

Pre-Existing Condition Insurance Plan (PCIP)

If you know people who are uninsured because of a pre-existing condition, getting health coverage under the Pre-Existing Condition Insurance Plan (PCIP) is now a lot easier and more affordable.

On May 31st the Department of Health and Human Services announced new eligibility standards and lower premiums in some states that will now make this program, created by the Affordable Care Act, available to many more Americans.

These changes include:

Reduced Premiums: Premium prices were reduced up to 40% in some states effective July 1, 2011. Please visit www.pcip.gov and go to “State Plans” and click on your state of residence to see the current rates.

Simplifying Eligibility: Starting July 1, 2011, people applying for coverage in the federally-administered PCIP can demonstrate eligibility for PCIP simply by providing a letter from a doctor, physician assistant, or nurse practitioner dated within the past 12 months stating s/he has or, at any time in the past, had a medical condition, disability, or illness. This option became available to children under age 19 in February, and we are extending this pathway to all applicants regardless of age. In addition, a person applying for coverage must be a U.S. citizen or reside in the U.S. legally and have been without health coverage for at least 6 months.

Basics: The program provides comprehensive coverage at the same price that healthy people pay and is already changing—and saving—lives. Enrollees receive primary and specialty care, hospital care, prescription drugs, home health and hospice care, skilled nursing care, preventive health and maternity care.

To qualify for this program, a person applying for coverage must be: a U.S. citizen or residing here legally; have been without health coverage for at least 6 months before applying; and have a pre-existing condition or have been denied health 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.

If you know someone who you think might qualify for this program—available until 2014—please tell them to go to www.pcip.gov for more information or call a toll-free line at: **1-866-717-5826 (TTY 1-866-561-1604)**. The Call Center is open from 8 AM to 11 PM Eastern Time.

Thank you for helping us extend the reach and impact of this important health coverage option for the uninsured.