



Established in 1987, the **Montana Comprehensive Health Association (MCHA)** is a program that offers individual health benefit policies to eligible Montana residents who are considered uninsurable due to medical conditions and those who leave qualified employer group coverage. MCHA has provided meaningful health benefits to Montanans for over two decades.

This health benefit program is sometimes referred to simply as Montana’s “high-risk” pool. Its existence allows the state to comply with state and federal mandates. The MCHA provides coverage of “last resort.” These health benefit plans are administered by Blue Cross and Blue Shield of Montana and currently provide coverage for about 2,700 Montanans.

MCHA is a specialized program operating in three parts: the Association (Traditional) Plan is Montana’s high risk pool that affords coverage for uninsurable individuals who cannot obtain coverage in the open market; the Premium Assistance Plan provides Association (Traditional) Plan benefits at reduced (subsidized) premium rates to persons who are otherwise qualified and who also meet certain defined income criteria; the Portability Plan provides an access mechanism for qualified individuals, whose employer group insurance coverage is ending, to guaranteed access coverage provided in compliance with federal HIPAA portability laws.

MCHA has operated for the past two decades in the best tradition of Montana business. Persons who seek MCHA coverage have been handed some of the greatest challenges life brings, yet they all take personal responsibility and choose to be insured and access the care they need while paying a significant premium for the coverage. The insurance sector matches this commitment in the Montana tradition of neighbors helping neighbors.

MCHA’s Board of Director’s have been good stewards of the program and its funding over the years. The Board has remained firmly committed to maintaining access to quality health coverage for this segment of Montanans. As Montana responds to the changing health insurance landscape, MCHA will stand firm in its commitment to covering its policyholders and will adjust the program accordingly. Working in cooperation with the Commissioner of Securities and Insurance, the Board of Directors intends to develop a responsible plan to transition the policyholder’s and program at the appropriate time.

Estimated Funding for Fiscal Year 2013	in millions
Insurance Company Assessments	\$ 9.04
State Tobacco Settlement	\$ 0.93
Federal Grants*	\$ 0.87
Member Premiums**	\$16.90
Total	\$27.74

The MCHA Board of Director’s remains firmly committed to its mission of providing meaningful health benefit coverage to Montanans who have few options for coverage and who often are managing multiple health conditions. The Board will continue to monitor the changing landscape, adjust the program accordingly, while lessening the chance for unintended consequences.

*Federal Fiscal Year 2013 ** Estimated member premium income