

Automatically Qualifying Medical Conditions

- Cancer: malignant tumor within 4 yrs. or metastatic
- Cardiovascular Conditions
- Diabetes Mellitus
- Cystic Fibrosis
- Addison's Disease
- Crohn's Disease
- Ulcerative Colitis
- Non-alcoholic Cirrhosis
- Wilson's Disease
- Hepatitis
- Sickle Cell Anemia
- Splenic Anemia
- Hemophilia
- Leukemia
- Thalassemia
- Hodgkin's Disease
- AIDS or HIV Positive
- Lupus
- Dermatomyositis or Polymyositis
- Muscular Atrophy or Dystrophy
- Myotonia
- Rheumatoid Arthritis
- Still's Disease
- Legge-Perthes Disease (Waldenstrom's Disease)
- Cerebral Palsy
- Cerebral Vascular Accident (CVA)
- Epilepsy
- Huntington's Chorea
- Hydrocephalus
- Lead Poisoning with Cerebral Involvement
- Lobotomy
- Parkinson's Disease
- Guillain-Barre Syndrome
- Amyotrophic Lateral Sclerosis (ALS)
- Friedrich's Ataxia
- Myasthenia Gravis
- Paraplegia or Quadriplegia
- Sclerosis, Multiple, Disseminated or Posterolateral
- Syringomyelia
- Tabes Dorsalis (Locomotor Ataxia)
- Psychotic Disorders
- Silicosis (Black Lung)
- Brain Tumor
- Down's Syndrome
- Scleroderma
- Transplantation: Heart, Kidney, Liver, Lung



P.O. Box 6089
Abilene, Texas 79608-6089



*Health Insurance for Texans With
Uninsurable Medical
Conditions*

**This is a summary only. Please
contact us for additional information:**

**Texas Health Insurance Risk Pool
PO Box 6089
Abilene, TX 79608-6089**

**Toll-Free: 888/398-3927
TDD: 800/735-2989
www.txhealthpool.org**

January 2009

TO:



What Is The Texas Health Insurance Risk Pool?

The Texas Health Insurance Risk Pool offers health insurance to residents of the state who are unable to obtain health insurance because of their medical condition or who are considered federally eligible individuals as defined by the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

The Pool is funded by enrollee premiums and assessments paid by insurance companies that sell health benefit plans to Texans.

The Pool policy offers major medical coverage similar to coverage offered in the commercial individual market. The Pool's premium rates are determined by age, gender, tobacco use, and residential zip code, without regard to health status. By law, premium rates are set at 200 percent of the individual market standard premium rate.

What Are The Benefits?

The Policy provides eligible individuals with coverage for hospital, medical and surgical expenses resulting from sickness or injury.

Policy benefits are payable after the member has satisfied the annual deductible on one of five plans offered by the Pool. For covered expenses from in-network providers, and after satisfaction of the deductible, Plans I-IV pay 80% until the network coinsurance limit is met and 100% thereafter for the calendar year. The HSA-qualified Plan V waives member coinsurance for network PPO charges. For covered expenses from out-of-network providers, and after satisfaction of the deductible, the Policy pays 60% until the non-network coinsurance limit is met and 100% thereafter for the calendar year. The lifetime maximum benefit for all covered expenses is \$2,000,000.

The Policy also has a prescription drug benefit with deductibles and tiered copays for brand and generic drugs. This benefit does not apply to Medicare-eligibles.

Please refer to the Outline of Coverage for a description of benefits and other policy provisions, exclusions and limitations.

What If I Have A Pre-existing Medical Condition?

A pre-existing condition is one for which you had symptoms or received medical advice, care or treatment during the six months before the effective date of your Pool coverage. You will not receive benefit payments for these conditions until you have had Pool coverage in effect for 12 months. However, you will receive credit towards that 12-month waiting period for any time you were covered by qualified health care coverage during the preceding 12 months.

Am I Eligible?

You are eligible for the Pool if you are under age 65, you are and remain a legal resident of Texas and you provide evidence that you have maintained health insurance coverage for at least 18 months preceding your application for coverage to the Pool, with no gap in coverage greater than 63 days, and your last health insurance coverage was provided by: 1) another state's high risk pool; or 2) through employment with a U.S. employer.

You are also eligible for the Pool if you are under age 65, a U.S. citizen, or legal permanent resident for at least 3 years, have maintained your legal Texas residency for at least 30 days, and you provide evidence to the Pool's Administrator of ONE of the following:

A notice of rejection by an insurer to issue similar individual health insurance to you for health reasons.

A certification from an insurance agent on the Pool's Agent Certification form, verifying that the agent is unable to obtain similar health insurance for you as a result of your medical condition.

An offer by an insurer to issue similar individual health insurance to you, but with a conditional rider that excludes coverage for a medical condition.

A letter from your physician stating that you have been diagnosed with one of the medical conditions listed on the back of this brochure.

Are My Dependents Eligible?

If Texas residents and United States citizens, dependents of Pool members are eligible for Pool coverage. If a child is the Pool member, qualifying household family members are also eligible.

Who Is Not Eligible For The Pool?

Even if you meet one of the Pool's eligibility requirements, you are **not** eligible for the Pool if :

1. You have other health insurance, other than Medicare disability or a ridered individual policy, in effect on the date your Pool coverage would become effective. You may retain Medicare disability coverage or a ridered individual policy, but the Pool's coverage will be secondary. Other individual health policies must be cancelled within 60 days of your Pool effective date.
2. You are eligible for group health plan coverage, including a self-insured health benefit plan or continuation under state law. You and your dependents are not eligible if you or your spouse are employed by an employer who offers group health coverage, unless you work part-time, you pay all coverage premiums, and the group coverage is more limited than the Pool's. If you or your dependents are or were eligible for COBRA, and you are still within the 18-month Cobra period, you or your dependents can apply, but your coverage will be subject to a minimum 6-month pre-existing condition waiting period.
3. You have terminated coverage through the Pool within the 12 months preceding your application, unless you demonstrate a good faith reason for the termination.
4. You had your Pool policy cancelled for non-payment of premiums within the 12 months preceding your application.
5. You are confined to a county jail or imprisoned in a state or federal prison.
6. You have premiums paid or reimbursed by any government agency or health care provider.
7. You have received \$2,000,000 in benefits from the Pool.

How Do I Apply For Coverage?

1. Call or write the Pool's Administrator at:

Texas Health Insurance Risk Pool
PO Box 6089
Abilene, TX 79608-6089
Toll-Free: 888/398-3927
TDD: 800/735-2989

2. You may also download an application directly from the Pool's web site:

www.txhealthpool.org