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3 **Title: Classification of Genesee Health Plan**  
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5 **Introduced by: Cathy O. Blight, MD, for the Genesee County Delegation**  
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7 **Original Author: Lawrence Reynolds, MD**  
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9 **Referred to: Reference Committee A**  
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11 **House Action: Adopted as Amended**  
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14 **Whereas, the Patient Protection and Affordable Care Act, effective March**  
15 **23, 2010, created a temporary high-risk health insurance pool program for**  
16 **citizens of the United States through December 31, 2013, at which time similar**  
17 **insurance coverage will be available through health insurance exchanges as**  
18 **mandated by the Patient Protection and Affordable Care Act, and**  
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20 **Whereas, the temporary high-risk health insurance pool program is to**  
21 **provide health insurance coverage to currently uninsured individuals with pre-**  
22 **existing conditions, and**  
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24 **Whereas, the State of Michigan Office of Financial and Insurance**  
25 **Regulation (OFIR) has designated the Michigan-based HMO, Physicians Health**  
26 **Plan of Mid-Michigan, to contract directly with the U.S. Department of Health**  
27 **and Human Services (HHS) to administer this high-risk health insurance pool**  
28 **program in the State of Michigan to offer coverage to uninsured Michigan**  
29 **citizens who have been unable to obtain health coverage because of a pre-**  
30 **existing health condition, and**  
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32 **Whereas, the Physicians Health Plan of Mid-Michigan, as a result of this**  
33 **designation by the State of Michigan and contract with HHS, has created and is**  
34 **administering the Health Insurance Program for Michigan (HIP Michigan) as a**  
35 **statewide program that provides high-quality health coverage at affordable**  
36 **rates to uninsured Michigan residents with pre-existing medical conditions, and**  
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38 **Whereas, to qualify as eligible for enrollment in HIP Michigan, applicants**  
39 **must:**

- 40 **1. Be a resident of Michigan**
- 41 **2. Be a U.S. citizen or lawfully present in the United States**
- 42 **3. Within the past six months, have been denied coverage due to health**  
43 **conditions or have been offered coverage with a rider excluding**  
44 **certain health conditions**
- 45 **4. Have been uninsured (not had creditable coverage) for six months**  
46 **prior to submitting an application, and**

47           Whereas, HIP Michigan and OFIR defines "creditable coverage" as "any  
48 kind of health insurance coverage or health care coverage from the following  
49 list:

- 50           1. Employer-sponsored health coverage
- 51           2. Medicare Parts A, B, and D
- 52           3. Medicaid
- 53           4. TriCare (formerly CHAMPUS)
- 54           5. CHAMPVA
- 55           6. A medical care program of the federal Indian Health Service or of an  
56           American Indian tribal organization
- 57           7. A federal employee health plan
- 58           8. A public health plan," and

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60           Whereas, Genesee Health Plan has been classified as "creditable  
61 coverage" by HIP Michigan and OFIR, and

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63           Whereas, Genesee Health Plan's classification as "creditable coverage"  
64 thus makes all Genesee Health Plan enrollees ineligible for HIP Michigan,  
65 despite the fact that Genesee Health Plan is not health insurance, and

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67           Whereas, the Genesee Health Plan, while not health insurance, is the only  
68 community-sponsored health care program for eligible residents in Genesee  
69 County that have no health insurance and meet income requirements, and

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71           Whereas, the Genesee Health Plan provides limited services for doctor  
72 visits, prescriptions, lab tests, and x-rays, but does not pay for hospital or other  
73 inpatient services covered under HIP Michigan; therefore be it

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75           **RESOLVED:** That MSMS strongly recommend to the Health Insurance  
76 Program of Michigan (HIP Michigan) and the State of Michigan Office of  
77 Financial and Insurance Regulation that Genesee Health Plan's or any other  
78 County Health Plan's classification of "creditable coverage" be removed  
79 immediately to allow county health plan recipients who would otherwise qualify  
80 as eligible for HIP Michigan, the State of Michigan's temporary high-risk health  
81 insurance pool program, to obtain much needed health insurance coverage  
82 available to currently uninsured individuals with pre-existing conditions; and be  
83 it further

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85           **RESOLVED:** That MSMS advocate that the classification of "creditable  
86 coverage" not be applied to county health plans for the purpose of determining  
87 an individual's eligibility for health insurance coverage.

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90           **WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**