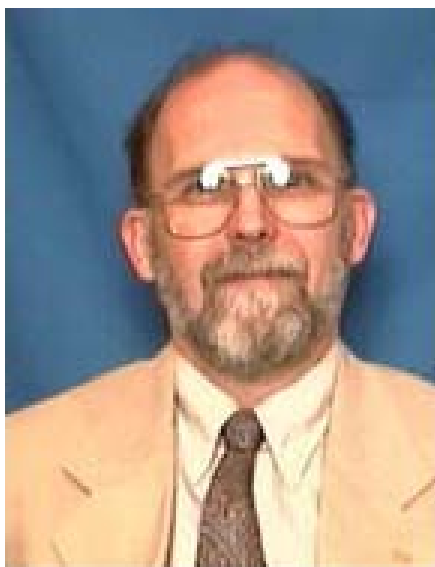


A graphic of a microscope lens is positioned on the left side of the header. The lens is circular with a dark blue rim and contains a colorful, abstract pattern of overlapping green, yellow, and blue shapes, resembling a DNA helix or a molecular structure.

**HEALTH
CARE** *and you*

**The New Health Care Law:
Temporary Insurance for People
with Pre-Existing Conditions**

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Agenda

- Background
- Overview of the new Pre-Existing Insurance Plan
 - Who is eligible?
 - What are the benefits?
 - What are the costs?
 - How do you apply?
- What happens in 2014 and beyond?

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What is a pre-existing condition?

A health problem that existed **before** you apply for a health insurance policy or enroll in a new health plan.

Why is it important?

- Affects your health insurance
- Makes it difficult to get affordable insurance
- Makes it difficult or impossible to get insurance at all

The New Law & Pre-Existing Conditions: Timeline

- 2010: Insurers can't deny coverage for children under 19 with pre-existing conditions
- 2010-2014: Temporary coverage for uninsured Americans with a pre-existing condition
- 2014:
 - Insurers must cover adults with pre-existing conditions
 - Coverage available through insurance exchanges

Overview of Pre-Existing Condition Insurance Plan (PCIP)

- Administered **either** by your state or by the federal government
- Funded by the federal government (\$5 billion)

Who Can Be Covered by the Pre-Existing Condition Insurance Plan?

- PCIP provides temporary insurance coverage if you:
 - Have been uninsured for at least 6 months
 - Have a pre-existing condition
 - Have been denied health coverage
 - Are a U.S. citizen

PCIP: Transitional Program until 2014

- In 2014:
 - Individuals can't be denied coverage for a pre-existing condition
 - Individuals and small businesses will get coverage through exchanges

How does PCIP work in your state?

- Available in every state
- Run by states or by the U.S. Department of Health and Human Services
- Program name, benefits and cost vary by state

Benefits of PCIP

- Covers a broad range of health benefits
 - Primary and specialty care
 - Hospital care
 - Prescription drugs
 - Covers pre-existing conditions
 - Provider networks including primary care physicians and specialists

Eligibility for PCIP

- Citizen or national of the United States or lawfully present in the United States
- Uninsured for at least the last six months
- Problem getting insurance due to a pre-existing condition

www.healthcare.gov

Call **1-866-717-5826**

Who Is Not Eligible for PCIP?

- Not eligible if covered by:
 - Employer health plan
 - Medicare
 - Medicaid
 - COBRA
 - Existing high-risk pool program

PCIP Premiums

- Vary depending on your age and your state
- Not based on income or medical condition

Visit **www.healthcare.gov**
for information about premiums

Other Costs

- Deductibles vary by state
- Co-payments and coinsurance vary by state
- \$5,950 limit on out-of-pocket costs per year
 - Does not include the cost of premiums
 - For in network covered services only

How to Apply for PCIP

- Supporting document requirements vary by state
- You will need:
 - Completed and signed application form
 - Copy of a denial letter from an insurance company or health plan, dated within 6 months of your application

Apply at www.healthcare.gov

Call **1-866-717-5826**



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Find Your State Plan

A.A. New Pre-Existing Condition Insurance Plan

Under the new law, people who have been denied coverage due to a pre-existing condition and who have been uninsured for at least six months may qualify to buy insurance. [Learn more about the plan.](#)

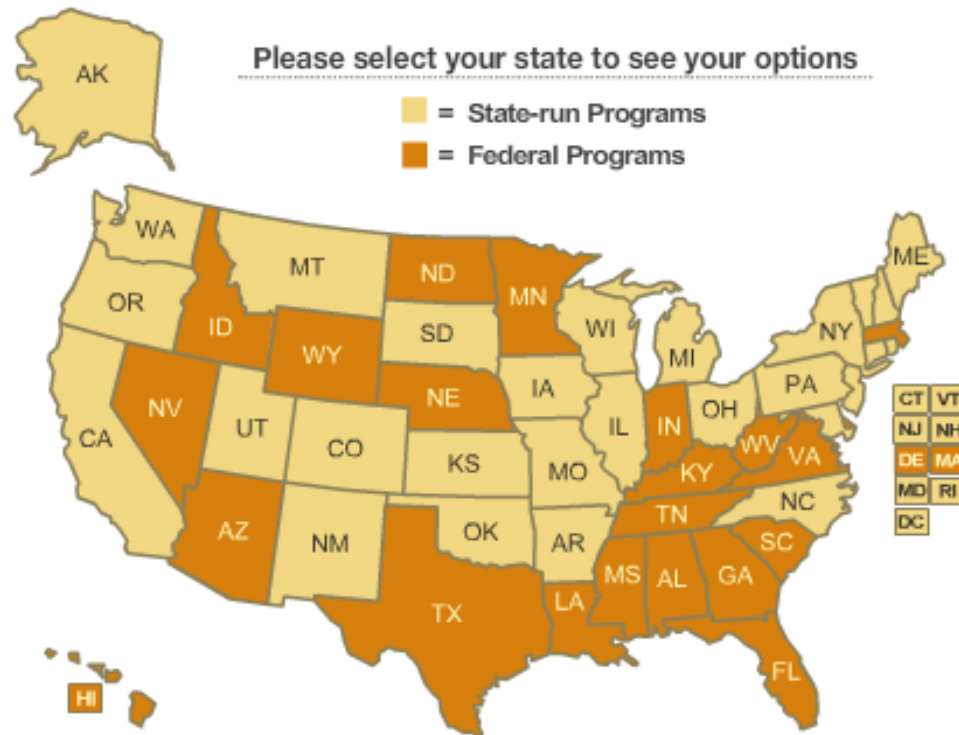
IN FOCUS

New Benefit: Preventive Care

New regulations require insurers to cover evidence-based preventive services, including screenings and vaccinations, at no cost to you.



Pick Your State



www.healthcare.gov

When to apply for PCIP

- You can apply today
- Applications on first come, first served basis
- If eligible you will be notified by mail
- Send your first premium payment to finalize your enrollment

Apply at www.healthcare.gov

1-866-717-5826

What happens in 2014 and beyond

- Insurance companies must cover people with pre-existing conditions
- Individuals in a PCIP plan will get coverage through state-based exchanges
- Uninsured individuals, self-employed and small businesses will get coverage through state-based exchanges

What happens in 2014 and beyond

- Exchanges offer standard benefits
 - Medical
 - Mental health
 - Prescription drug
 - Rehabilitation services

What happens in 2014 and beyond

- Help for those who can't afford coverage
 - Tax credits start in 2014
 - Income limits:
 - \$43,000 individual
 - \$58,000 couple

Expands Medicaid

What is Medicaid?

- Health insurance for low-income people
- Funded by federal government and states
- Covers children, older persons, and disabled persons

www.healthcare.gov

Expands Medicaid

- Starts in 2014
- Income limits:
 - \$15,000 for an individual
 - \$20,000 for a couple

www.healthcare.gov

For more information

- On the new health care law
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- Visit www.healthcare.gov

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Thank You!

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