

Pre-Existing Condition Insurance Plan Program

Centers for Medicare & Medicaid Services
Kansas City



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Center for Consumer Information and Insurance Oversight

Statutory Authority for PCIP

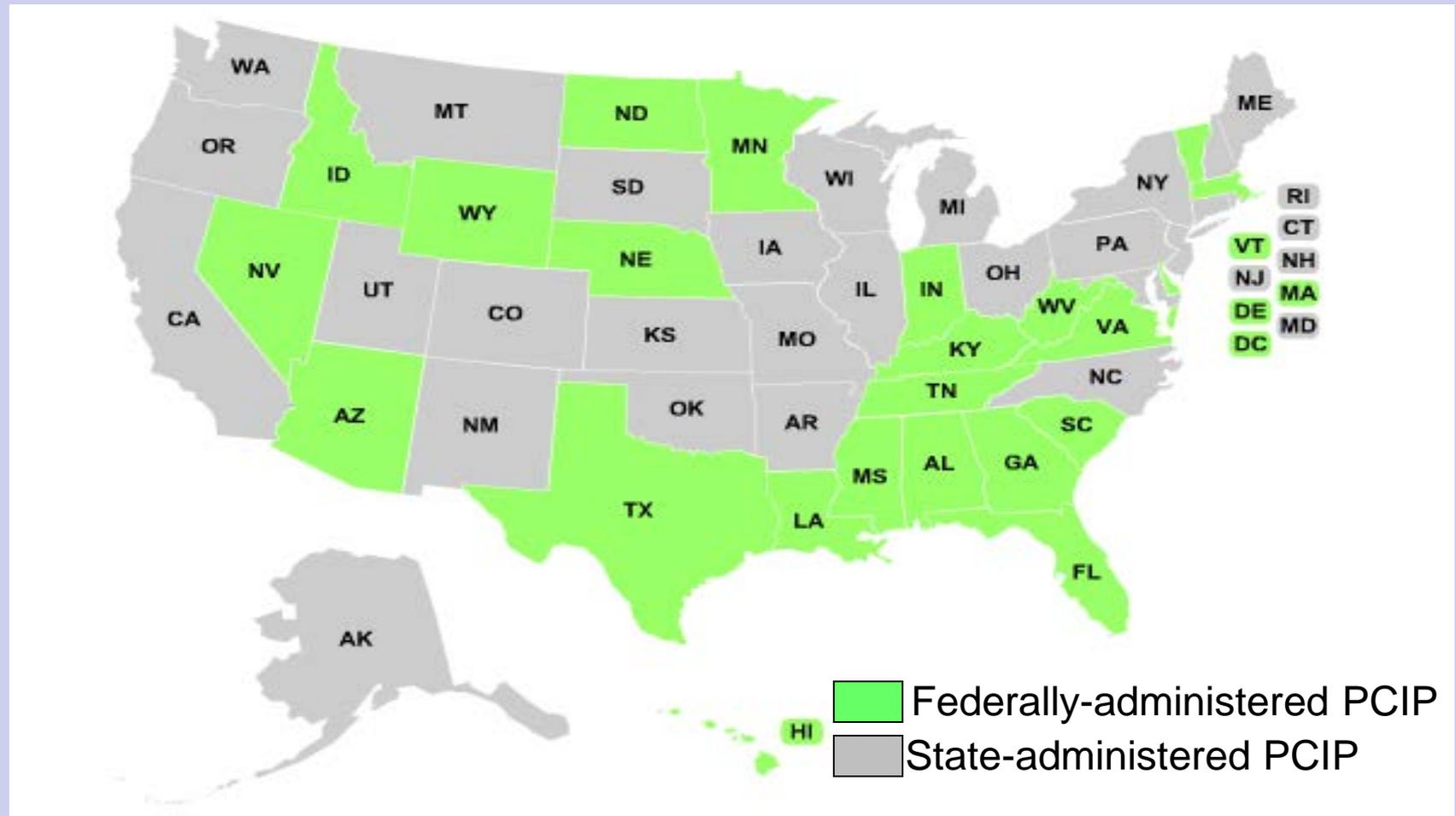
- Section 1101 of the Affordable Care Act (ACA) requires that HHS establish a “temporary high risk health insurance pool program”
- Provides coverage for individuals with pre-existing conditions until the Health Insurance Exchanges are available in 2014
 - Law required establishment within 90 days of enactment



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Administration of PCIP Varies by State



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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 programs, applicants must provide:
 - _ provider's documentation of a current or prior condition,
 - a denial of coverage,
 - offer of coverage with an exclusionary rider,
 - offer of coverage at least twice as much as PCIP rate*
- 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.



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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 **1-866-717-5826** (TTY **1-866-561-1604**).
 - 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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2012 Plan Options and Out-of-Pocket Costs

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

Beneficiary Responsibilities	Federal Plans - Nebraska			States
	Standard Option	Extended Option	HSA-eligible Option	
Monthly premium	\$132 - \$421	\$177 - \$568	\$137 - \$438	\$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	\$4,000	\$4,000	\$6,050	Check with your state plan

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



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NOTE: All deductible and copayment amounts are for in-network benefits.

2012 Benefit Changes:

Maximum Out-of-Pocket Limit

- Reduces the Maximum Out-of-Pocket limit for in-network services in the Standard and Extended plans from \$5,950 to \$4,000.
- Combines out-of-pocket costs for services received both in-network and out-of-network towards both the in-network and out-of-network Maximum Out-of-Pocket limits.
- Increases HSA Maximum Out-of-Pocket limit from \$5,950 to \$6,050, in line with IRS limit for 2012.
- Keeps the out-of-network limit at \$7,000.



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What Enrollees Pay for Care in NE

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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2012 Monthly Premium - Nebraska

Age	Standard Option	Extended Option	HSA Option
0-18	\$132	\$177	\$137
19 to 34	\$198	\$266	\$205
35 to 44	\$237	\$320	\$246
45 to 54	\$303	\$408	\$315
55+	\$421	\$568	\$438



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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 7 am – 10 pm CST



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Where Consumers Can Find More Information

The screenshot shows the HealthCare.gov website for the Pre-Existing Condition Insurance Plan. The navigation bar includes links for HOME, LEARN MORE (circled in red), ELIGIBILITY, FIND YOUR STATE, APPLY, Q&A, and CONTACT US. The main content area features a header with the text "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS" and a sub-header "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." Below this, there is a list of benefits and an "Apply Now" button. To the right is a photograph of a diverse group of healthcare professionals. Further down, there are sections for "Your Questions Answered" and "2011 Program Changes".



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Where Consumers Can Find More Information

Links to information on rates, plans, and benefits

PCIP.gov - Learn More - Windows Internet Explorer

https://www.pcip.gov/LearnMore.html

File Edit View Favorites Tools Help

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US [En Español](#)

Learn More Topics

- [Introduction](#)
- [2011 PCIP Program Changes](#)
- [Eligibility](#)
- [Benefits](#)
- [Premium Rates](#)

Introduction

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

The Pre-Existing Condition Insurance Plan (PCIP), which is administered by either your state or the U.S. Department of Health and Human Services, provides a health coverage option if you have been uninsured for at least six months, you have a pre-existing condition or have been denied health coverage because of your health condition, and are a U.S. citizen or are residing here legally.

This program may be able to help you, if you've been locked out of the insurance market, until 2014. In 2014, you will have access to affordable health insurance choices through a new competitive marketplace called an Exchange and you will no longer be discriminated against based on a pre-existing condition.

The Program:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available to you, even to treat a pre-existing condition.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

The U.S. Department of Health and Human Services, with the help of the U.S. Office of Personnel Management and the U.S. Department of Agriculture's National Finance Center, will run the Pre-Existing Condition Insurance Plan in some states. The federal government contracts with a national insurance plan to administer benefits in those states. Other states have requested that they run the



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How Consumers Can Apply to PCIP

PCIP.gov - Home - Windows Internet Explorer

https://www.pcip.gov/

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | **FIND YOUR STATE** | APPLY | Q&A | CONTACT US | En Español

HEALTH REFORM *and* PEOPLE
with PRE-EXISTING CONDITIONS

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.

The Pre-Existing Condition Insurance 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.

Apply Now

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 the PCIP.gov website in a Windows Internet Explorer browser. 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 "State Information" section contains the following text:

The Pre-Existing Condition Insurance Plan may vary depending on what state you live in. The U.S. Department of Health and Human Services will run the Pre-Existing Condition Insurance Plan in some states, and is contracting with a national insurance plan to administer benefits in those states. Other states have requested that they run the program themselves, and each of those states has the flexibility to design the program that best meets their state's needs.

Please select a state from the right to see more information about the Pre-Existing Condition Insurance Plan for that state.

The "Select a State" section features a map of the United States. States are color-coded: green for states where the U.S. Department of Health and Human Services runs the plan, and grey for states where the state itself runs the plan. A legend at the bottom right of the map explains this color coding.

Legend:

- Green: Pre-Existing Condition Insurance Plan Run by the U.S. Department of Health and Human Services
- Grey: Pre-Existing Condition Insurance Plan Run by Your State

At the bottom of the map section, there is a dropdown menu labeled "- Select a State -" and a "Select" button.

Select state of residence



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http://www.pciplan.com

Research benefits | See rates | Apply now | Find a provider | Contact us
Applicants | Enrollees | Providers | Forms & Resources | Health tools | Customer service

Welcome to PCIP

We're GEHA, and we are administering the Pre-Existing Condition Insurance Plan (PCIP) in more than 20 states for the U.S. Department of Health and Human Services (HHS). Enrollees can now choose from three distinct plan options. Click to see plan option benefits.



Plan materials
Prescriptions
Provider search
FAQs

2011 PCIP Online Seminar for providers

We have archived our online seminar in case you missed it or want to review it again. Click to either download the slides (PDF) or watch the presentation (WMV). The brochure supersedes any discrepancy between the recording and the brochure.

Is my state in PCIP?



PCIP varies depending on your current state of residence.

PCIP Program Guidance

- Portability of coverage
- Coverage of newborns
- Eligibility for children under age 19
- Not permissible to deny eligibility or disenroll eligible individuals who may have access to other creditable coverage



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PCIP Program Guidance Cont'd

- **Third-party payers**
- Policy topics at www.cciio.cms.gov



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PCIP Program Guidance Cont'd

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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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Materials Available

- E-mail us with your request
 - Include mailing address
 - Quantity needed
 - Let us know if you would like an electronic version to distribute
- **Lorelei.Schieferdecker@cms.hhs.gov**



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Questions???



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