



Office of  
**Jason Crowell** State  
Senator

The Crowell Connection



Senator Jason Crowell – Serving Bollinger, Cape Girardeau, Madison, Mississippi, Perry, and Scott Counties.

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## Expanding Access to Health Insurance

There are too many people in Missouri that do not have access to a regular doctor's visit. One way that we combat this is through the Missouri Health Insurance Pool (MHIP). The program was created in 1991, but just recently received a needed expansion in eligibility. The law, which went into effect at the beginning of January, has helped more people to have access to health insurance.



Funding for MHIP comes from premiums paid by enrollees and assessments paid by health insurers/HMOs that issue coverage to Missourians. There is no limit on the number of individuals who may be enrolled in the MHIP. The pool offers policies to individuals who lack insurance or have been turned down for private insurance due to high risk conditions. The pool allows Missourians who do not have health insurance to obtain coverage at affordable rates. Last year eligibility for the

pool was expanded so more people could have access to affordable health insurance. Now, those eligible for the program include those who have been rejected for health reasons by other insurers or have had their coverage terminated involuntarily for a reason other than nonpayment or fraud. Eligible Missourians also include those who have been offered insurance at an exceedingly high rate or are eligible for a variety of similar federal plans (no one will be required to drop their current federal coverage, but will have the option to switch to MHIP). For more information on MHIP eligibility, visit [www.mhip.org](http://www.mhip.org) or call 1-800-

THE-MHIP (843-6447).

Those eligible for the MHIP will be able to receive individual coverage through four major medical plans. These plans differ only in the amount of the annual deductible and out-of-pocket maximums. Deductibles range from \$500 to \$5,000; out-of-pocket maximums range from \$2,500 to \$5,000. The maximum benefit payable on behalf of any individual during his or her lifetime under any plan or combination of plans the MHIP offers is \$1 million for all injuries and illnesses combined.



Missourians should not have to fear the cost of staying healthy, and should have access to affordable, manageable health insurance. This is why the MHIP exists and the reason that the General Assembly extended eligibility to more Missourians.

### **Contact Me**

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: [jcrowell@senate.mo.gov](mailto:jcrowell@senate.mo.gov) or visit me on the web at <http://www.jasoncrowell.com>.

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