

## State Status Chart

As of 05/20/2008

State	Mechanism	DOI Telephone	High Risk Pool (if applicable)
<b>Alabama</b>	High Risk Pool is open to HIPAA eligibles only.	334-241-4141	Alabama Health Insurance Plan (AHIP) 334-242-4301 800-513-1384
<b>Alaska</b>	High Risk Pool - Eligibility criteria, for the pool, is more generous than HIPAA.	907-465-2515 Consumer Services  800-467-8725 (AK only) Licensing Issues	Alaska Comprehensive Health Insurance Association (ACHIA) 907-269-7900  800- 467-8725 (AK only)
<b>American Samoa</b>	Federal Fallback -- state enforcement	011 (684) 633-4116	N/A
<b>Arizona</b>	Federal Fallback -- state enforcement	602-364-2499 Consumer Services 602-364-2393 Life & Health  800-325-2548 (AZ only)	N/A
<b>Arkansas</b>	High Risk Pool - Eligibility criteria, for the pool, is more generous than HIPAA.	501-371-2640 800-852-5494 Consumer Services	Arkansas Comprehensive Health Insurance Pool (CHIP) 800-285-6477 800-238-8379 (BC/BS)
<b>California</b>	Federal Fallback -- state enforcement  High risk pool also available, subject to certain eligibility criteria more generous than HIPAA.	213-897-8921 Department of Insurance for Indemnity Carriers only  800-927-4357 (DOI) (CA only)  800-400-0815 Department of Managed Health Care	Major Risk Medical Insurance Program (MRMIP) 916-324-4695 or 800-289-6574
<b>Colorado</b>	High Risk Pool is open to all residents. Eligibility criteria, for the pool, is more generous than HIPAA.	303-894-7490  800-930-3745	CoverColorado 800-672-8447
<b>Connecticut</b>	High Risk Pool - Eligibility criteria, for the pool, is more generous than HIPAA.	860-297-3802  800-203-3447 (CT only)	Connecticut Health Reinsurance Association (HRA) 800-842-0004
<b>Delaware</b>	Federal Fallback -- state enforcement	302-674-7300	N/A
<b>District of Columbia</b>	Federal Fallback -- state enforcement	202-727-8000 x3018	N/A
<b>Florida</b>	Generally, individuals from insured plans have a choice of conversion	Florida Department of Financial Services	Florida Comprehensive Health Association (FCHA) pool closed to new enrollees.

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	and enhanced conversion policies from same insurer. Individuals from self-funded plans are guaranteed issue of at least two of the most popular products. Some issuers acting as third party administrators also offer conversion policies for self funded plans, if so generally the consumer is restricted to those options.	850-413-3132 800-342-2762	
<b>Georgia</b>	Individuals from insured plans have a choice of at least 2 enhanced conversion policies; individuals from self-funded plans are assigned an issuer that must offer guaranteed issue of 2 products.	404-656-2056 404-656-2070 800-656-2298	N/A
<b>Guam</b>	Federal Fallback -- state enforcement	011-671-475-1843	N/A
<b>Hawaii</b>	Federal Fallback -- state enforcement	808-586-2809	N/A
<b>Idaho</b>	High Risk Pool is open to all residents.	208-334-4250  800-721-3272 (ID only)	Idaho Individual High Risk Reinsurance Pool 208-334-4250 800-721-3272
<b>Illinois</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	877-527-9431	Illinois Comprehensive Health Insurance Plan (ICHIP) 800-962-8384
<b>Indiana</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	317-232-2395 800-622-4461	Indiana Comprehensive Health Insurance Association (ICHIA) 317-614-2133  800-552-7921 (IN only)
<b>Iowa</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	515-281-5705  877-955-1212 (IA only)	Iowa Comprehensive Health Association (ICHA) 800-877-5156 aka Health Insurance Plan of Iowa (HIPIowa)
<b>Kansas</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	785-296-3071  800-432-2484 (KS only)	Kansas Health Insurance Association (KHIA) 800-290-1368, extension 19

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<b>Kentucky</b>	High Risk Pool is open to all residents. Eligibility criteria, for the pool, is more generous than HIPAA.	502-564-6088 800-595-6053	Kentucky Access 502-573-1026 866-405-6145
<b>Louisiana</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	225- 219-4770  800-259-5301 (LA only)	Louisiana Health Plan (LHP) 225-926-6245 800-736-0947
<b>Maine</b>	Guaranteed issue of all products	207-624-8475  800-300-5000 (ME only)	N/A
<b>Maryland</b>	High Risk Pool	410-468-2244 Consumer Services 800-492-6116  MD DOI Website: <a href="http://www.mdinsurance.state.md.us">www.mdinsurance.state.md.us</a>	MD Health Insurance Plan (MHIP), 888-444-9016 <a href="http://www.marylandhealthinsuranceplan.net">www.marylandhealthinsuranceplan.net</a>
<b>Massachusetts</b>	Guaranteed issue of all products	617-521-7301	N/A
<b>Michigan</b>	Choice of several plans through Blue Cross Blue Shield of Michigan	517-373-2984 877-999-6442	N/A
<b>Minnesota</b>	High Risk Pool	651-296-4026 Consumer Services  651-296-2488 Market Assurances  800-657-3602 (MN only)	Minnesota Comprehensive Health Association (MCHA) 866-894-8053
<b>Mississippi</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	601-359-3569  800-562-2957 (MS only)	Mississippi Comprehensive Health Insurance Risk Pool Association (MCHIRPA) 601- 899-9967 888- 820-9400
<b>Missouri</b>	Currently in process of adopting an alternative mechanism	573-751-2640 800-726-7390	Missouri Health Insurance Pool (MHIP) 913-681-5515 800-843-6447
<b>Montana</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	406-444-2040 Insurance Commission 406-444-4500 Consumer Services	Montana Comprehensive Health Association (MCHA) 800-447-7828

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<b>Nebraska</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	402-471-0888 877-564-7323	Nebraska Comprehensive Health Insurance Pool (NECHIP) 402-390-1814 800-356-3485
<b>Nevada</b>	Guaranteed issue of at least 2 most popular products	775-687-4270  888-872-3234 (NV only)	N/A
<b>New Hampshire</b>	High Risk Pool is open to all residents.	603-271-2261 800-852-3416	New Hampshire Health Plan (NHHP) 800-578-3272 <a href="http://www.nhhealthplan.org">www.nhhealthplan.org</a>
<b>New Jersey</b>	Guaranteed issue of all products	609-292-5316	N/A
<b>New Mexico</b>	High Risk Pool is open to all residents. Eligibility criteria, for the pool, is more generous than HIPAA.	505-827-4601  800-927-4722 (NM only)	New Mexico Medical Insurance Pool (NMMIP) 800-432-0750
<b>New York</b>	Guaranteed issue of all products	518-474-6600  800-342-3736 (NY only) <a href="http://www.ins.state.ny.us">www.ins.state.ny.us</a>	N/A
<b>North Carolina</b>	Currently, Federal Fallback -- state enforcement  In process of adopting a high risk pool as an alternative mechanism	919-807-6750 Consumer Services and Administrative Services  800-546-5664 (NC only)	If alternative mechanism adopted, high risk pool 01/01/2009.
<b>North Dakota</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	701-328-2440 800-247-0560	Comprehensive Health Association of North Dakota (CHAND) 800-342-4718
<b>Ohio</b>	Choice of conversion policy or guaranteed issue of a basic or standard policy.	614-644-2673 800-686-1526	N/A
<b>Oklahoma</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	405-521-2828	Oklahoma Health Insurance High Risk Pool (OHRP) 405-741-8434 800-255-6065
<b>Oregon</b>	High Risk Pool	503-947-7980	Oregon Medical Insurance Pool (OMIP) 503-373-1692 800-848-7280
<b>Pennsylvania</b>	Choice of at least 2 plans through one	717-787-2317	N/A

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	of the Blue Cross and Blue Shield Associations.	877- 881-6388 (PA only)	
<b>Puerto Rico</b>	Federal Fallback -- state enforcement	787-722-8686	N/A
<b>Rhode Island</b>	Federal Fallback -- state enforcement	401-222-2223	N/A
<b>South Carolina</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	803-737-6180  800-768-3467 (SC only)	South Carolina Health Insurance Pool SCHIP 803-264-6401 800-868-2500, extension 46401 (Outside of Columbia)
<b>South Dakota</b>	High Risk Pool	605-773-3563	South Dakota Risk Pool <a href="http://www.state.sd.us/bop/RiskPool.htm">www.state.sd.us/bop/RiskPool.htm</a>
<b>Tennessee</b>	Federal Fallback -- state enforcement  High Risk Pool also available, subject to certain eligibility criteria more generous than HIPAA.	615-741-2241  800-342-4029 (TN only)	Access Tennessee (AccessTN) 866-636-0080
<b>Texas</b>	High Risk Pool is open to all residents.	512-463-6464 800-252-3439	Texas Health Insurance Risk Pool (THIRP) 888-398-3927
<b>Utah</b>	All residents may apply for the High Risk Pool. Non-HIPAA eligible individuals who are unable to get into the pool are guaranteed issue of at least the 2 most popular products.	801-538-3800	Utah Comprehensive Health Insurance Pool (HIPUtah) 801-333-5573 800-662-3398
<b>Vermont</b>	Guaranteed issue of all products	802-828-2900 800-631-7788	N/A
<b>Virginia</b>	Guaranteed issue of all products	804-371-9074 877-310-6560	N/A
<b>Washington</b>	Federal Fallback -- state enforcement  High Risk Pool also available, subject to certain eligibility criteria more generous than HIPAA	360-725-7080  800-562-6900 (WA only)	Washington State Health Insurance Pool (WSHIP) 800-877-5187
<b>West Virginia</b>	Federal Fallback -- state enforcement  High Risk Pool also available, subject to certain eligibility criteria more generous than HIPAA	304-558-3386 888-879-9842  800-642-9004 (WV only)	AccessWV 866-445-8491
<b>Wisconsin</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	(608) 267-1233 (608) 266-3585 (Madison)	Health Insurance Risk-Sharing Plan (HIRSP) 800-828-4777

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		(800) 236-8517 (WI only)	
<b>Wyoming</b>	High Risk Pool -- Eligibility criteria, for the pool, is more generous than HIPAA.	307-777-7401	Wyoming Health Insurance Pool 307-777-7401  800-438-5768 (WY only)

**Notes:**

Toll-free numbers may be restricted to calls originating within a specific state. If the toll-free number is restricted, it is indicated by (“state” only) in this chart. If there is no restriction noted, the toll-free number is available for nation-wide use.

High risk pool coverage is comparable to health insurance coverage. These rates may be adjusted based on (1) age; (2) sex; and (3) geographic location. Some states adjust rates based on tobacco use as well.

Federal Fallback, state enforcement – These are the minimum federal requirements for guaranteed availability set forth in section 2741 of the PHS Act and implemented by the regulations at 45 CFR § 148.120. These are the rules that apply if a State does not implement an “alternative mechanism” under section 2744 of the PHS Act and 45 CFR § 148.128.