

HOUSE RESEARCH

Bill Summary

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Overview

The Minnesota Comprehensive Health Association (abbreviated MCHA, pronounced “em-cha”) provides health insurance coverage to people who get turned down in the regular private insurance market because of preexisting health conditions. This bill would allow children who are Minnesota residents to enroll in MCHA with a waiver of the six-month preexisting condition exclusion that now applies in most cases, which results in no coverage in the first six months of enrollment for conditions the person had before enrolling.

Section

- 1 Preexisting conditions.** Provides a technical cross-reference to the new subdivision 4f in section 2. Also catches up on two cross-references inadvertently not added in prior legislation for other waivers.
- 2 Waiver of preexisting conditions; children under age 18.** Provides a waiver of the six-month “pre-ex” for children under age 18. The child would still need to be “otherwise eligible,” meaning the child would have to have a health condition that has caused the child to get turned down for coverage in the regular private market (or have a “presumptive condition” that MCHA concedes would result in the child getting turned down).