

## **PCIP Drop-In Article**

### **The Pre-Existing Condition Insurance Plan—New Coverage Option for the Uninsured**

If you have had a hard time finding health insurance because of a pre-existing condition or if you've been turned down for insurance coverage and feel like you're out of options, you're not out of luck.

You may now be eligible for a new government program—the *Pre-Existing Condition Insurance Plan*—created by the Affordable Care Act.

This transitional program is available for children and adults in all 50 states and the District of Columbia who have been locked out of the health insurance market because of a pre-existing condition. In 2014, Americans—regardless of their health status—will have access to affordable health insurance when the nation transitions to a new marketplace.

Under this new program, you'll receive health coverage for a wide range of medical benefits including physician services, hospital care, and prescription drugs. All insurance benefits are available to you—even to treat a pre-existing condition. You won't be charged a higher premium because of your medical condition and your eligibility is not based on your income. Like standard health insurance plans, you may be required to pay a monthly premium, a deductible, and some cost-sharing expenses. Premiums may vary depending on where you live, your age, and which plan you choose.

The Pre-Existing Condition Insurance Plan is already getting results that are changing the lives of Americans across our nation who don't have health coverage and need medical care. James H., who lives in Texas, was diagnosed with brain cancer in 2010. Shortly after his diagnosis, James' insurance company cancelled his insurance coverage claiming that his cancer was a pre-existing condition. James knew that his lack of coverage was a death sentence. Fortunately, James was able to join the Pre-Existing Condition Insurance Plan in Texas and is now receiving the medical treatment he needs.

Cathy A., who lives in Ohio and is a small business owner, has Systemic Lupus which has required very little treatment over the years, but she has consistently been denied health insurance because of her medical condition. Cathy noted that "without me working and paying the bills, my firm would close." After enrolling in the Pre-Existing Condition Insurance Plan in Ohio, Cathy now has the peace of mind she deserves and she doesn't have to worry about the financial instability that goes with being uninsured.

These stories are just a snapshot of what we're hearing from people across the nation who are participating in the Pre-Existing Condition Insurance Plan—just one of many new initiatives resulting from the health care reform law that are helping Americans across the nation.

To qualify, you must: be a citizen of the United States or reside here legally, have been without health coverage for at least 6 months before applying, and have a pre-existing condition or have been denied insurance coverage because of your health.

Each state may use different methods to determine whether you have a pre-existing condition and whether you have been denied health coverage. To find out more about the Pre-Existing Condition Insurance Plan, including eligibility, plan benefits and rates and how to apply, visit [www.pcip.gov](http://www.pcip.gov). Click on "Find Your State" and select your state from a map of the United States or from a drop-down menu for details.

You can also call a toll-free line at: **1-866-717-5826 (TTY 1-866-561-1604)** to get more information. The PCIP Call Center is open 8 A.M. to 11 P.M. Eastern Time.

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