

Pre-Existing Condition Insurance Plan Program

Office of Insurance Programs
Center for Consumer Information and Insurance Oversight
Centers for Medicare & Medicaid Services



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Statutory Authority for PCIP

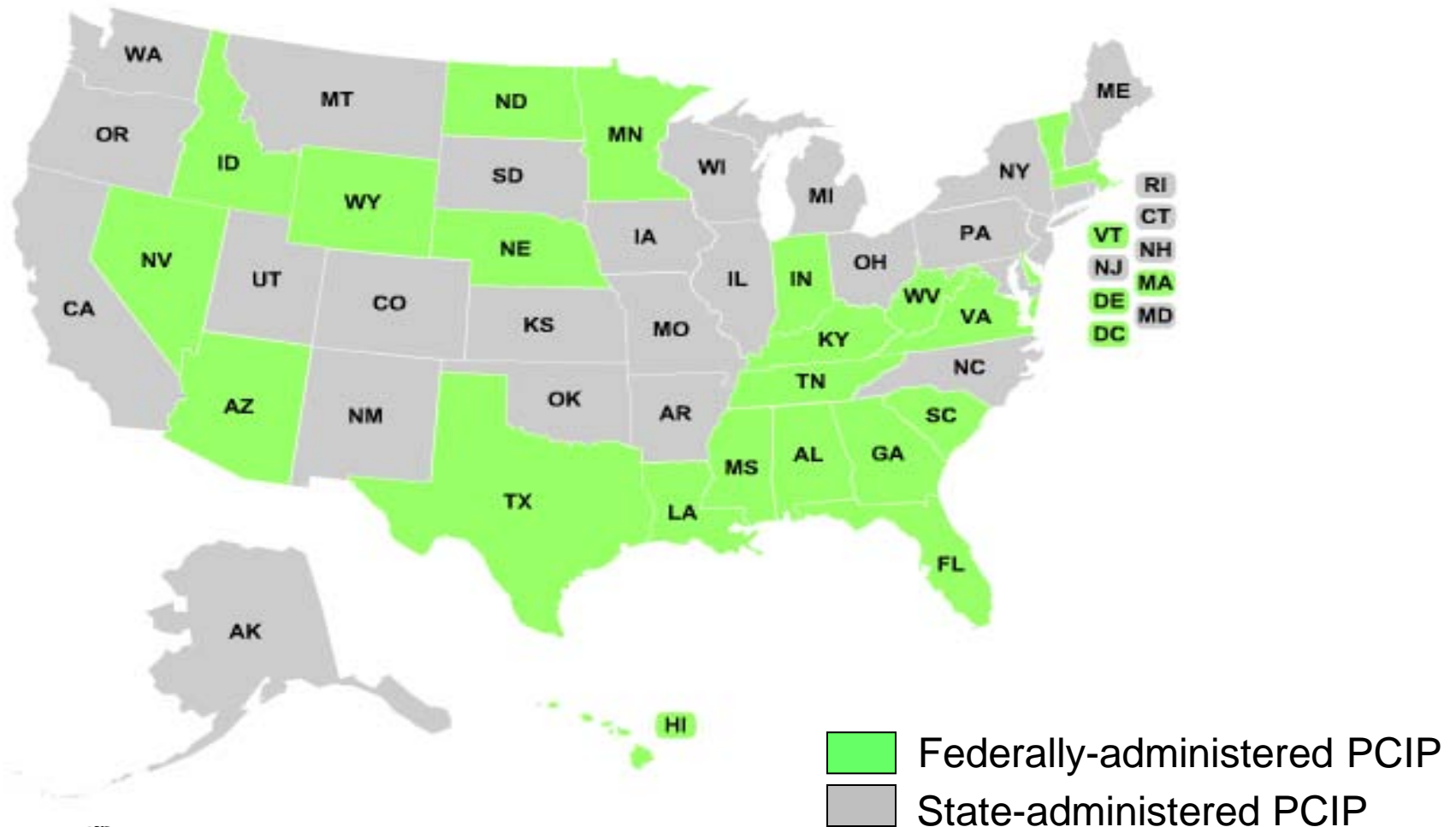
- Section 1101 of the Affordable Care Act (ACA) requires that HHS establish a “temporary high risk health insurance pool program”
- Provides coverage for individuals with pre-existing conditions until the Health Insurance Exchanges are available in 2014
 - Law required establishment within 90 days of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



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Administration of PCIP Varies by State



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Eligibility for PCIP

A person applying for PCIP must:

- Have a pre-existing condition,
- Be a U.S. citizen or reside legally in the U.S.,
- Have been without health coverage for the last 6 months, and
- Reside within the service area of the PCIP



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Pre-Existing Condition Requirement

- The federally-run PCIP accepts:
 - a letter from a provider indicating a current or prior condition;
 - a letter from an insurer or insurance agent or broker denying coverage;
 - a letter from an insurer offering coverage with an exclusionary rider; or
 - a letter from an insurer offering coverage at a high rate.*
- Most state-run PCIPs also accept a provider's letter or a denial letter from an insurer.

*Applies to a person under age 19 or resident of Massachusetts or Vermont . The premium must be at least twice the PCIP rate for the Standard Option.



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Applying for PCIP Coverage

- States may offer applicants the option to apply:
 - Online,
 - Over the phone, or
 - By mailing or faxing a completed paper application.
- In the federally-run PCIP, there are 3 ways to apply:
 - By mail
 - By phone with the PCIP Call Center
 - Online at www.pcip.gov



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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

- 100% coverage for preventive services
- No lifetime maximum on the amount PCIP pays for care
- No pre-existing condition waiting period
- The ability to receive benefits at any qualified provider



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2012 Plan Options and Out-of-Pocket Costs

As in commercial coverage, PCIP enrollees pay monthly premiums and deductibles for coverage

Beneficiary Responsibilities	Federal Plans			State Plans
	Standard Option	Extended Option	HSA-eligible Option	
Monthly premium	\$104-\$334	\$141-\$450	\$109-\$347	\$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	\$4,000	\$4,000	\$6,050	\$5,950

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



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2012 Premium Rates for Arizona

Here are the **2012 monthly** PCIP premium rates for Arizona by the age of an enrollee, effective July 1, 2011.

Age	Federal Plans		
	Standard Option	Extended Option	HSA-eligible Option
0 to 18	\$104	\$141	\$109
19 to 34	\$157	\$211	\$163
35 to 44	\$188	\$253	\$195
45 to 54	\$240	\$324	\$250
55+	\$334	\$450	\$347



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What Enrollees Pay for Care

Beneficiary Responsibilities	Standard Option	Extended Option	HSA-eligible Option*	State Plans
Inpatient and Outpatient Hospital Services	20%	20%	20%	Varies
Emergency Services	20%	20%	20%	
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.

**Services in a physician's office are available at fixed copay, even if deductible is not met.



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Benefits and Provider Information

- Visit www.pciplan.com for resources and information about the federally-run PCIP, administered by GEHA:
 - View plan materials
 - Search for your provider
 - Search your prescriptions
 - information for providers
 - broker registration
- Call Customer Service at (800) 220-7898 ,
7 a.m.- 5:30 p.m. CT, Monday-Friday (except holidays)



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Where Consumers Can Find More Information

- Consumers interested in applying to PCIP may visit <http://www.pcip.gov>
 - Under “Find Your State,” click on your state of residence in 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 PCIP Call Center is open from Monday – Friday from 8 a.m. – 11 p.m. ET



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Where Consumers Can Find More Information

The screenshot shows a Windows Internet Explorer browser window displaying the HealthCare.gov website. The page title is "Pre-Existing Condition Insurance Plan". The navigation bar includes links for "HOME", "LEARN MORE", "ELIGIBILITY", "FIND YOUR STATE", "APPLY", "Q&A", and "CONTACT US". The "LEARN MORE" link is circled in red. Below the navigation bar, there is a section titled "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS". This section includes a description of the plan, a list of benefits, and an "Apply Now" button. To the right of the text is a photograph of a diverse group of healthcare professionals. Below this main section are two columns of content: "Your Questions Answered" and "2011 Program Changes". The "Your Questions Answered" section includes a question and answer about eligibility, followed by a list of requirements and a link to "More Questions and Answers...". The "2011 Program Changes" section includes a warning to "Be Carefull!" and a note about enrollment methods. At the bottom of the page, there is a "Get Informed" section.



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Where Consumers Can Find More Information

Links to information on rates, plans, and benefits

PCIP.gov - Learn More - Windows Internet Explorer

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

File Edit View Favorites Tools Help

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](#)

Learn More Topics

- [Introduction](#)
- [2011 PCIP Program Changes](#)
- [Eligibility](#)
- [Benefits](#)
- [Premium Rates](#)

Introduction

In March of 2010, Congress passed and President Obama signed the Affordable Care Act—the new health insurance law. The law creates a new program – the Pre-Existing Condition Insurance Plan -- to make health insurance available to you if you have been denied coverage by private insurance companies because of a pre-existing condition.

The Pre-Existing Condition Insurance Plan (PCIP), which is administered by either your state or the U.S. Department of Health and Human Services, provides a health coverage option if you have been uninsured for at least six months, you have a pre-existing condition or have been denied health coverage because of your health condition, and are a U.S. citizen or are residing here legally.

This program may be able to help you, if you've been locked out of the insurance market, until 2014. In 2014, you will have access to affordable health insurance choices through a new competitive marketplace called an Exchange and you will no longer be discriminated against based on a pre-existing condition.

The Program:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available to you, even to treat a pre-existing condition.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

The U.S. Department of Health and Human Services, with the help of the U.S. Office of Personnel Management and the U.S. Department of Agriculture's National Finance Center, will run the Pre-Existing Condition Insurance Plan in some states. The federal government contracts with a national insurance plan to administer benefits in those states. Other states have requested that they run the

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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

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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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 Outreach

- Educating consumers
- Disseminating materials
<http://www.healthcare.gov/center/brochures/index.html>
- Increasing enrollment nationally
- weblink

To add the button to your website, visit
www.HealthCare.gov/stay_connected.html
and embed the code listed.



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



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