Dirigo at a Glance

5 years: January 2005 – February 2010

1,205 small businesses
and
30,886 people covered

50% of enrollees have household incomes below $15,315 a year

Where did the money come from?

- Original $53 million appropriation 16.8%
- Assessment on insurance companies and administrators 39.6%
- Member and employer premium payments 38.3%
- Fund for HealthyME 3.1%
- Maine Quality Forum 1.4%
- Membership fees and miscellaneous 2.2%

How was the money spent?

- Health care coverage 94.4%
- Administrative costs 4.2%
- Maine Quality Forum 1.4%
- Fund for HealthyME 3.1%
- Membership fees and miscellaneous 2.2%

$120.7
$125.0
$53.0
$9.7
$6.9
$4.3
$13.5
$299.8

figures in millions – $2 million excess in expense vs. revenue due to timing of SOP revenue creating cash flow issues, resolved in P.L. 2009 Chapter 359. Revenue will balance expense by end of FY 2010.

Who benefits from the health care coverage payments?

- 71% goes to hospitals and doctors, paid at commercial rates
- 16% goes to pharmacies
- 13% goes to private insurance companies

Insurance company net underwriting gain on DirigoChoice: $18,048,330

National uninsured rate: 15.4%
Maine uninsured rate: 9.6% (6th best in nation)