

PCIP



The Pre-Existing Condition Insurance Plan

Have trouble getting health insurance? PCIP's got you covered.

You may be eligible for coverage through the Pre-Existing Condition Insurance Plan (PCIP), created by the Affordable Care Act. PCIP covers a broad range of health benefits, and won't charge you a higher premium just because of your medical condition.

The benefits you need, with no waiting

PCIP coverage is for people with a pre-existing condition who've been without health coverage for at least 6 months.

PCIP coverage:

- Offers primary and specialty care, hospital care, and prescription drugs.
- Once you're enrolled, no waiting period to cover your condition.
- Won't charge you a higher premium just because of your medical condition.
- Won't turn you down based on income.

Are you eligible for PCIP?

To qualify for PCIP, you must:

- Have a pre-existing condition;
- Have been without health coverage for at least 6 months; AND
- Be a U.S. citizen, or live here legally.

You are NOT eligible for PCIP coverage if:

- You have other health insurance coverage, even if it doesn't cover your medical condition.
- You're enrolled in a state high risk pool.
- You have Medicare, Medicaid, CHIP, VA or TRICARE coverage.
- You have job-based coverage or individual insurance coverage.
- You have COBRA or other continuation of coverage, even if it's about to run out.

PCIP IS AVAILABLE IN EVERY STATE

This brochure provides information about the federally-run PCIP, which serves 23 states and the District of Columbia:

Alabama	Minnesota
Arizona	Mississippi
Delaware	Nebraska
District of Columbia	Nevada
Florida	North Dakota
Georgia	South Carolina
Hawaii	Tennessee
Idaho	Texas
Indiana	Vermont
Kentucky	Virginia
Louisiana	West Virginia
Massachusetts	Wyoming

State-run PCIPs

If your state isn't in the list above, it means your state is one of 27 states running its own PCIP.

While state-run plans vary, they ALL offer comprehensive benefits too. So there is great value in PCIP no matter where you live.

Visit www.pcip.gov and click "Find Your State" to get benefit, cost and application information for the PCIP where you live.

Your Benefits

PCIP offers 3 plan options

The federally-run Pre-Existing Condition Insurance Plan offers 3 plan options:

- Standard Plan
- Extended Plan
- Health Savings Account (HSA) Plan

Each plan has different levels of premiums, calendar year deductibles, prescription deductibles and copays. The HSA Plan option lets you open a Health Savings Account, an account where you can deposit pre-tax dollars to help pay for eligible medical expenses.

Affordable health coverage

All 3 plans pay 100% of in-network preventive care, including annual physicals, flu shots, routine mammograms, and cancer screenings. You can select any qualified provider for your care (you'll pay less when you use in-network providers), and you don't need a referral to see a specialist.

All plans provide comprehensive benefits:

- Preventive care paid at 100% with no deductible with in-network providers
- Retail, mail order & specialty drug coverage
- Care in medical offices for illness or injury
- Emergency & ambulance services
- Inpatient & outpatient hospital services
- Mental health & substance abuse services
- Home health care & hospice services
- Laboratory & diagnostic services

Built-in cost protections

After you pay the deductible, you'll pay 20% of medical costs in-network. In 2012, the maximum you'll pay out of pocket, for covered services in- and out-of-network combined, is \$7,000. This does not include premium payments. The maximum is even less if you use only in-network providers.

There's no lifetime maximum or cap on the amount the plan pays for your care in the federally-run PCIP.

What is a pre-existing condition?

It is a condition, disability or illness (either physical or mental) that you had before you enrolled in a health plan.

Got questions?

Visit www.pcip.gov for more details, including specific cost and benefit information about the PCIP in your state. Or, call the **PCIP Call Center at 1-866-717-5826 (TTY: 1-866-561-1604)**.

To Apply for PCIP: 1-866-717-5826 (TTY: 1-866-561-1604)

What to Expect With PCIP Coverage



After you submit your completed application and all supporting documents, we'll mail you a letter in about 2-3 weeks letting you know if your application is approved.

When will my coverage start?

If you're approved, your coverage effective date will be based on the date we got your complete application, including all supporting documents.

If we get your application and documentation on or before the 15th of the month, your coverage will be effective the first day of the next month.

If we get your application after the 15th, your coverage will be effective the first day of the second month. You can choose an earlier coverage effective date. We'll let you know how to choose an earlier start date when we approve your application.

Where can I get covered care?

You can get care through a broad network of providers. You will pay less when you select an in-network provider. To locate a provider, go to www.pciplan.com and click "Find a Provider."

What will I pay for premiums?

Premiums will vary depending on where you live, your age, and which health plan you choose. To see rate information by state, visit www.pcip.gov and click "Find Your State."

If I move to another state, will I lose my PCIP coverage?

No. You can enroll in the PCIP in your new state of residence. Before you move, it's important to notify both your current PCIP and the one in your new state for instructions.

Can my family be covered under my plan?

There's no dependent coverage in PCIP. But any member of your family can apply for PCIP as an individual, or you can apply on your child's behalf.

SUMMARY OF 2012 PLAN OPTIONS: (in-network benefits)

	FEDERALLY-RUN PLANS			STATE-RUN PLANS
	Standard Option	Extended Option	HSA-Option	
Monthly premium range (varies by age)	\$93 - \$578	\$125 - \$778	\$97 - \$600	Varies
Medical deductible (per year)	\$2,000	\$1,000	\$2,500	
Drug deductible (per year)	\$500	\$250	Incl. in medical	
Office visit (per visit)	\$25	\$25	\$25	
Drug copay (per prescription)	\$4 generic \$40 brand 25% specialty	\$4 generic \$30 brand 25% specialty	\$4 generic \$30 brand 25% specialty	
Annual out-of-pocket maximum	\$4,000	\$4,000	\$6,050	
Annual combined out-of-pocket maximum (in & out-of-network combined)	\$7,000	\$7,000	\$7,000	

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How to Apply

1. Apply online:

Fill out the online application form at www.pcip.gov. It's easy, and should take only 10-15 minutes to complete. (You'll still need to mail in any other required documents.)

2. Apply by mail:

Download the enrollment application in PDF format at www.pcip.gov. Follow the instruction to fill out the application and mail it in, along with any other required documents.

3. Apply by phone:

Call the PCIP Call Center at 1-866-717-5826 on Monday - Friday, 8 a.m. to 11 p.m. Eastern Time. TTY users call 1-866-561-1604. (You'll still need to mail in any other required documents.)



Documents You Need to Prove You're Eligible for PCIP

When you apply for PCIP, you'll need to mail us a copy of at least ONE of the documents listed below to show you're eligible. The document must be dated within the past 12 months from the date of your application.

- **A letter from a doctor, physician assistant, or nurse practitioner** stating that you have or had a medical condition, disability, or illness. This letter must include your name and medical condition, disability, or illness, and the name, license number, state of licensure, and signature of the doctor, physician assistant, or nurse practitioner.
- **A denial letter from an insurance company** for individual insurance coverage or a letter from an insurance agent or broker that shows you aren't eligible for coverage from one or more insurance companies because of your medical condition.
- **An offer of individual insurance coverage that you didn't accept** from an insurance company. This offer of coverage has a rider that says your medical condition won't be covered if you accept the offer.
- **If you're under age 19 OR if you live in Massachusetts or Vermont**, an offer of individual insurance coverage that you didn't accept from an insurance company. This offer of coverage must show a premium that's at least twice as much as the Pre-Existing Condition Insurance Plan premium for the Standard Option in your state.

Please mail all required documents to:

**National Finance Center
Pre-Existing Condition
Insurance Plan**

P.O. Box 60017
New Orleans, LA
70160-0017



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