



## RESOLUTION OF THE BOARD OF DIRECTORS OF THE GREATER FLINT HEALTH COALITION

**TO RECOMMEND THAT THE STATE OF MICHIGAN OFFICE OF FINANCIAL AND INSURANCE REGULATION AND THE HEALTH INSURANCE PROGRAM (HIP) FOR MICHIGAN, REMOVE GENESEE HEALTH PLAN'S CURRENT CLASSIFICATION AS "CREDITABLE COVERAGE" IN ORDER TO ALLOW GENESEE HEALTH PLAN RECIPIENTS WHO WOULD OTHERWISE QUALIFY AS ELIGIBLE FOR HIP MICHIGAN, THE STATE OF MICHIGAN'S TEMPORARY HIGH-RISK HEALTH INSURANCE POOL PROGRAM, TO OBTAIN CRITICALLY IMPORTANT HEALTH INSURANCE COVERAGE AVAILABLE TO CURRENTLY UNINSURED INDIVIDUALS WITH PRE-EXISTING CONDITIONS.**

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**WHEREAS**, the Greater Flint Health Coalition was founded in 1992 to examine the health and health care issues in Genesee County, Michigan;

**WHEREAS**, the Greater Flint Health Coalition is a nonprofit Michigan corporation whose mission is to improve the health status of the residents of Genesee County and to improve the quality and cost effectiveness of the health care system in Genesee County;

**WHEREAS**, the Greater Flint Health Coalition's business plan has a focus area of Access with a goal to "promote policies and practices that positively affect universal access to health care";

**WHEREAS**, the Patient Protection and Affordable Care Act, effective March 23, 2010, created a temporary high-risk health insurance pool program for citizens of the United States until it ends on December 31, 2013, at which time similar insurance coverage will be available through health insurance exchanges as mandated by Patient Protection and Affordable Care Act;

**WHEREAS**, the temporary high-risk health insurance pool program is to provide health insurance coverage to currently uninsured individuals with pre-existing conditions;

**WHEREAS**, the State of Michigan Office of Financial and Insurance Regulation (OFIR) has designated the Michigan-based HMO Physicians Health Plan of Mid-Michigan to contract directly with the U.S. Department of Health and Human Services (HHS) to administer this high-risk health insurance pool program in the State of Michigan to offer coverage to



uninsured Michigan citizens who have been unable to obtain health coverage because of a pre-existing health condition;

**WHEREAS**, the Physicians Health Plan of Mid-Michigan, as a result of this designation by the State of Michigan and contract with HHS, has created and will administer the Health Insurance Program for Michigan, or HIP Michigan, as a new statewide program that provides high-quality health coverage at affordable rates to uninsured Michigan residents with pre-existing medical conditions;

**WHEREAS**, to qualify as eligible for enrollment in HIP Michigan, applicants must (1) be a resident of Michigan; (2) be a U.S. citizen or lawfully present in the United States; (3) within the past six months, have been denied coverage due to health conditions or have been offered coverage with a rider excluding certain health conditions; (4) have been uninsured (not had creditable coverage) for six months prior to submitting your application;

**WHEREAS**, HIP Michigan and the State of Michigan Office of Financial and Insurance Regulation defines "creditable coverage" as "any kind of health insurance coverage or healthcare coverage from the following list: Employer-sponsored health coverage; Medicare Parts A, B and D; Medicaid; TriCare (formerly CHAMPUS); CHAMPVA; a medical care program of the federal Indian Health Service or of an American Indian tribal organization; a federal employee health plan; a public health plan";

**WHEREAS**, Genesee Health Plan has been classified as "creditable coverage" by HIP Michigan and the State of Michigan Office of Financial and Insurance Regulation;

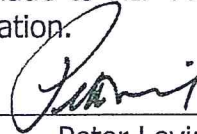
**WHEREAS**, Genesee Health Plan's classification as "creditable coverage" thus makes all Genesee Health Plan enrollees ineligible for HIP Michigan, despite the fact that Genesee Health Plan is not health insurance;

**WHEREAS**, Genesee Health Plan, while not health insurance, is a community-sponsored healthcare program for eligible residents in Genesee County that have no health insurance and meet income requirements that provides limited services for doctor visits, prescriptions, lab tests and x-rays, but does not pay for hospital or other inpatient services as covered under HIP Michigan.

**NOW, THEREFORE, IT IS HEREBY RESOLVED** that the Board of Directors of the Greater Flint Health Coalition strongly recommend to HIP Michigan and the State of Michigan Office of Financial and Insurance Regulation that Genesee Health Plan's classification of "creditable coverage" be removed immediately to allow Genesee Health Plan recipients who would otherwise qualify as eligible for HIP Michigan, the State of Michigan's temporary high-risk health insurance pool program, to obtain much needed

health insurance coverage available to currently uninsured individuals with pre-existing conditions.

**THIS RESOLUTION** has been adopted effective January 11, 2011 and thereby encourages its members support this request made to HIP Michigan and the State of Michigan Office of Financial and Insurance Regulation.

  
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Peter Levine, Secretary