

The Pre-Existing Condition Insurance Plan

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Center for Consumer Information and Insurance Oversight

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

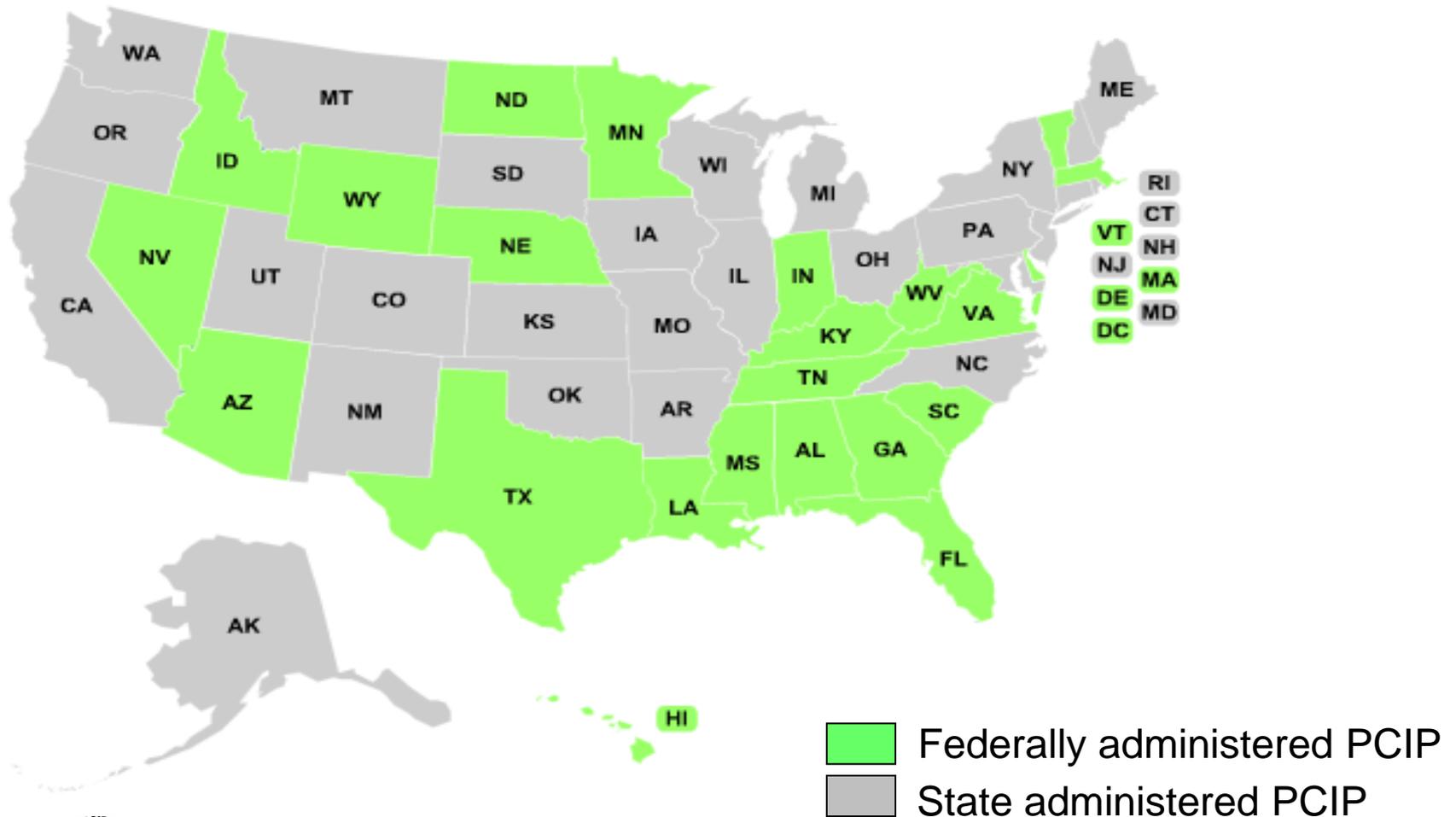
- In order to qualify for PCIP, an individual must:
 - Be a U.S. citizen or residing in the U.S. legally;
 - Have been uninsured for a minimum of 6 months before applying to PCIP; and
 - Have a pre-existing condition or have been denied coverage because of a health condition.



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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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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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