

HB 232 -- Missouri Health Insurance Pool

Sponsor: Ervin

This bill changes the laws regarding the Missouri Health Insurance Pool (MHIP). In its main provisions, the bill:

(1) Specifies that any person who has exhausted all of his or her total lifetime health insurance benefits from a health insurer will be eligible to be a member of the pool;

(2) Requires the MHIP Board to establish eligibility limits that cannot be in excess of 200% of the standard rates for individual health insurance coverage. Currently, if an individual pays more than 150% of the standard insurance premium rates, he or she is eligible for insurance coverage through the pool;

(3) Specifies that federally defined eligible individuals are not disqualified from being eligible for the pool;

(4) Requires all health insurers to notify an insured person when he or she has exhausted 85% of his or her total lifetime health insurance benefits and of the person's eligibility for and the methods of applying for coverage under the pool. Notification must be repeated when an insured has exhausted 100% of his or her total lifetime health insurance benefits; and

(5) Allows the board to determine which health benefit plans are in the best interest of the individuals covered under the pool.