

The Pre-Existing Condition Insurance Plan

January 20, 2011

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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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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

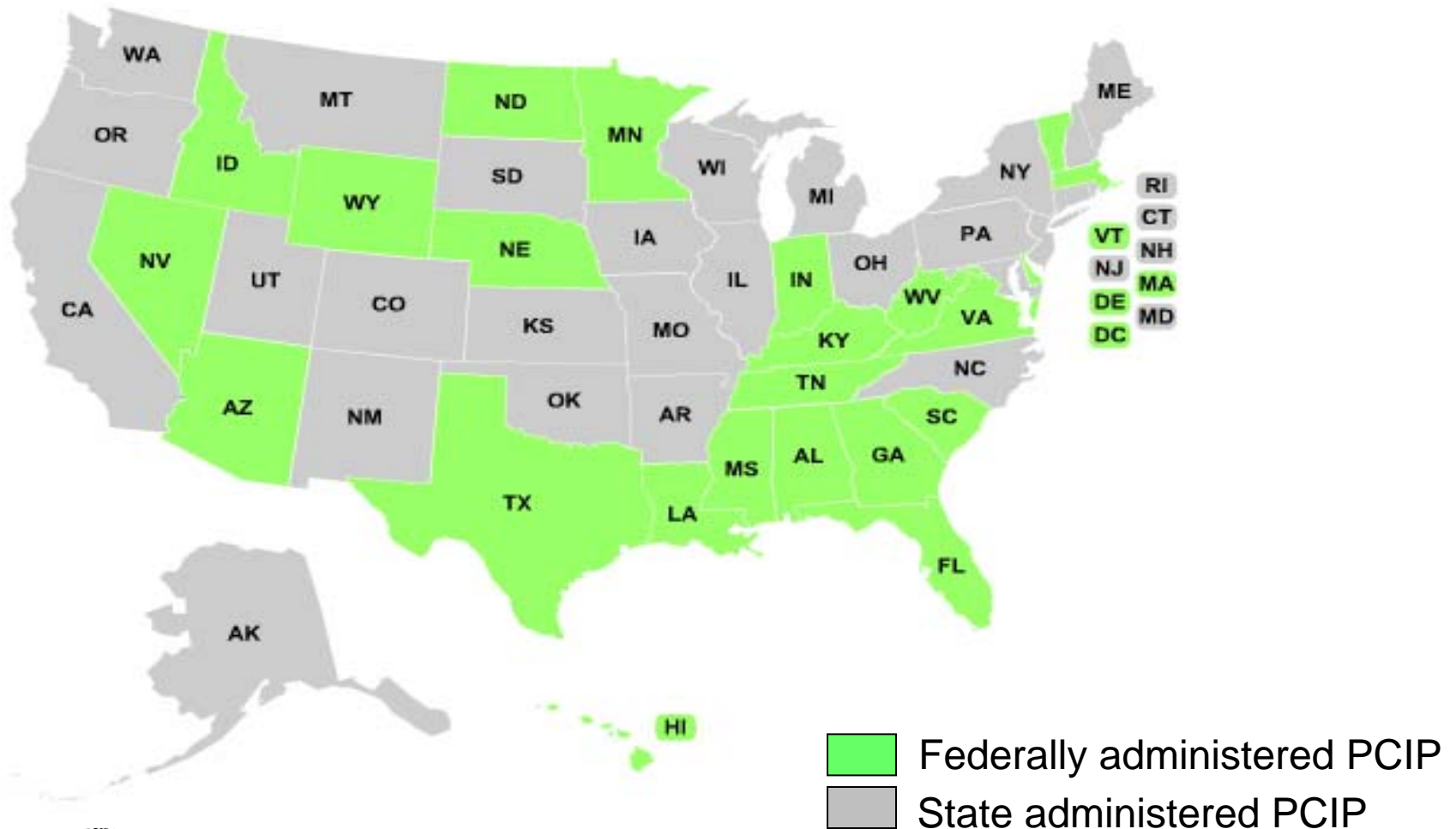
*Rate must equal at least 200% of corresponding PCIP rate. Applicable only for a child under age 19 or for a person who lives in Massachusetts or Vermont.



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States Chose Whether to Run PCIPs



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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

*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. Italics indicate application sections that may require documentation.



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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



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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	Standard Option	Extended Option	HSA-eligible Option	State Plans
Monthly premium	\$116 - \$626	\$156 - \$842	\$121 - \$650	\$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



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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 https://www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf.

*With the exception of preventive care, the full deductible must be met prior to receipt of benefits, including prescription drugs.



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Consumers May Apply to PCIP in Several Ways

- Mailing a paper application
- Faxing a paper application
- Submitting an online application
- Calling the relevant help line



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Where Consumers Can Find More Information

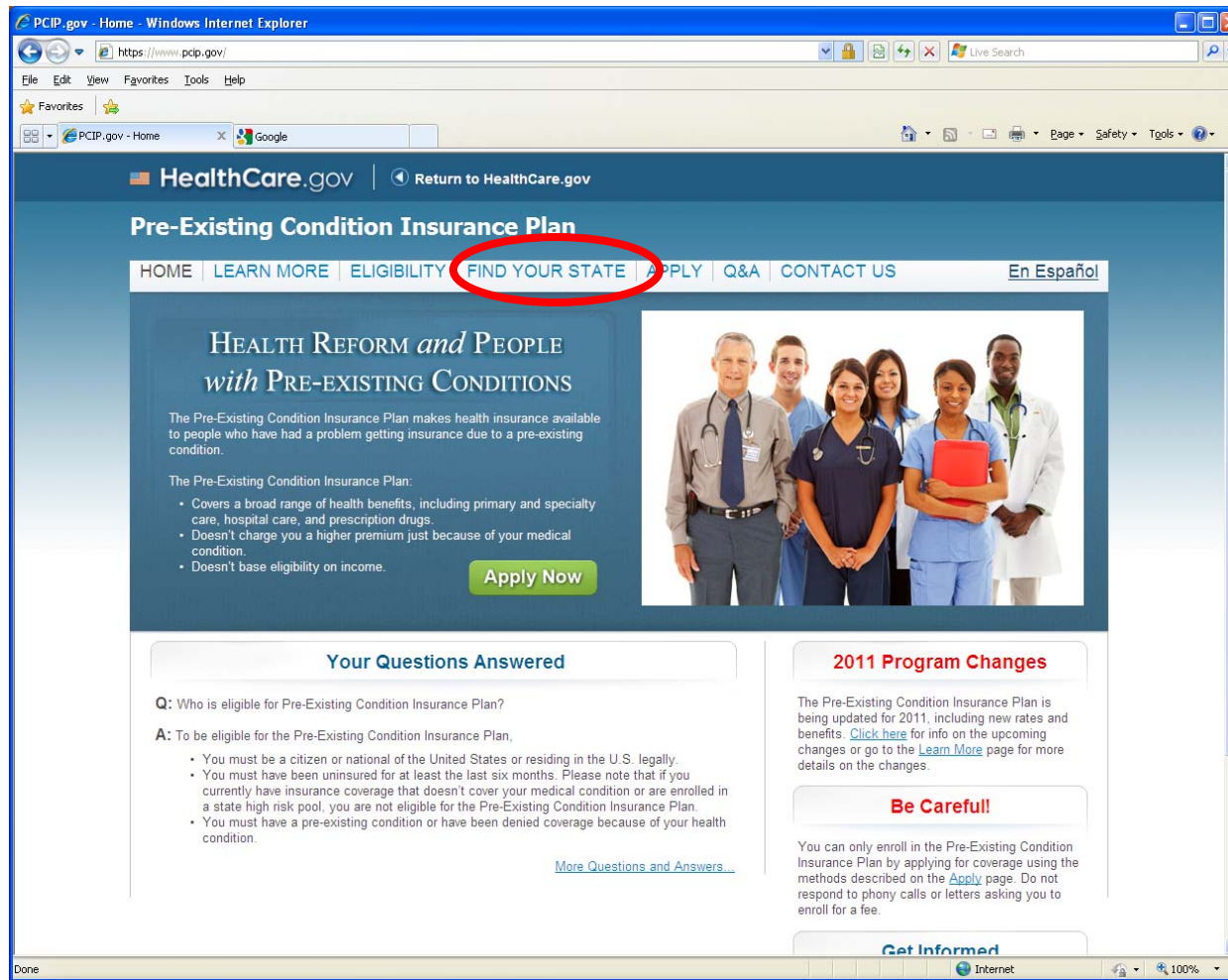
- Consumers interested in applying to PCIP may visit <http://www.pcip.gov>
 - Under “Select Your State,” consumers should click their state of residence on the interactive map
 - Each state page includes PCIP contact information
- Consumers may also request information by calling 1-866-717-5826 (TTY: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



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Where Consumers Can Find More Information



The screenshot shows a Windows Internet Explorer browser window displaying the HealthCare.gov website. 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 a heading "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS" and a sub-heading "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. A photograph of a diverse group of healthcare professionals is shown to the right. At the bottom, there are sections for "Your Questions Answered" and "2011 Program Changes".



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Where Consumers Can Find More Information

The screenshot shows a web browser window displaying the PCIP.gov website. The page title is "PCIP.gov - State Plans". The main heading is "Pre-Existing Condition Insurance Plan". Below the heading are navigation links: HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE, APPLY, Q&A, CONTACT US, and En Español. The "FIND YOUR STATE" section is active, showing "State Information" on the left and "Select a State" on the right. The "State Information" section contains text explaining that the Pre-Existing Condition Insurance Plan may vary depending on the state and that the U.S. Department of Health and Human Services runs the program in some states, while other states run their own programs. The "Select a State" section features a map of the United States with states colored in green or gray. A legend below the map indicates that green states are run by the U.S. Department of Health and Human Services, and gray states are run by the state. A dropdown menu labeled "- Select a State -" and a "Select" button are also present. An arrow points from the text "Select state of residence" to the map.

Select
state of
residence



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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



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Questions and Answers



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

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