



The California Managed Risk Medical Insurance Board

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Memorandum

DATE: August 15, 2007

TO: Insurance Agents, Brokers, & All Interested Parties

FROM: Ernesto A. Sanchez
Operations Division Manager

Handwritten signature of Ernesto A. Sanchez in black ink.

**RE: Major Risk Medical Insurance Program (MRMIP)
No Waiting List**

The Major Risk Medical Insurance Program (MRMIP) is pleased to announce that the MRMIP has no wait list and the program is open for new enrollment. MRMIP provides coverage for uninsurable residents of the State of California. To be eligible, a person must:

- Be a resident of the State of California and;
- Not be eligible for Medicare Part A & Part B (unless it is due to end stage renal disease); and
- Not be eligible to purchase continuation coverage under COBRA or Cal-COBRA; and
- Be unable to secure adequate private coverage in the last 12 months as evidenced by a denial of individual coverage; or a termination from coverage for reasons other than nonpayment of premiums or fraud; or because the individual has been offered an individual health insurance premium rate in excess of the subscriber rate for that individual in MRMIP.

We encourage insurance agents and brokers to assist eligible uninsurable individuals in applying for MRMIP as soon as possible. You could provide a valuable service to your clients who have been declined insurance coverage by informing them that the MRMIP program is available now. MRMIP offers a \$ 50 reimbursement for insurance agents and brokers who provide application assistance to individuals who become enrolled.

Details and application information can be found in the MRMIP application brochure or at the website www.mrmib.ca.gov. If you need to obtain applications or need further information regarding program requirements or have any questions, please contact MRMIP at (800) 289-6574.