

MCHA (MINNESOTA COMPREHENSIVE HEALTH ASSOCIATION) COVERAGE

If you are a band member who has been denied private coverage in Minnesota, there is another option for you. In most cases, due to pre-existing conditions, current medications or diagnosis, or drug and alcohol treatments you will be denied. Minnesota Comprehensive Health Association, has come up with a plan for you and to move to this plan you must follow the steps below.

- You will be notified by letter that you have been denied. Depending on your agent they will also contact us with this information.
- Contact the Circle of Health Benefit Coordinator and Insurance agent that you have received this letter. A reimbursement check for the initial premium amount will come back to you not Circle of Health. Before preceding to the MCHA coverage this check must be returned to our office. (See Policy 119 Monies owed to Circle of Health.)
- The band member can proceed to the local independent insurance agent they worked with, these offices also assist with the MCHA policies.
- Put aside 30 minutes to meet with the Insurance agent, again make sure to bring your drivers license, band ID and proof of residency. The MCHA application is longer and more detailed than the first insurance application.
- Again the Insurance Agent will fax your initial premium down payment to our office. Once received here, a check request is submitted which includes a week turn around time. It typically takes 30-45 days for insurance to become active. Within this time period if you have medical needs, use the Ne Ia Shing Clinic and get authorization from Frances Davis (IHS) who will call and verify with our office, that you are now in the MCHA process.
- MCHA will not cover the first 6 (six) months of pre-existing conditions, so if you are on any medications they become uncovered, and thus the band members responsibility. Check with IHS for assistance.
- When approved you will receive insurance cards in the mail, along with a benefit summary and provider book. Before Circle of Health will issue you our cards, you need to submit front and back copies of your insurance cards, and fill out an enrollment form with your policy information.
- If you have designated Circle of Health as the payor of your premium, you still may receive premium notices, make sure to give them to our office as soon as possible. Most likely if you receive a notice we are not, and we are unable to pay premiums without the “return this portion” with your payment. This could result in loss of coverage, and reinstating the policy will be impossible.