

HB 2179 -- Missouri Health Insurance Pool

Sponsor: LeBlanc

Subject to appropriations, this bill requires the Missouri Health Insurance Pool (MHIP) to establish a premium assistance program to subsidize health insurance coverage for individuals and their families based on financial need. An individual will be eligible for the program if he or she meets eligibility criteria for the pool and has an income less than 400% of the federal poverty level or if an individual cannot qualify for a pool coverage but is currently paying a premium rate for insurance coverage that is greater than 20% of the individual's take-home pay. The program will provide assistance based on a sliding income scale established by the pool, will include wellness benefits, and will not be subject to any pre-existing condition exclusion. The pool must establish any cost-sharing requirements including deductibles, co-payments, or co-insurance.