

The Pre-Existing Condition Insurance Plan

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Overview of the Pre-Existing Condition Insurance Plan (PCIP)

- Section 1101 of The Affordable Care Act (ACA) requires that HHS establish a “temporary high risk health insurance pool program”
- Provides immediate coverage for individuals with pre-existing conditions until the Health Insurance Exchanges are available in 2014
 - Law required establishment within 90 days of enactment



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ACA Established Basic Eligibility Requirements

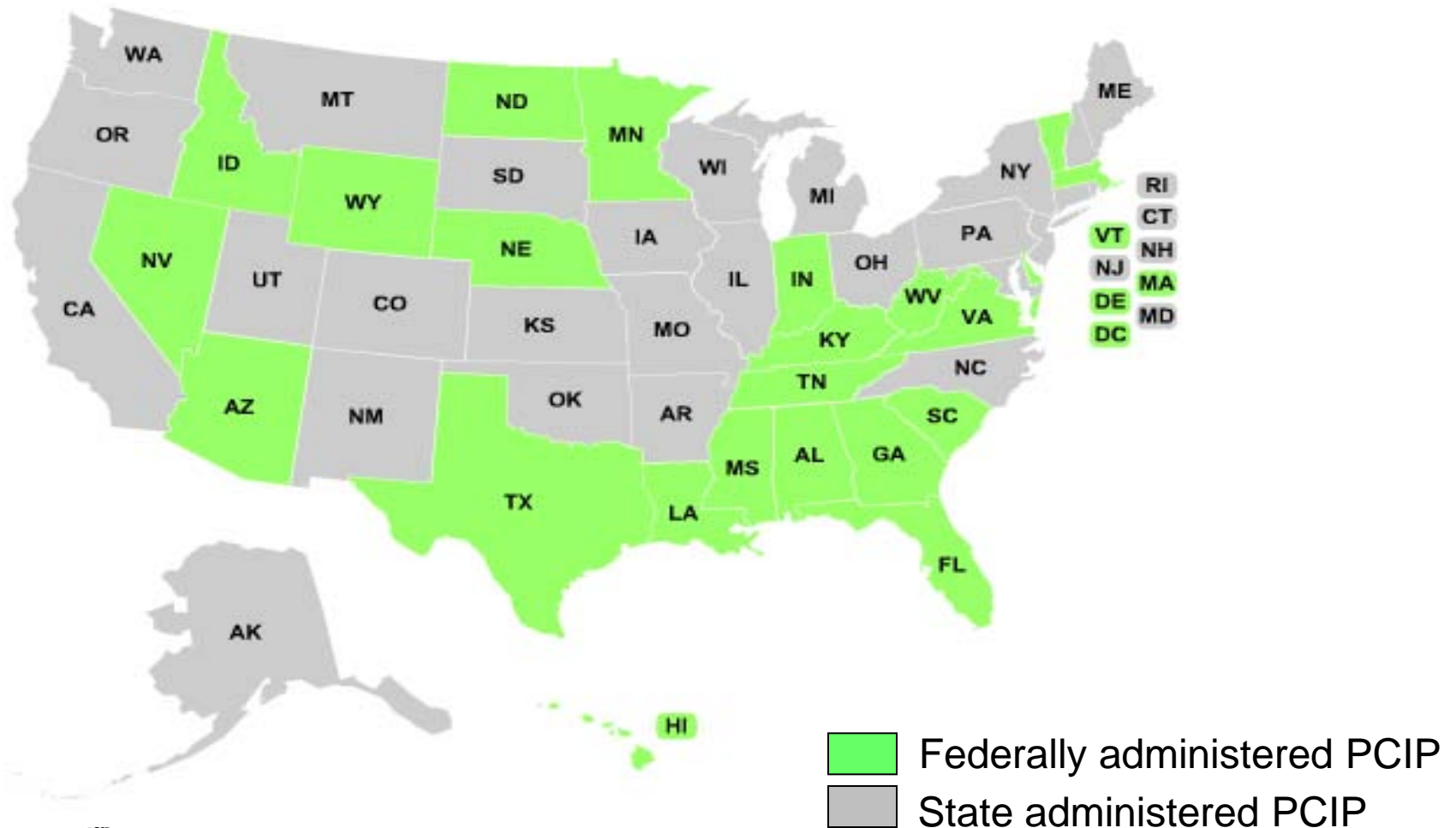
- In order to qualify for PCIP, an individual must:
 - Be a U.S. citizen or residing in the U.S. legally;
 - Have been uninsured for a minimum of 6 months before applying to PCIP; and
 - Have a pre-existing condition or have been denied coverage because of a health condition.



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Administration of PCIP Varies by State



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Documenting a Pre-Existing Condition

- Requirements vary by state
 - In states where PCIP is federally administered, applicants may provide a denial of coverage, offer of coverage with a rider, or in some cases, offer of coverage at a substantially higher rate*
 - Some states that administer PCIP use condition lists to establish eligibility; these vary by state

*Rate must equal at least 200% of corresponding PCIP rate. Applicable only for a child under age 19 or for a person who lives in Massachusetts or Vermont.



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What Consumers Need to Apply

- Basic personal information (name, address, state of residence)
- *Citizenship status* – indicate on application or provide documentation
- *Eligibility* (denial letter, offer of coverage with a rider, provider letter*)
- Other health coverage – checklist
- Information about any recent health coverage

*Select states only.



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PCIP Offers Comprehensive Benefits...

- Care in medical offices for treatment of illness or injury
- Emergency services
- Inpatient and outpatient hospital services
- Inpatient and outpatient mental health and substance abuse services
- Prescription drugs
- Home health care and hospice services
- Outpatient laboratory and diagnostic services
- In- and out-of-network benefits



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...and Important Features for Consumers

- First-dollar coverage for preventive care
- No lifetime maximum on the amount the plan pays for enrollee's care
- Benefits are available immediately when coverage begins, even for pre-existing conditions
- The ability to receive benefits at any qualified provider



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2011 Plan Options and Out-of-Pocket Costs

Beneficiary Responsibilities	Federal Plans			State Plans
	Standard Option	Extended Option	HSA-eligible Option	
Monthly premium	\$116 - \$626	\$156 - \$842	\$121 - \$650	\$69 - \$1,806
Medical deductible	\$2,000	\$1,000	\$2,500	\$0 - \$5,000
Drug deductible	\$500	\$250	Incl. in medical	\$100 - \$500 or incl.
Out-of-pocket limit	\$5,950	\$5,950	\$5,950	\$5,950

NOTE: Above amounts represent costs for selected in-network services. More information on costs and benefits is available at <http://www.pcip.gov>.



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What Enrollees Pay for Care

Beneficiary Responsibilities	Federal Plans			State Plans
	Standard Option	Extended Option	HSA-eligible Option*	
Inpatient and Outpatient Hospital Services	20%	20%	20%	Varies
Lab and Diagnostic Services	20%	20%	20%	
Medical Coinsurance	20%	20%	20%	
Office Visit Copay	\$25	\$25	\$25	
Drug Copay	\$4/\$40/25%	\$4/\$30/25%	\$4/\$30/25%	

NOTE: Above amounts represent costs for selected in-network services. More information on costs and benefits is available at <http://www.pcip.gov>. *With the exception of preventive care, the full deductible must be met prior to receipt of benefits, including prescription drugs.



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Consumers May Apply to PCIP in Several Ways

- Mailing a paper application (can request by phone)
- Faxing a paper application
- Submitting an online application
- Calling the national help line



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Where Consumers Can Find More Information

- Consumers interested in applying to PCIP may visit <http://www.pcip.gov>
 - Under “Select Your State,” consumers should click their state of residence on the interactive map
 - Each state page includes state-specific information
- Consumers may also request information by calling 1-866-717-5826 (TTY: 1-866-561-1604)
 - The Call Center is open from Monday – Friday from 8 am – 11 pm EST



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Where Consumers Can Find More Information

PCIP.gov - Home - Windows Internet Explorer
https://www.pcip.gov/

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | **LEARN MORE** | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US | En Español

HEALTH REFORM *and* PEOPLE with PRE-EXISTING CONDITIONS

The Pre-Existing Condition Insurance Plan makes health insurance available to people who have had a problem getting insurance due to a pre-existing condition.

The Pre-Existing Condition Insurance Plan:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

[Apply Now](#)

Your Questions Answered

Q: Who is eligible for Pre-Existing Condition Insurance Plan?

A: To be eligible for the Pre-Existing Condition Insurance Plan,

- You must be a citizen or national of the United States or residing in the U.S. legally.
- You must have been uninsured for at least the last six months. Please note that if you currently have insurance coverage that doesn't cover your medical condition or are enrolled in a state high risk pool, you are not eligible for the Pre-Existing Condition Insurance Plan.
- You must have a pre-existing condition or have been denied coverage because of your health condition.

[More Questions and Answers...](#)

2011 Program Changes

The Pre-Existing Condition Insurance Plan is being updated for 2011, including new rates and benefits. [Click here](#) for info on the upcoming changes or go to the [Learn More](#) page for more details on the changes.

Be Carefull!

You can only enroll in the Pre-Existing Condition Insurance Plan by applying for coverage using the methods described on the [Apply](#) page. Do not respond to phony calls or letters asking you to enroll for a fee.

Get Informed



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Where Consumers Can Find More Information

Links to information on rates, plans, and benefits

The screenshot shows a web browser window displaying the PCIP.gov website. The browser's address bar shows the URL https://www.pcip.gov/LearnMore.html. The website header includes the HealthCare.gov logo and a 'Return to HealthCare.gov' link. The main heading is 'Pre-Existing Condition Insurance Plan'. Below this, there is a navigation menu with links for HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE, APPLY, Q&A, and CONTACT US. A link for 'En Español' is also present. The 'Learn More Topics' section contains a list of links: Introduction, 2011 PCIP Program Changes, Eligibility, Benefits, and Premium Rates. An arrow points from the text 'Links to information on rates, plans, and benefits' to the 'Premium Rates' link. The 'Introduction' section contains text explaining the program's purpose and eligibility criteria.



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How Consumers Can Apply to PCIP

PCIP.gov - Home - Windows Internet Explorer

https://www.pcip.gov/

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | **FIND YOUR STATE** | APPLY | Q&A | CONTACT US | En Español

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Get Informed



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How Consumers Can Apply to PCIP

PCIP.gov - State Plans - Windows Internet Explorer

https://www.pcip.gov/StatePlans.html

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US | En Español

State Information

The Pre-Existing Condition Insurance Plan may vary depending on what state you live in. The U.S. Department of Health and Human Services will run the Pre-Existing Condition Insurance Plan in some states, and is contracting with a national insurance plan to administer benefits in those states. Other states have requested that they run the program themselves, and each of those states has the flexibility to design the program that best meets their state's needs.

Please select a state from the right to see more information about the Pre-Existing Condition Insurance Plan for that state.

Select a State

Legend:

- Pre-Existing Condition Insurance Plan Run by the U.S. Department of Health and Human Services
- Pre-Existing Condition Insurance Plan Run by Your State

Accessibility | Privacy Policy | Viewers & Players | WhiteHouse.gov | USA.gov

Select
state of
residence



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PCIP Moving Forward

- Focus on Outreach
 - Pursuing a targeted outreach and enrollment strategy
 - Forging relationships with other federal agencies to identify potentially eligible consumers
 - Partnering with external groups to educate consumers



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Questions and Answers



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For more information on the Pre-existing Condition Insurance Plan, please visit <http://www.pcip.gov>

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Appendix



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How Consumers Can Apply: State Administered

Link to state page

PCIP.gov - State Plans - Windows Internet Explorer

https://www.pcip.gov/StatePlans.html

File Edit View Favorites Tools Help

PCIP.gov - State Plans x Google

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US | En Español

State Information

Montana
The Pre-Existing Condition Insurance Plan in Montana is not run by the U.S. Department of Health and Human Services. [Click here](#) to learn more about coverage in Montana.

Select a State

Map showing states highlighted in green: WA, OR, CA, AZ, NM, TX, LA, MS, AL, GA, FL, HI, NV, UT, CO, OK, AR, KS, MO, IL, IN, OH, WV, VA, NC, SC, TN, KY, PA, NY, ME, VT, NH, MA, DE, MD, DC.

start | Demmerle, Catherine ... | https://owa.hhs.gov/... | PCIP.gov - State Plan... | Microsoft PowerPoint ... | Document1 - Microsof... | 1:01 PM



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How Consumers Can Apply: State Administered

Health care is getting better. So is HealthCare.gov. Where you see [Was this helpful?](#) add your comments to help us improve.

Introduction | Timeline: What's Changing and When | About the Law | **Provisions** | In Focus | Initiatives

NEW Understanding the Affordable Care Act
Provisions

- \$250 "Donut Hole" Rebate
- Appealing Health Plan Decisions
- Children's Pre-Existing Conditions
- Consumer Assistance Program
- Curbing Insurance Cancellations
- Doctor Choice & ER Access
- Early Retiree Reinsurance
- FSA/HSA Changes
- Getting Value for Your Premium Dollar
- Grandfathered Health Plans
- Lifetime and Annual Limits
- Medicare 50% Drug Discounts

Pre-Existing Condition Insurance Plan: Montana

Eligible residents of Montana can apply for coverage through the state's Pre-Existing Condition Insurance Plan program run by the Montana Comprehensive Health Association.

To qualify for coverage:

- You must be a citizen or national of the United States or residing in the United States legally.
- You must have been uninsured for at least the last six months before you apply.
- You must have a pre-existing condition or have been denied coverage because of your health condition.

The Pre-Existing Condition Insurance Plan will cover a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available for you, even if it's to treat a pre-existing condition.

Premium:	\$210 to \$681 per month
Deductible:	\$2,500
Out of Pocket Limit:	\$5,950

To learn more about this program, please call 1-800-447-7998 or visit <http://www.mthealth.org/>.

Display of state premiums

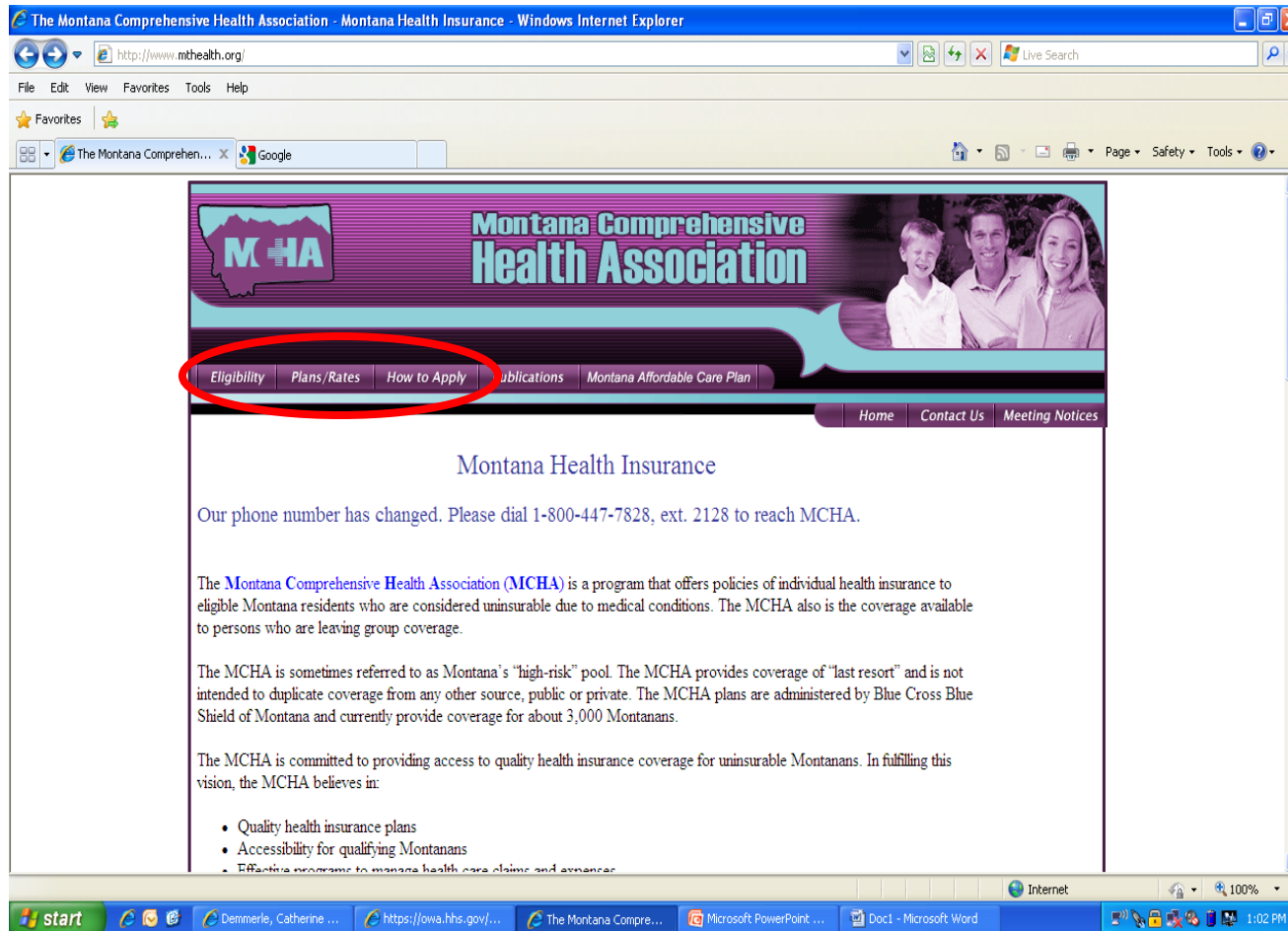
Link to state website



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How Consumers Can Apply: State Administered



The screenshot shows a Windows Internet Explorer browser window displaying the website for the Montana Comprehensive Health Association (MCHA). The address bar shows the URL <http://www.mthealth.org/>. The website header features the MCHA logo and the text "Montana Comprehensive Health Association" next to a photograph of a family. A navigation menu below the header contains several links: "Eligibility", "Plans/Rates", "How to Apply", "Publications", and "Montana Affordable Care Plan". The "How to Apply" link is circled in red. Below the navigation menu, the page content includes the heading "Montana Health Insurance" and a notice: "Our phone number has changed. Please dial 1-800-447-7828, ext. 2128 to reach MCHA." The main text describes the MCHA as a program offering individual health insurance to eligible Montana residents who are considered uninsurable due to medical conditions. It also mentions that the MCHA is sometimes referred to as Montana's "high-risk" pool and provides coverage of "last resort". The MCHA is committed to providing access to quality health insurance coverage for uninsurable Montanans. A list of bullet points follows, including "Quality health insurance plans", "Accessibility for qualifying Montanans", and "Effective programs to manage health care claims and expenses". The taskbar at the bottom shows the Start button and several open applications, including Internet Explorer, a Microsoft PowerPoint presentation, and a Microsoft Word document.



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How Consumers Can Apply: Federally Administered

PCIP.gov - State Plans - Windows Internet Explorer

https://www.pcip.gov/StatePlans.html

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US | [En Español](#)

State Information

Pre-Existing Condition Insurance Plan: [North Dakota](#)

PCIP will cover a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available for you, beginning on your coverage effective date, even if it's to treat a pre-existing condition - there are no waiting periods.

Beginning January 1, 2011, PCIP is improved, with a choice of plan options to fit your needs and provide more affordable premiums. The monthly premiums for your state are:

Plan/Age Band	00-18	19-34	35-44	45-54	55+
Standard	\$133	\$199	\$239	\$305	\$424
Extended	\$179	\$268	\$321	\$410	\$571
HSA	\$138	\$207	\$248	\$317	\$441

PCIP applicants who are approved to participate in PCIP can choose from three plan options, with different levels of premiums, calendar year deductibles, prescription deductibles and prescription copays. The HSA Option provides an opportunity to open a Health Savings Account - a tax

Select a State

The map shows the following states highlighted in green: WA, OR, ID, NV, UT, AZ, NM, TX, LA, MS, AL, GA, FL, HI, ND, SD, NE, MN, IA, MO, OK, AR, TN, KY, WV, VA, NC, SC, PA, NY, VT, NH, MA, DE, MD, DC, RI, CT, NJ, VA, WV, OH, MI, WI, IL, IN, OH, PA, NY, ME.



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