 4} = \text{Line 1} + \text{Line 2} - \text{Line 3}$ .

**Part II:**

**Line 1.4, 2.4, 4.4, 6.4) Net amounts:**  $\text{Line X.4} = \text{Line X.1} + \text{Line X.2} - \text{Line X.3}$ .

**Line 3) Current Period:** The six month period of time prior to current reporting date.

**Line 5) Prior Period:** The six month period of time prior to previous reporting date.

**Part III:**

Definitions of Lines 1, 2, 3, 4, and 6 are consistent with SSAP 55 and SSAP 85.

**Part VI:**

**Line 1):** IBNR calculation applies only to the 12 months prior to the current reporting date.

**Submission Instructions**

Completed A&H Expense Report Data Tables (Exhibit A) should be saved as a Microsoft Excel file and submitted via email attachment to [DOI.AHExpenseReports@Illinois.gov](mailto:DOI.AHExpenseReports@Illinois.gov).