



The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010; the comprehensive health care reform has a number of changes that will affect you, your family, and your friends.

Understanding Health Reform **Pre-Existing Condition Insurance Plan**

In March 2010, Congress passed and President Obama signed the Affordable Care Act—the new health care reform law. The law creates a new program—the Pre-Existing Condition Insurance Plan—to make health coverage available to you if you have been denied health insurance by private insurance companies because of a pre-existing condition.

Below are some frequently asked questions about pre-existing conditions and the newly established Pre-Existing Condition Insurance Plan.

What is a pre-existing condition?

A pre-existing condition is a condition, disability, or illness (either physical or mental) that you have before you enroll in a health plan.

Is the Pre-Existing Condition Insurance Plan available in every State?

Yes—whether the State or the U.S. Department of Health and Human Services runs the program depends on the State. The program name, start, and design may vary depending on

which State you live in. For more information on the Pre-Existing Condition Insurance Plan in your State visit <http://www.healthcare.gov> and search for the Pre-Existing Condition Insurance Plan by State.

When will my coverage be effective?

You can apply and enroll *now*. Generally, a completed application received on or before the 15th of the month will go into effect on the first day of the next month. A completed application received after the 15th of the month will go into effect on the first day of the following month. For example, if you apply and submit your application on November 3, your coverage will go into effect on December 1st.

Where can I apply for the Pre-Existing Condition Insurance Plan?

To apply go to <http://www.healthcare.gov/law/provisions/preexisting> and click on your State, or click “Find Insurance Options” at <http://www.healthcare.gov> to find additional coverage options.



May I apply for the Pre-Existing Condition Insurance Plan if I have existing health coverage?

To be eligible for the Pre-Existing Condition Insurance Plan you have to have been without health coverage for at least the last 6 months. For example, if you have Medicare or TRICARE® (i.e., military coverage), you shouldn't apply. If you are uninsured and have been told that you may be eligible for other coverage programs like Medicaid and the Children's Health Insurance Program, you should check out those programs first, as they may better meet your needs. If you have job-based coverage or individual insurance coverage, you aren't eligible to apply.

May I apply for the Pre-Existing Condition Insurance Plan if I have COBRA health coverage or other continuation coverage?

No, even if your COBRA or other continuation of coverage is about to run out, you won't meet the requirement to be uninsured for at least the last 6 months. You also need to meet the criteria for having a pre-existing condition and be a U.S. citizen or individual residing here legally to qualify for the Pre-Existing Condition Insurance Plan.

Which health care providers are in the network?

The Pre-Existing Condition Insurance Plan will have provider networks that include a full range of services and specialists.

What do I do if I can't afford these premiums?

If you have limited income and resources (assets), you may be eligible for the Medicaid program in your State; Medicaid covers most pre-existing conditions. If you are seeking insurance coverage for your child, go to <http://www.insurekidsnow.gov> to learn more about children's health insurance in your State.

Where can I find more information about the Pre-Existing Condition Insurance Plan and other coverage options?

If you would like more information on the Pre-Existing Condition Insurance Plan or other health coverage options, please go to <http://www.healthcare.gov>, click "Find Insurance Options," and follow the directions from there.

Where can I find more information on Health Reform?

The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010; the comprehensive health care reform has a number of changes that will affect you, your family and your friends. There are a number of resources available to help you find information about the Affordable Care Act. Some resources available are:

- <http://www.healthcare.gov>
- <http://www.samhsa.gov/healthreform>
- <http://www.samhsablog.gov>
- <http://www.hhs.gov>
- <http://www.ncsl.org>

The most comprehensive resource available is the federal government's new website <http://www.healthcare.gov>. Healthcare.gov provides you with a number of resources. On healthcare.gov you can:

- Find and compare health care coverage options in your state, including Medicaid services.
- Access information and timelines about the different provisions in the Affordable Care Act.
- Compare care quality of hospitals.
- Learn about health prevention and get prevention tips.

If you want to know more about your rights under the Affordable Care Act, go to: http://www.healthcare.gov/law/provisions/billofright/patient_bill_of_rights.html.

Definitions

Consolidated Omnibus Budget Reconciliation Act (COBRA)

This Federal law may allow you to temporarily keep health coverage after your employment ends, you lose coverage as a dependent of the covered employee, or you experience another qualifying event. If you elect COBRA coverage, you pay 100 percent of the premiums, including the share the employer used to pay plus a small administrative fee. COBRA coverage is usually more expensive than individual health insurance coverage. For more information, please go to <http://www.dol.gov> and search for COBRA. COBRA may only last for 18 to 36 months.

Medicare

This Federal health insurance program is for people who are age 65 or older and certain younger people with disabilities. It also covers people with end-stage renal disease (i.e., permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). For more information, please go to <http://www.Medicare.gov>.

Medicaid

Medicaid is a State-administered health insurance program for low-income families and children, pregnant women, the elderly, people with disabilities and, in some States, other adults. The Federal Government provides a portion of the funding for Medicaid and sets guidelines for the program. States also have choices in how they design their program, so Medicaid varies from State to State and may have a different name in your State. For more information on Medicaid, please visit <http://www.healthcare.gov>, click "Find Insurance Options," and follow the directions from there.

TRICARE

The Department of Defense Triple Option managed health care program is designed to coordinate health care between the military and civilian systems for members of the military. Included is a program for resource sharing in order to increase the availability of health care services and to facilitate referral to the proper health providers. For more information on TRICARE, please visit <http://www.tricare.mil>.