

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

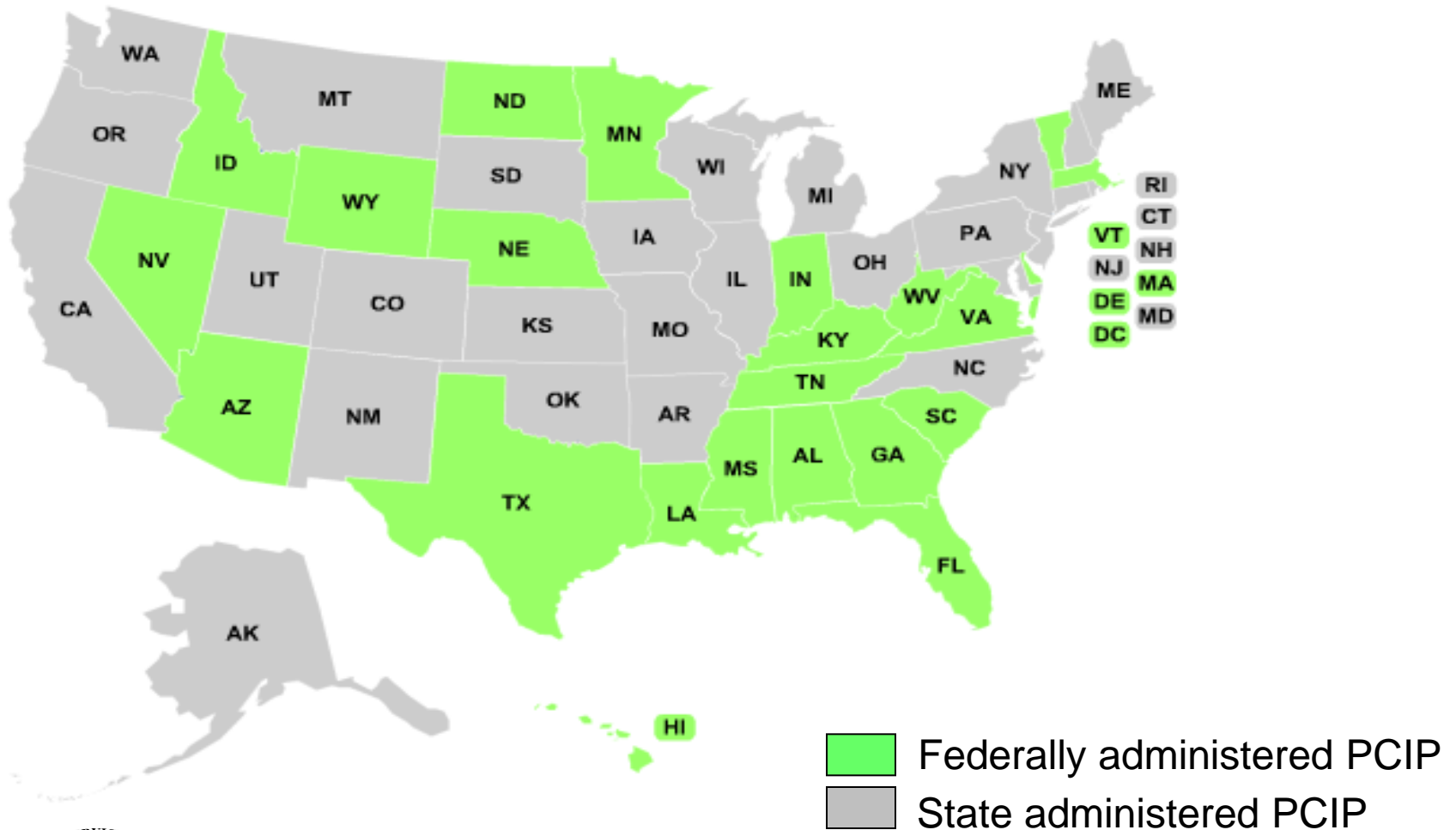
- In order to qualify for PCIP, an individual must:
 - Be a U.S. citizen or residing in the U.S. legally;
 - Have been uninsured for a minimum of 6 months before applying to PCIP; and
 - Have a pre-existing condition or have been denied coverage because of a health condition.



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Administration of PCIP Varies by State



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Documenting a Pre-Existing Condition

- Requirements vary by state, in general applicants may qualify by providing either:
 - a denial of coverage or offer of coverage with an exclusionary rider
 - a letter from a provider, dated in past 12 months documenting the presence of a pre-existing condition
 - In certain guarantee issue states (Mass. & VT) proof that a carrier offered coverage at substantially higher than the PCIP rate



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What Consumers Need to Apply

- Basic personal information (name, address, state of residence)
- Citizenship status, by providing SSN or Alien ID number
- Eligibility (e.g., denial letter, offer of coverage with a rider)
- Other health coverage
- Information about any recent health coverage



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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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Costs in 23+DC Federally-Run PCIPS

	Standard Option	Extended Option	HSA Option
Premium Range	\$93 - \$578	\$125 - \$778	\$97-\$600
Deductible Type	Separate medical and Rx	Separate medical and Rx	Combined with Pharmacy
Medical Deductible*	\$2,000	\$1,000	\$2,500
Pharmacy Deductible*	\$500	\$250	NA
Medical Coinsurance*	20%	20%	20%
Catastrophic Maximum*	\$5,950	\$5,950	\$5,950

*In-network benefits



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Costs in 23+DC Federal PCIP: Co-payments and Coinsurance

What you pay for care	In-network	Out-of-network
Inpatient Hospital Services	20%	40%
Outpatient Surgery	20%	40%
Primary Care Office Visit	\$25 copay	40%
Specialty Office Visit	\$25 copay	40%
Annual Prevent Care Office Visit	Nothing	40%
Emergency Room	20%	40%
Lab – Outpatient	20%	40%
X-ray & Other Diagnostic Tests	20%	40%



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How Do You Apply?

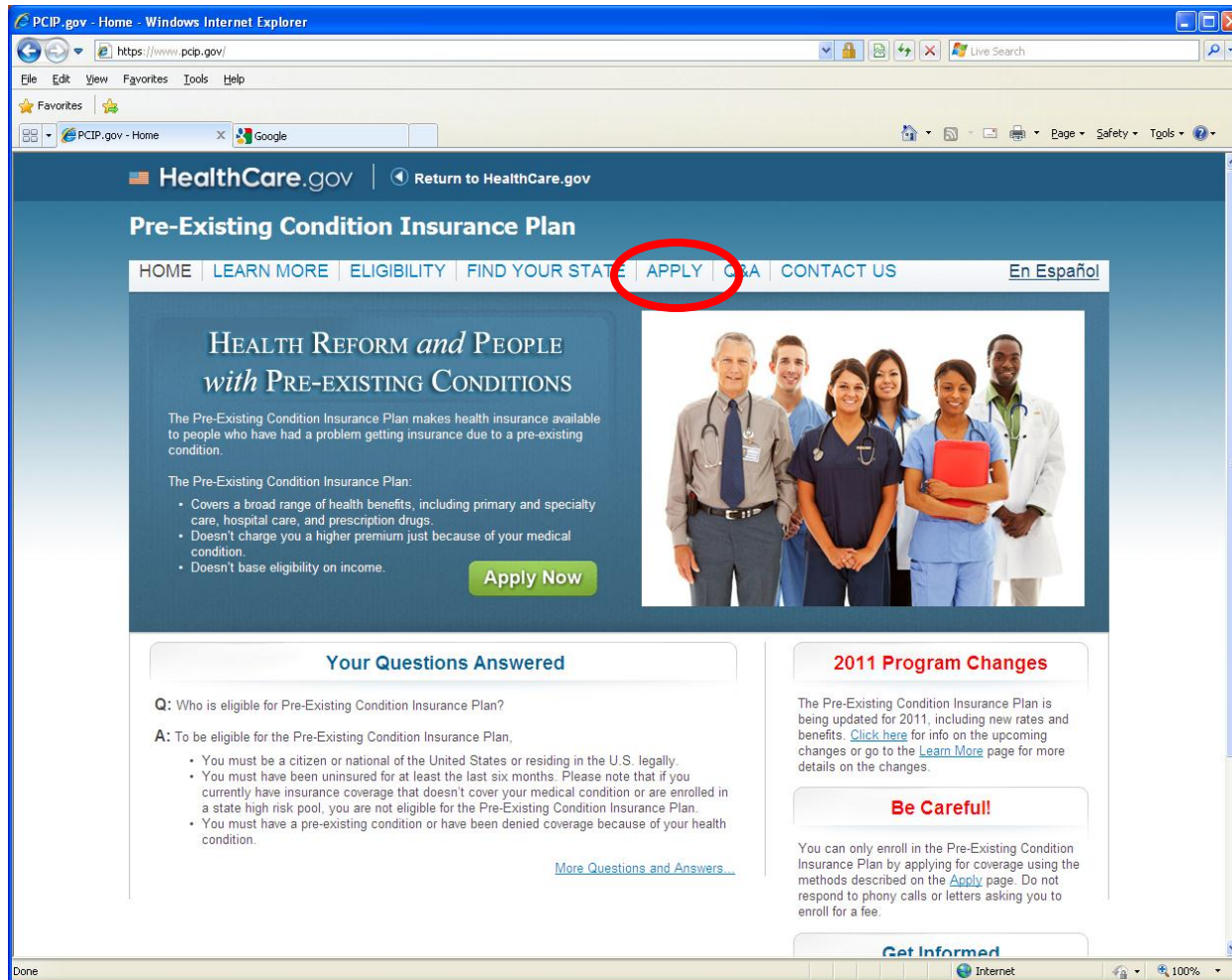
- Applying is convenient
 - Mail or fax a paper application
 - Submit online or over the phone
 - Work with an agent or broker
- On the web
 - Paper and online applications at <http://www.pcip.gov>.
 - Over the phone
 - Call 1-866-717-5826 (TTY: 1-866-561-1604)
 - The Call Center is open from Monday – Friday from 8 am – 11 pm EST



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Applying to PCIP



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Applying to PCIP in Texas

Online Application

Call Center

The screenshot shows the PCIP.gov website in a Windows Internet Explorer browser. 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, along with an "En Español" link. The main content is divided into two columns. The left column has an "Apply Now Online" section with a green "Apply Now" button, a "By Phone" section with a blue button, and a "Be Careful!" section with a red header. The right column has an "Apply By Mail" section with a blue button. Below the "Apply By Mail" button are three numbered steps: 1. Click the "Application Form" link below to download a PDF version of the enrollment application. 2. Fill out the application by following the instructions in the application and make copies of any required documents. 3. Mail to: National Finance Center, Pre-Existing Condition Insurance Plan, P.O. Box 60017, New Orleans, LA 70160-0017. There are also links for "ENGLISH Application Form [120KB]" and "SPANISH Application Form [120KB]". A "Back to top" link is at the bottom right.

Downloadable application form

Application mailing address



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

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