

HB 2198 -- Missouri Health Insurance Pool

Sponsor: Lipke

This bill requires all health insurers to notify an insured person when he or she has exhausted 95% of his or her total lifetime health insurance benefits and the person's eligibility for and the methods of applying for coverage under the Missouri Health Insurance Pool. Notification must be repeated when an insured has exhausted 100% of his or her total lifetime health insurance benefits.

An individual who has exceeded his or her total lifetime health insurance benefits from his or her insurer is eligible for the pool which has a \$2 million lifetime benefit. An individual who is eligible and has an income of less than 250% of the federal poverty level will receive a 50% discount off the pool's premiums.