



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 and click on “Find Your State.” Then select your state from a map of the United States or from the drop-down menu. 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).