

The Minnesota Comprehensive Health Association (MCHA) provides health insurance to people who have been turned down for individual coverage in the private market. To be eligible, people must have been Minnesota residents for at least 6 months before making application. They must provide proof of denial of private coverage within the past 6 months unless they have been treated for certain presumptive conditions within the past 3 years.

MCHA often has high premiums as well as deductibles and co-pays. People most likely to benefit from MCHA are those who are ineligible for any of the Health Care Programs because of income or assets who have pre-existing medical conditions that prevent private coverage. Some people with large spenddowns may benefit from MCHA. Some people may have a 6-month waiting period before MCHA will cover certain pre-existing conditions.

Refer people who are interested in applying or receiving more information to MCHA's customer service line at 1-866-894-8053 or 651-456-5290, or 651-456-8700 for TTY. |