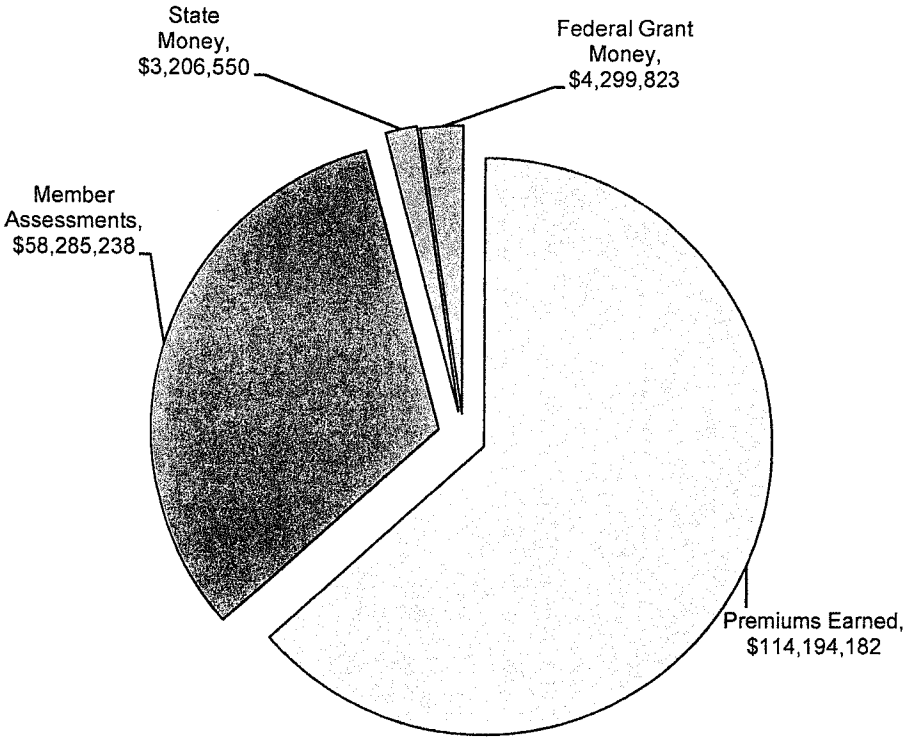
PUBLIC HEALTH, WELFARE & SAFETY
Exhibit No. 3
Date 3-30-2009
Bill No. HB 250

MCHA
1998 through 2008

FY Year	Premiums Earned	Claims Paid & Incurred	Assessments Collected	Federal Grant Money	State Money
1998	$ 2,121,114	$ 3,679,408	$ 2,120,000		
1999	$ 3,459,883	$ 6,314,781	$ 3,751,354		
2000	$ 4,740,569	$ 7,073,719	$ 4,608,721		
2001	$ 6,261,592	$ 10,731,036	$ 3,737,816		
2002	$ 8,649,219	$ 12,245,550	$ 5,084,690		
2003	$ 10,907,746	$ 14,118,364	$ 5,287,312	$ 332,786.53	
2004	$ 13,302,445	$ 19,993,074	$ 5,864,652	$ 1,343,962.37	$ 576,347
2005	$ 16,054,547	$ 20,761,994	$ 6,507,909	$ 747,476.09	$ 659,600
2006	$ 16,459,770	$ 20,320,620	$ 6,771,174	$ 72,344.00	$ 573,215
2007	$ 16,007,934	$ 23,016,400	$ 7,111,701	$ 1,643,272.18	$ 573,215
2008	$ 16,229,363	$ 26,133,329	$ 7,439,909	$ 159,981.96	$ 824,173
Total	$ 114,194,182	$ 164,388,274	$ 58,285,238	$ 4,299,823	$ 3,206,550

1998-2008: Historical



Prepared by Cecil Bykerk, Executive Director of MCHA 3/11/2009

Montana Comprehensive Health Association
Fact Sheet

Vision . . .

The Montana Comprehensive Health Association is committed to providing access to quality health insurance for uninsurable Montanans. To fulfill our vision, we advance:

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

Who we are . . .

• Statutorily created in 1985 to make health insurance accessible to Montana residents who are uninsurable due to a pre-existing health condition or offered coverage with a significant rider.

• MCHA is funded by premiums paid by MCHA policyholders and assessments on all health benefit policies written in the state of Montana. Fully insured group and individual policies are subject to assessments. Self-insured groups are not.

• MCHA makes health benefits available to persons who have been diagnosed with many chronic health conditions, including metastatic cancer, congestive heart failure, diabetes, multiple sclerosis, and coronary artery disease.

• In 1987 MCHA issued its first policies to a handful of Montanans under the Traditional Plan. Enrollment grew slowly and by 1989 MCHA covered 141 persons. Enrollment on this plan currently is 1,364.

• In 1997, MCHA became Montana's Health Insurance Portability and Accountability Act (a federal act) mechanism by opening a new plan. The Portability Plan provides guaranteed access to individual coverage for persons who lose employer group coverage. Enrollment on the Portability Plan grew from 107 (in 1997) to 1,397 today.

• In 2002, MCHA began a demonstration program (the Pilot Program) that provided the Traditional Plan health benefits to qualified persons with incomes at or below 150% of federal poverty level at a reduced premium. Thanks to Senator Baucus, federal monies were provided to fund the premium subsidies. In recent years, federal grant funds and state Tobacco Settlement monies have been used for the premium subsidies. The program is now known as the Premium Assistance Program. Currently, the program covers 255 low-income uninsurable Montanans. More funding is needed to maintain the current premium subsidy.

• A 2003 mechanism allows otherwise qualified persons with a premium that is more than 150% of the average premium rate (used to calculate the MCHA plan premium rates) as eligible for the Traditional Plan without a pre-existing waiting period being imposed. MCHA also became an option for persons eligible for federal (Trade Adjustment Assistance Act of 2002) health care tax credits.

• Statistics indicate that up to 35% of new members enrolling on the Portability Plan are leaving self-insured group coverage.

• Current financial projections indicate the plans could be in a deficit funding situation as early as May 2009.

• MCHA provides comprehensive health coverage to 3,016 Montanans (as of July 31, 2008.)

Compiled 08/14/08

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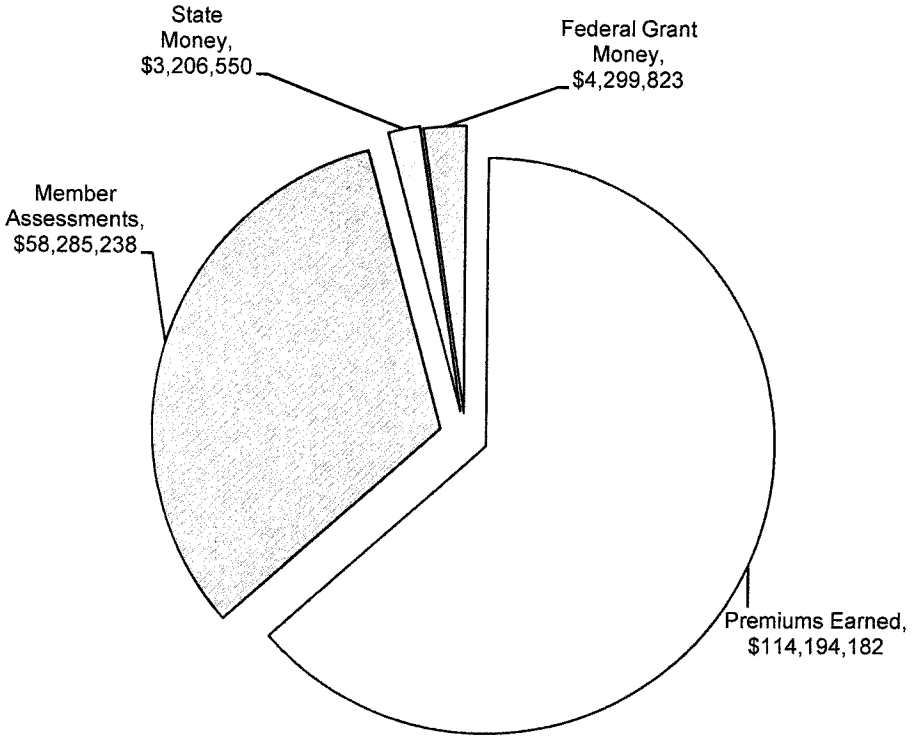

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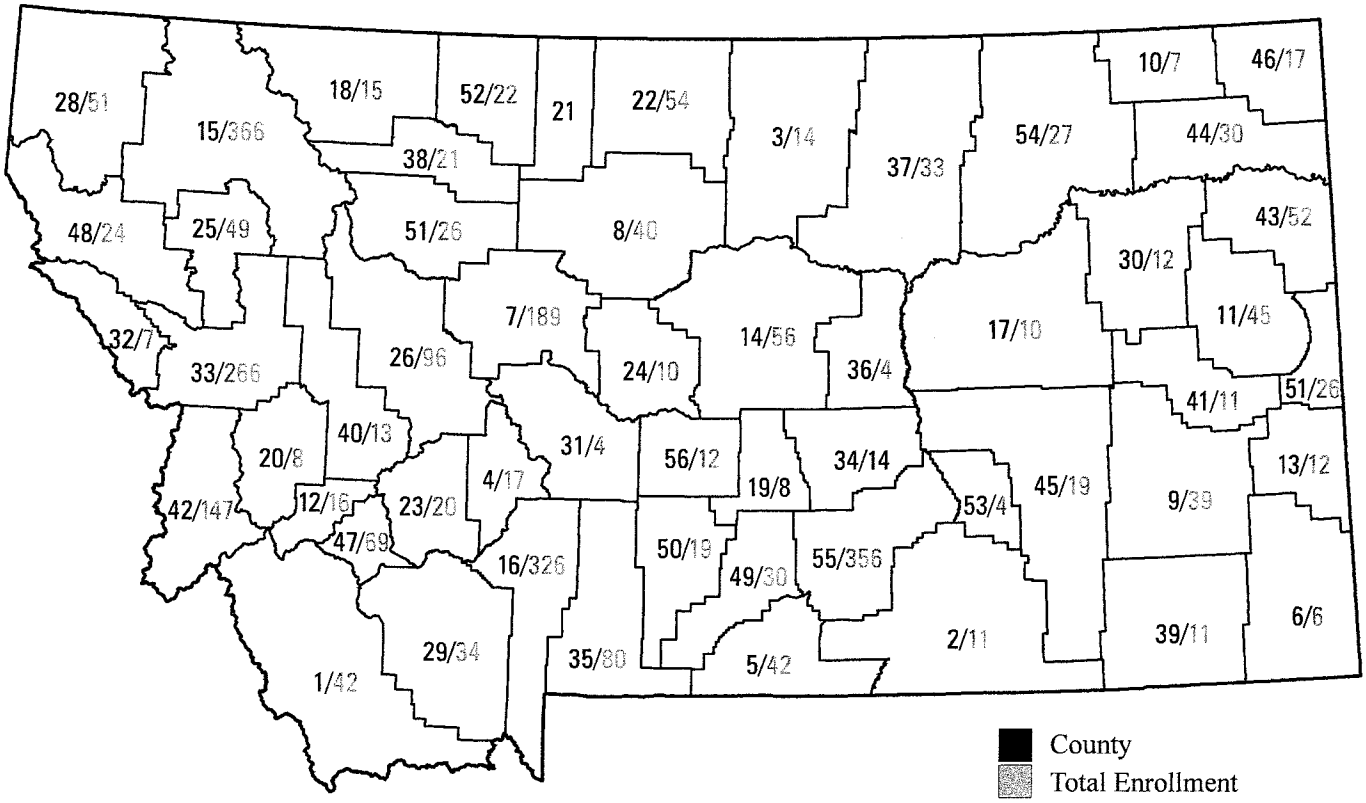
Compiled 08/14/08

MCHA Total Enrollment by County



MCHA Traditional Plan Enrollment by County

as of June 30, 2008

The first number represents regular plan enrollees. The second number represents plan members who have Medicare primary coverage.

1	Beaverhead	17/0
2	Bighorn	5/1
3	Blaine	8/2
4	Broadwater	6/5
5	Carbon	17/0
6	Carter	4/0
7	Cascade	62/10
8	Choteau	17/4
9	Custer	15/2
10	Daniels	5/0
11	Dawson	15/5
12	Deer Lodge	6/3
13	Fallon	8/2
14	Fergus	23/2
15	Flathead	136/29
16	Gallatin	126/12
17	Garfield	7/0
18	Glacier	4/2
19	Golden Valley	5/0
20	Granite	1/2
22	Hill	22/6
23	Jefferson	4/2
24	Judith Basin	4/0
25	Lake	18/4
26	Lewis and Clark	25/8
27	Liberty	7/2
28	Lincoln	13/11
29	Madison	22/1
30	McCone	5/0
31	Meagher	1/0
32	Mineral	3/0
33	Missoula	101/19
34	Musselshell	6/1
35	Park	34/3
36	Petroleum	2/0
37	Phillips	17/3
38	Pondera	14/2
39	Powder River	6/0
40	Powell	2/1
41	Prairie	6/0
42	Ravalli	66/6
43	Richland	23/8
44	Roosevelt	17/1
45	Rosebud	6/1
46	Sheridan	7/2
47	Silver Bow	17/5
48	Sanders	9/3
49	Stillwater	10/1
50	Sweet Grass	12/1
51	Teton	13/2
52	Toole	15/0
53	Treasure	1/0
54	Valley	12/2
55	Yellowstone	135/18
56	Wheatland	8/0
57	Wibaux	2/0

Totals (as of June 30, 2008):

Regular MCHA Enrollment 1,161
Medicare MCHA Enrollment 196

Total Statewide Enrollment 1,357

MCHA Premium Assistance Program Enrollment by County
as of June 30, 2008

The first number represents regular plan enrollees. The second number represents plan members who have Medicare primary coverage.

1	Beaverhead	4/0
2	Bighorn	2/0
3	Blaine	0/0
4	Broadwater	1/0
5	Carbon	3/0
6	Carter	1/0
7	Cascade	10/2
8	Choteau	6/1
9	Custer	2/1
10	Daniels	0/0
11	Dawson	8/1
12	Deer Lodge	0/0
13	Fallon	1/0
14	Fergus	4/0
15	Flathead	20/2
16	Gallatin	18/0
17	Garfield	0/0
18	Glacier	1/0
19	Golden Valley	1/0
20	Granite	0/0
22	Hill	7/0
23	Jefferson	1/1
24	Judith Basin	3/0
25	Lake	1/2
26	Lewis and Clark	8/3
27	Liberty	4/0
28	Lincoln	3/0
29	Madison	5/0
30	McCone	3/0
31	Meagher	2/0
32	Mineral	0/0
33	Missoula	13/4
34	Musselshell	3/0
35	Park	7/1
36	Petroleum	0/0
37	Phillips	4/0
38	Pondera	13/0
39	Powder River	1/0
40	Powell	2/0
41	Prairie	1/0
42	Ravalli	11/1
43	Richland	5/0
44	Roosevelt	7/0
45	Rosebud	2/0
46	Sheridan	3/0
47	Silver Bow	5/2
48	Sanders	1/0
49	Stillwater	0/1
50	Sweet Grass	2/0
51	Teton	4/1
52	Toole	2/0
53	Treasure	0/0
54	Valley	4/0
55	Yellowstone	11/3
56	Wheatland	0/0
57	Wibaux	1/0

Totals (as of June 30, 2008):

Regular MCHA Premium Assistance Program Enrollment 225
Medicare MCHA Premium Assistance Program Enrollment 26

Total Statewide Enrollment 251

MCHA Portability Plan Enrollment by County
as of June 30, 2008

The first number within a county represents Portability Plan members in that county. The second number represents TAA Portability members in that county.

1	Beaverhead	21
2	Bighorn	3
3	Blaine	4
4	Broadwater	5
5	Carbon	22
6	Carter	1
7	Cascade	105
8	Choteau	12
9	Custer	19
10	Daniels	2
11	Dawson	16
12	Deer Lodge	7
13	Fallon	1
14	Fergus	27
15	Flathead	179
16	Gallatin	170
17	Garfield	3
18	Glacier	8
19	Golden Valley	2
20	Granite	5
22	Hill	19
23	Jefferson	12
24	Judith Basin	3
25	Lake	24
26	Lewis and Clark	52
27	Liberty	10
28	Lincoln	24
29	Madison	6/2
30	McCone	4
31	Meagher	1
32	Mineral	4
33	Missoula	129
34	Musselshell	4
35	Park	35
36	Petroleum	2
37	Phillips	9
38	Pondera	7
39	Powder River	4
40	Powell	8
41	Prairie	4
42	Ravalli	63
43	Richland	16
44	Roosevelt	5
45	Rosebud	10
46	Sheridan	5
47	Silver Bow	40
48	Sanders	9/2
49	Stillwater	18
50	Sweet Grass	4
51	Teton	6
52	Toole	5
53	Treasure	3
54	Valley	9
55	Yellowstone	189
56	Wheatland	4
57	Wibaux	1

Totals (as of June 30, 2008):

Portability Plan Enrollment 1,380
TAA Portability Enrollment 4

Total Statewide Enrollment 1,384