



## Montana Health Insurance

The Montana Comprehensive Health Association (MCHA) is a program that offers policies of individual health insurance residents who are considered uninsurable due to medical conditions. The MCHA also is the coverage available to persons v group coverage.

The MCHA is sometimes referred to as Montana's "high-risk" pool. The MCHA provides coverage of "last resort" and is n duplicate coverage from any other source, public or private. The MCHA plans are administered by Blue Cross Blue Shield currently provide coverage for about 3,600 Montanans.

The MCHA is committed to providing access to quality health insurance coverage for uninsurable Montanans. In fulfilling MCHA believes in:

- Quality health insurance plans
- Accessibility for qualifying Montanans
- Effective programs to manage health care claims and expenses
- Collaborative industry involvement

### About Us

The Montana Legislature created the MCHA in 1985 to establish a program that provides access to health insurance to Mor are otherwise considered uninsurable due to medical conditions. These Montanans are not part of the traditional health insu because of preexisting health conditions or significant exclusions of coverage. In general, these people have been rejected f coverage or offered a policy with a rider on their primary health condition.

In 1997 the Montana Legislature created a second MCHA plan for eligible individuals who have had prior health insurance the federal rules of eligibility as described in the eligibility section. This site contains information about benefits, exclusion: eligibility, and application procedures for the MCHA program.

This site also provides information about program changes, publications, and upcoming events that affect the MCHA.

Effective August 1, 2003: If you have lost your job due to foreign trade and are an eligible federal Trade Adjustment Act ( individual, you may qualify for coverage under the Portability Plan. The federal Trade Adjustment Act of 2002 provided a qualified persons to use to purchase health insurance. The MCHA is one of the qualified plans that TAA qualified persons the tax credit. Please see the section about the Portability Plan for additional information.

Please note: all brochures, rate cards and applications are loaded as PDF files. You must have **Adobe Acrobat** to downloz If you don't have Adobe Acrobat, you can download it from this website: <http://www.adobe.com/products/acrobat/>.

More Information: [Montana Health Insurance](#)

**Effective May 1, 2004:** Due to funding availability limitations, enrollment on the Premium Assistance Program is temporarily closed. The MCHA will continue to accept applications for this program, but qualifying applicants will be on a waiting list with future enrollment being on a first-come, first served basis. Qualified applicants may choose to enroll in the Premium Assistance Program that they qualify for while waiting to be enrolled in the Premium Assistance Program. The MCHA Board anticipates the program will be re-opened in the future.

## Attention Licensed Agents:

Under the HIPAA Privacy Rule, the MCHA is considered a covered entity. To attain compliance with the Privacy Rule, the MCHA has entered into Business Associate Agreements (BAs) with each agent that does business on our behalf. If you have not yet completed downloading the agreement attached below, complete it, sign it and mail it to the address shown below. Please call if you have any questions.

[Click here for MCHA Business Associate Agreement](#)

[Montana Health Insurance Eligibility](#) | [Montana Health Insurance Plans](#) | [Montana Health Insurance Rates](#) | [How To Ap  
Contact Us](#)

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