As Insurance Commissioner, “Maryland Matt” has taken thousands of dollars from the health insurance industry including top health insurance executives, while allowing a 23% increase in health care premiums for Montanans. During the coronavirus pandemic, Matt Rosendale continues to allow junk insurance plans to deny coverage for pre-existing conditions – like asthma and even coronavirus. He even pushed plans that don’t cover basic needs like prescription drugs, maternity care, or preexisting conditions.

5/27/17: Amanda Cohen, Co-Owner Of Insurance Care Direct, Contributed $2,700 To Matt Rosendale For Montana. [FEC, 5/27/17]

5/27/17: Bradley Cohen, Co-Owner Of Insurance Care Direct, Contributed $2,700 To Matt Rosendale For Montana. [FEC, 5/27/17]

5/27/17: Seth Cohen, Co-Owner Of Insurance Care Direct, Contributed $2,700 To Matt Rosendale For Montana. [FEC, 5/27/17]

Insurance Care Direct Offered “Limited-Benefit” Health Care Plans. “The new law requires everyone to be insured, but Cohen says many healthy individuals or families who aren’t insured through their employers won’t be able to afford the minimum required level of health insurance, which averages more than $5,500 a year for an individual policy. Cohen says it’s cheaper for those consumers to pay the tax penalty of $95 a year in 2014, which rises to $695 by 2016 (or 2.5% of household income), and then buy lower-cost short-term or limited-benefit health care plans that won’t be available through exchanges — but are offered through Insurance Care Direct.” [Florida Trend, 9/3/13]

5/27/17: Colette Andre, Co-Owner Of Affordable Health Direct, Contributed $1,000 To Matt Rosendale For Montana. [FEC, 5/27/17]

5/27/17: Laurence Kraushar, Co-Owner Of Affordable Health Direct, Contributed $1,000 To Matt Rosendale For Montana. [FEC, 5/27/17]

Affordable Health Direct Offered Short Term Plans That Didn’t Cover Preexisting Conditions. Affordable Health Direct Offered Short Term Coverage “Short Term Plans Health Insurance for a temporary period of time. Usually 6-11 months. Often called ‘gap coverage’. Generally for the healthy. Pre-existing conditions are not covered.” [Affordablehealthdirect.com, 3/16/15]

Rosendale Allowed Insurance Companies To Increase Insurance Rates By Between Four And 23 Percent. “Insurance Commissioner Matt Rosendale is charged with saying whether insurance rates are excessive, inadequate or unjustified for Montanans. When the state’s three insurance companies asked for rate increases between 4 and 23 percent in August, Rosendale said that request was reasonable.” [Bozeman Daily Chronicle, 10/28/17]

March 18, 2020: Rosendale’s Office Suggested Short Term Insurance Plans As An Option For Montanans Without Insurance. “Short-Term Health Insurance may also be an option for Montanans seeking health coverage. STLD plans are a type of insurance meant primarily for those looking for temporary coverage and are available for enrollment year-round. Several major companies offering short-term plans in Montana have already announced that they will waive deductibles, copays, coinsurance and prior authorization requirements for COVID-19 testing services (Company notices found HERE and HERE). Consumers are advised that not all short-term plans may cover testing for COVID-19. Always consult with your health plan or insurance agent about the specifics of your coverage prior to purchasing any insurance product.” [Office of the Montana State Auditor, 3/18/20]

Office Of The Montana State Auditor: “Pre-Existing Conditions Can Be Excluded From A Short-Term Policy.” “Pre-existing conditions can be excluded from a short-term policy. This is a condition for which medical advice or treatment was recommended by or received from a provider of health care services within a certain time frame (typically the last 5 years) before the effective date of the coverage.” [Office of the Montana State Auditor, accessed 6/23/20]
**COVID-19 Was Considered A Preexisting Condition.** “COVID-19 could have stamped a person ‘uninsurable’ if not for the Affordable Care Act. The ban on insurers using preexisting conditions to deny coverage is a key part of the Obama-era law that the Trump administration still seeks to overturn.” [Associated Press, 5/3/19]

**Asthma Was Considered A Preexisting Condition.** “Before the Affordable Care Act, Americans could be denied health insurance if they had one of several of common health conditions like diabetes, asthma and even acne. Obamacare generally stopped that practice.” [CNN, 9/21/17]

**Office Of The Montana State Auditor: “Consumers Are Advised That Not All Short-Term Plans May Cover Testing For COVID-19.”** “Short-Term Health Insurance may also be an option for Montanans seeking health coverage. STLD plans are a type of insurance meant primarily for those looking for temporary coverage and are available for enrollment year-round. Several major companies offering short-term plans in Montana have already announced that they will waive deductibles, copays, coinsurance and prior authorization requirements for COVID-19 testing services (Company notices found HERE and HERE). Consumers are advised that not all short-term plans may cover testing for COVID-19. Always consult with your health plan or insurance agent about the specifics of your coverage prior to purchasing any insurance product.” [Office of the Montana State Auditor, 3/18/20]

**Rosendale Endorsed Form Of Health Coverage – Medi-Share – That Didn’t Cover Preexisting Conditions To Operate In Montana.** “That’s the same reason he gave for endorsing Medi-Share in Montana. Medi-Share is a Christian ‘health-sharing ministry,’ which allows a group of members to allocate funding to pay the medical bills of other members who pay into the system. Medi-Share also does not guarantee coverage for pre-existing conditions. Rosendale explained his reasoning for approving Medi-share to MTPR in April of 2017.” [Montana Public Radio, 10/10/18]

**Dallas Morning News: “Medi-Share Does Not Have Prescription Coverage.”** “Just like his private plan, it will cost $13,000 for the new socket under Orlie’s new insurance. Unlike his private plan, Medi-Share does not have prescription coverage. But after calculating the costs of each option, Orlie is saving money under Medi-Share — with similar coverage.” [Dallas Morning News, 9/22/17]

**Medi-Share: “If You Are Pregnant When You Join Medi-Share, Your Pregnancy Will Not Be Eligible For Sharing.”** “If you are pregnant when you join Medi-Share, your pregnancy will not be eligible for sharing, but your newborn’s care will be eligible if you add them to membership when they are born. Newborns and children are eligible for sharing of routine well-child care until age 6.” [Medi-Share, accessed 9/15/20]