



「既存病的保險計劃」

無保險者的新健康保險選擇

有些人曾很難買到健康保險或因受保前已有病症而被拒保，已沒有任何的選擇。他們現在可能有資格申請一個由「平價照顧法案」(Affordable Care Act) 創辦的新計劃，即「既存病的保險計劃」(Pre-Existing Condition Insurance Plan, PCIP)。「既存病的保險計劃」是「平價照顧法案」幫助受保前已有病症的未受保人，以負擔得起的價格獲得高品質醫療護理的一種方式。「既存病的保險計劃」有如橋樑，銜接目前到2014年全美轉換到新市場的過渡時期，因為到那時所有美國人，不論健康狀況如何，都可利用一個稱作「醫療保險交易所」(Health Insurance Exchange) 的健康保險競爭市場獲取高品質的實價健康保險。該健康保險計劃在27個州由州政府實施，在其他23個州及哥倫比亞特區由聯邦政府實施。

參加資格

要有資格參加這個計劃，保險申請人必須是：美國公民或合法居留者、申請前至少有6個月沒有健康保險、有受保前已有病症或曾因健康狀況而被拒保。該資格不依據收入，且不會因有病症而向投保人收取較高的保費。

承保範圍

「既存病的保險計劃」為保前已有病症者提供全面的健康保險，且保費與健康者相同。承保範圍包括看主診醫生和專科醫生、住院護理、處方藥、家居醫療護理和安寧護理、專業護理、預防保健及孕產護理服務。

保費根據所在地區、年齡及所選的健康計劃而異。投保人可能要負責支付自付額和分攤一些費用。

改變人生的結果

此項保險計劃正在改變和拯救全國許多投保人的生活，並幫助他們最終能夠治療困擾他們多年的疾病。去年，德州凱蒂市的詹姆斯被診斷患有腦癌。詹姆斯加入了德州的「既存病的保險計劃」後得到了他所需要的醫療治療。

更多資訊

各州可能會使用不同的方法來確定某人在受保前是否已患有病或者曾被拒保。如需詳細資料，包括合格的條件、福利計劃、保費及如何申請，請瀏覽www.pcip.gov。「既存病的保險計劃」服務中心的辦公時間為東部時間上午8時至晚上11時。請撥打免費電話1-866-717-5826（聽覺及語言有障人士專用電話，請撥打1-866-561-1604）。



Pre-Existing Condition Insurance Plan

A New Health Coverage Option for the Uninsured

People who have had difficulty finding health coverage or have been turned down for coverage because of a pre-existing condition and feel like they are out of options are not out of luck. They may now be eligible for a new program created by the Affordable Care Act—the Pre-Existing Condition Insurance Plan (PCIP). PCIP is one way the Affordable Care Act helps uninsured people with pre-existing conditions get high quality care at affordable prices. PCIP is designed as a bridge to 2014 when the nation transitions to a new marketplace and all Americans—regardless of their health status—will have access to affordable, quality health coverage through a competitive marketplace for health plans called a Health Insurance Exchange. This health coverage program is administered at the state level in 27 states and by the federal government in 23 states and the District of Columbia.

Plan Eligibility

To qualify for this program, a person applying for coverage must be: a U.S. citizen 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 coverage because of a health condition. Eligibility is not based on income and enrollees are not charged a higher premium because of a medical condition.

Coverage

The Pre-Existing Condition Insurance Plan provides people with a pre-existing condition comprehensive health coverage at the same price that healthy people pay. It covers primary and specialty care, hospital care, prescription drugs, home health and hospice care, skilled nursing care and preventive health and maternity care.

Premiums may vary depending on where you live, your age, and which health plan you choose. Enrollees may be responsible for paying a deductible and some cost-sharing expenses.

Life-Changing Results

This coverage program is already changing—and saving—the lives of enrollees across the country and helping them finally receive treatment for conditions that have plagued them for years. James of Katy, Texas was diagnosed with brain cancer last year. James was able to join the Pre-Existing Condition Insurance Plan in Texas and he received the medical treatment that he needed.

More Information

Each state may use a different method to determine whether a person has a pre-existing condition or has been denied health insurance coverage. For more information, including eligibility, plan benefits and rates, and how to apply, visit www.pcip.gov. The PCIP Call Center is open from 8 a.m. to 11 p.m. Eastern Time. Call toll-free 1-866-717-5826 (TTY 1-866-561-1604).

www.pcip.gov

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