

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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Eligibility for PCIP

A person applying for PCIP must:

- Reside within the service area of the PCIP;
- Be a U.S. citizen or reside in the U.S. legally;
- Have been without health coverage for a minimum of 6 months before applying; and
- Have a pre-existing condition, as defined by the PCIP and approved by HHS.



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Pre-Existing Condition Requirement

- Each PCIP determines how applicants must satisfy its pre-existing condition requirement.
- In federally-run PCIP, applicants must provide:
 - a denial of coverage,
 - offer of coverage with an exclusionary rider,
 - offer of coverage at least twice as much as PCIP rate,* or
 - provider’s documentation of a current or prior condition.**
- In state-run PCIPs, documentation requirements vary.

*Applicable only for a child under age 19 or for a person who lives in Massachusetts or Vermont.

** Currently applicable only for a child under age 19. Beginning July 1, adults will also be able to provide this kind of documentation.



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Applying for PCIP Coverage

- Each PCIP establishes mechanisms for enrollment, e.g. mailing or faxing a paper application or completing an online form.
- In federally-run PCIP, people can apply for coverage by:
 - Mailing a paper application;
 - Calling the call center to complete an application over the phone; or

Filing out an online application 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

- 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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2011 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	\$93 - \$578	\$125 - \$778	\$97 - \$600	\$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	\$5,950	\$5,950	\$5,950	\$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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Louisiana PCIP Options and Out-of-Pocket Costs

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

Age	Plans		
	Standard Option	Extended Option	HSA-eligible Option
0-18	\$129	\$173	\$134
19-34	\$193	\$260	\$200
35-44	\$231	\$312	\$240
45-54	\$296	\$397	\$307
55+	\$411	\$553	\$427

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



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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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Where Consumers Can Find More Information

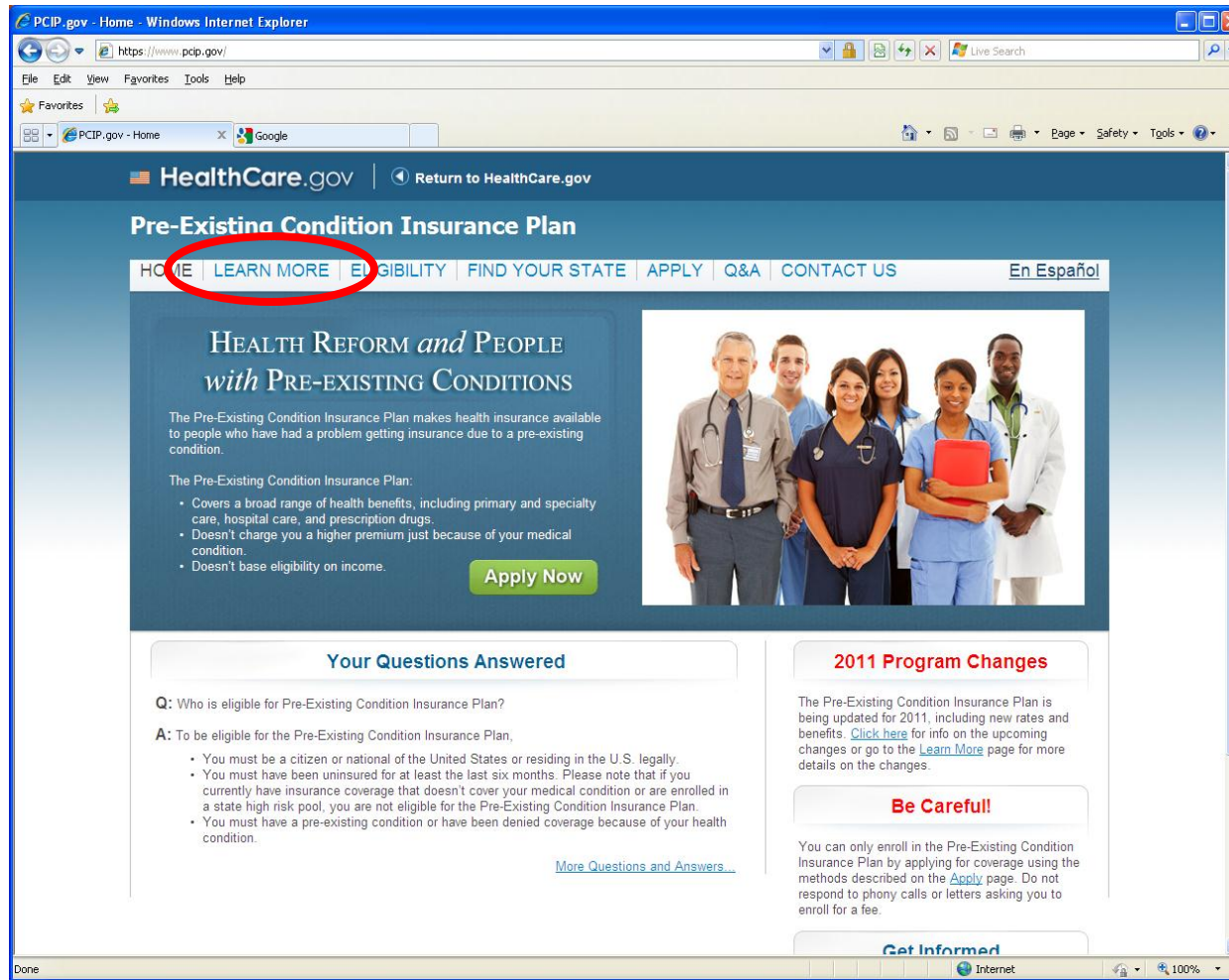
- Consumers interested in applying to PCIP may visit <http://www.pcip.gov>
 - Under “Select Your State,” consumers should click their state of residence on the interactive map
 - Each state page includes state-specific information
- Consumers may also request information by calling 1-866-717-5826 (TTY: 1-866-561-1604)
 - The Call Center is open from Monday – Friday from 8 am – 11 pm ET



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Where Consumers Can Find More Information



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Where Consumers Can Find More Information

Links to information on rates, plans, and benefits

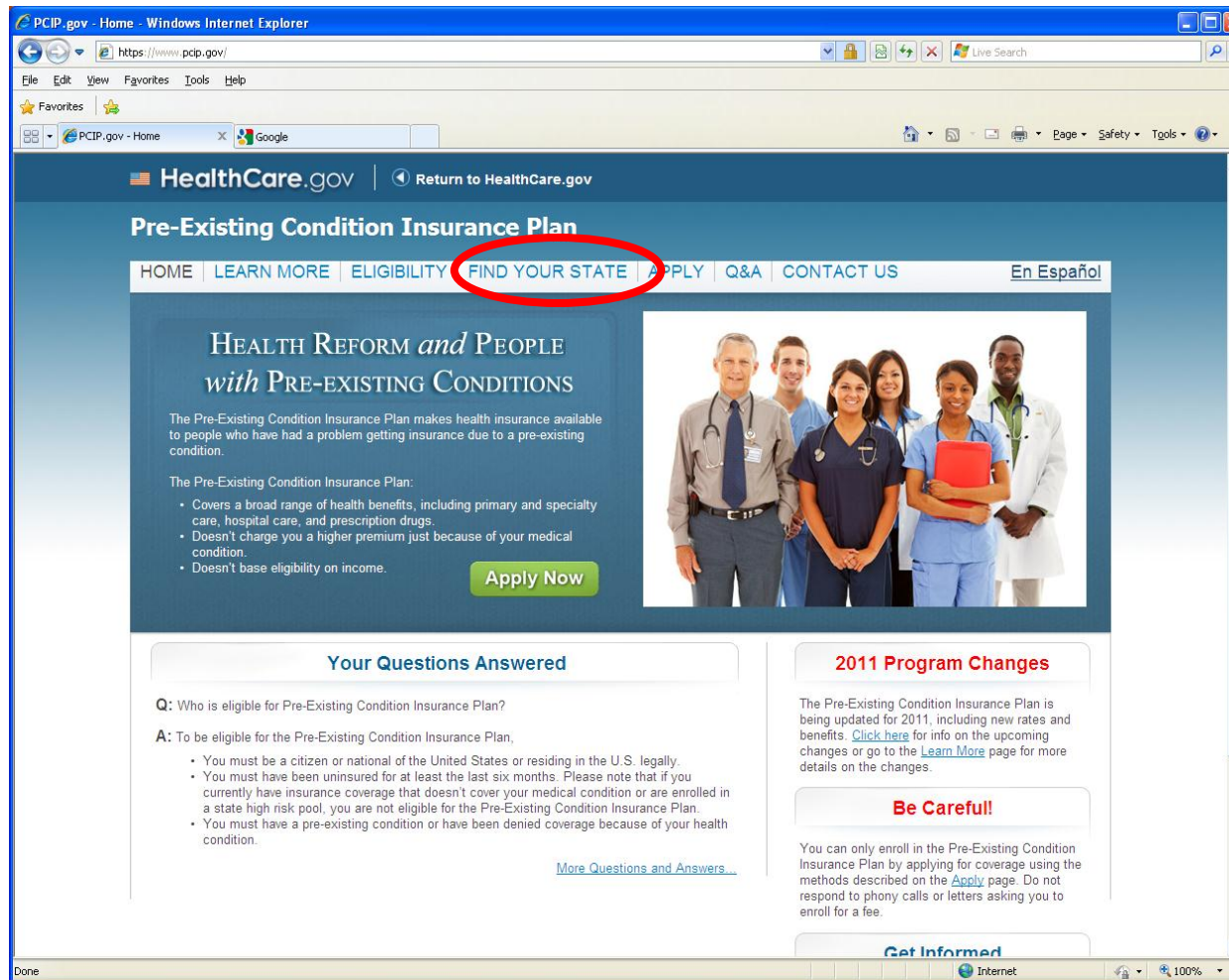
The screenshot shows a web browser window displaying the PCIP.gov website. The browser's address bar shows the URL https://www.pcip.gov/LearnMore.html. The website header includes the HealthCare.gov logo and a 'Return to HealthCare.gov' link. The main heading is 'Pre-Existing Condition Insurance Plan'. Below this, there is a navigation menu with links for HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE, APPLY, Q&A, and CONTACT US. A link for 'En Español' is also present. The 'Learn More Topics' section lists several links: Introduction, 2011 PCIP Program Changes, Eligibility, Benefits, and Premium Rates. The 'Introduction' section contains text explaining the program's purpose and eligibility criteria. The browser's taskbar at the bottom shows several open applications, including Internet Explorer, Microsoft PowerPoint, and Microsoft Word.



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How Consumers Can Apply to PCIP



The screenshot shows the PCIP.gov website in a Windows Internet Explorer browser. The page title is "Pre-Existing Condition Insurance Plan". The navigation menu includes links for HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE (circled in red), APPLY, Q&A, and CONTACT US. There is also a link for "En Español".

The main content area features the heading "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS". Below this, it states: "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." It then lists the benefits of the 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.

An "Apply Now" button is visible. Below the main content, there are sections for "Your Questions Answered" and "2011 Program Changes".

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

The screenshot shows a web browser window displaying the PCIP.gov website. The page title is "Pre-Existing Condition Insurance Plan". The navigation menu includes "HOME", "LEARN MORE", "ELIGIBILITY", "FIND YOUR STATE", "APPLY", "Q&A", and "CONTACT US". There is also a link for "En Español".

The main content area is divided into two sections:

- State Information:** A text block explaining that the PCIP may vary by state and that the U.S. Department of Health and Human Services runs the program in some states, while others are run by state governments.
- Select a State:** A map of the United States where states are color-coded. A legend indicates that green states are run by the U.S. Department of Health and Human Services, and grey states are run by the state government. A dropdown menu labeled "Select a State" is visible below the map.

An arrow points from the text "Select state of residence" to the "Select a State" dropdown menu.

Select state of residence



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PCIP Program Guidance

- Portability of coverage
- Third-party payers
- Coverage of newborns
- Eligibility for children under age 19*

*Currently applicable only for a child under age 19. Beginning July 1, adults will also be able to provide this kind of documentation.



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PCIP Moving Forward

- Focus on Outreach
 - Pursuing a targeted outreach and enrollment strategy
 - Forging relationships with other federal agencies to identify potentially eligible consumers
 - Partnering with external groups to educate consumers
 - Using CMS toolkits: newsletter drop-in articles, poster, website links, fact sheets, poster prints are downloadable from website.



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Existing Challenges & Opportunities: *Call to Action*

- Uninsured rates are highest in Central and Northern LA
- Approximately 62% of residents at or below 200%FPL are uninsured
- About 80% of Louisiana residents who have access to an employer-sponsored plan sign up for it

How can we partner with you to get the word out about this important program?



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



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