

Commerce Department announces process, timeline for MCHA Transition Plan

Written by

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Minnesota Commerce Department says it has created a process for assessing the need for, and developing a transition plan for the Minnesota Comprehensive Health Association (MCHA).

Minnesota Insurance Marketplace Act, which passed this legislative session, requires the Commerce Department to assess and recommend steps leading to eventual termination of coverage provided by MCHA.

"In compliance with the federal and state health insurance laws, the Commerce Department will work with MCHA and its enrollees to develop a prudent and orderly plan to make a transition as seamless as possible," said Commerce Commissioner Mike Rothman. "The Commerce Department will seek to develop a plan with opportunity for public input that best addresses the challenges of transitioning to new health coverage for people who have been enrolled in MCHA."

MCHA was created in 1976 by the State of Minnesota as the "plan of last resort" to insure individuals with pre-existing medical conditions. One of the cornerstones of the federal Patient Protection and Affordable Care Act (ACA) is prohibiting insurance companies from rejecting or denying coverage based on pre-existing conditions, which will start January 1, 2014. This change will enable current MCHA enrollees to once again shop for health insurance in the open marketplace, or utilize MNsure, Minnesota's health insurance marketplace, to explore whether they qualify for subsidies to assist in their insurance coverage.

In accordance with the Minnesota Insurance Marketplace Act, the Commerce Department, in consultation with MCHA, has identified key goals to guide the transition plan:

- Review and analyze key financial, operation, enrollee, and other data;
- A safe and orderly transition process;
- Ensure the least amount of disruption to the enrollees;
- Minimal disruption to the health insurance markets;
- Regular and accurate communication and outreach to assist enrollees in their transition process;
- Minimize MCHA tax and cost burden on the public and health insurance markets;
- Sufficient notice to current enrollees to take advantage of opportunities available in the marketplace in 2014; and
- Opportunities for public comment and feedback.

The Commerce Department outlined a timeline of key dates and opportunities for public comment. Additionally, the Department has scheduled regular meetings with MCHA.

MCHA Transition Plan Development Timeline

May 1, 2013 – June 15, 2013: Gather Public Comment

June 1, 2013 – June 30, 2013: Prepare Draft of Transition Plan

July 1, 2013 – July 31, 2013: Gather Public Comment on Draft Transition Plan

August 1, 2013 – August 31, 2013: Develop Final Transition Plan

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August 31, 2013: Issue Final Transition Plan

September 1, 2013 – September 30, 2013: Provide Information to MCHA Enrollees Prior to Open Enrollment

October 1, 2013 – March 31, 2014: Open Enrollment Period for MNsure

For More Information

MCHA enrollees and consumers can visit the [Commerce Department's website](#) to learn more about MCHA and the transition plan timeline or email

MCHA.Comments@state.mn.us

to offer comments or ask questions. For information regarding MCHA, visit the

[Minnesota Comprehensive Health Association](#)

website. Minnesotans can also sign up to receive

[email updates](#)

on the implementation of new health care laws and MCHA.