



HEALTH CARE *and you*

The New Health Care Law: Temporary Coverage for Uninsured People with Pre-existing Conditions

An important provision in the new health care law provides five billion dollars in funding to offer temporary health insurance to many who cannot get health insurance through other means.

This federal high-risk pool, officially known as the Pre-existing Condition Insurance Plan (PCIP), is a first step to help people with pre-existing health conditions get the insurance coverage they need. This temporary program will operate until January 1, 2014, when individuals will be able to buy health insurance through state-based exchanges.

States can operate their own high-risk pool or have the federal government carry out the program. Twenty-one states have asked the federal government to run their high-risk pools. The remaining states have chosen to operate their own plans.

Who is eligible?

To be eligible for the federal Pre-existing Condition Insurance Plan or the high-risk pool in your state, you must have been uninsured for six months, have a pre-existing condition, and be a United States citizen or national, or be lawfully present in the United States. Individuals will be accepted on a first-come, first-served basis.

What benefits are covered?

The federal Pre-existing Condition Insurance Plan and state high-risk pools cover a range of benefits, including primary and specialty care, hospital care and prescription drugs. All of these health plans are required to cover pre-existing medical conditions.

What is the cost?

Premiums are determined by a number of factors, such as your age and the state where you live. Yearly out-of-pocket costs will be limited to \$5,950 for individuals, not including the premiums you have to pay.

When can you apply for this type of health insurance?

The federal Pre-existing Condition Insurance Plan began accepting applications on July 1, 2010. States operating their own high-risk pools also aim to begin coverage soon, but some may start later. The high-risk pool coverage will stop on January 1, 2014 when individuals will be able to buy insurance through state-based exchanges.

You can find more information on the federal Pre-existing Condition Insurance Plan or the high-risk pool in your state, and get an application for this temporary insurance coverage at **www.healthcare.gov**.

Check **www.aarp.org/getthefacts** frequently for the latest information.