



## Pre-Existing Condition Insurance Plan (PCIP) Information

The Affordable Care Act created the Pre-Existing Condition Insurance Plan (PCIP) that provides comprehensive health care coverage for uninsured children and adults with a pre-existing condition until the new insurance market rules go into effect in 2014. At that time, PCIP enrollees will transition to the health insurance exchanges that will be established in every state. PCIP is available in every state and the District of Columbia, and administered by the Federal government or at the state level. To learn how PCIPs are administered in your state please visit: [www.pcip.gov/StatePlans](http://www.pcip.gov/StatePlans).

In July, in states where PCIP is administered by the Federal government, the Department of Health and Human Services outlined new more flexible steps that a physician could take to help PCIP applicants secure coverage. Physicians can now provide a PCIP applicant with a letter stating that the applicant has had, within the past 12 months, or has a medical condition, disability or illness. This is a major step forward to help ensure that patients get the care they need. Previously the applicant had to provide a denial letter from an insurance company to prove the existence of a pre-existing condition. HHS has drafted a [simple template letter for physicians](#) to use.

To be eligible for PCIP, an applicant must be a US citizen or reside here legally. In addition, an applicant must have been without health coverage for at least six months before applying. Lastly, an applicant must have a pre-existing condition or have been denied coverage because of their health. Eligibility for this program is not income based.

For those applicants accepted into PCIP, all the benefits including those related to pre-existing condition treatments are effective immediately upon the date of coverage. The health benefits include primary and specialty care as well as hospital care and prescription drugs. As a result of PCIP, enrollees should not pay a higher premium due to a medical condition. According to HHS, many PCIP enrollees will have significantly lower premiums than previously available to those with a pre-existing condition.

Additional information regarding PCIP can be found at: [www.pcip.gov](http://www.pcip.gov). There you can learn about for PCIP benefits, eligibility, rates, and how to apply in your state. HHS has also created a PCIP Call Center which is open from 8 a.m. to 11p.m. EST. Call toll-free (866) 717-5826, TTY (866) 561-1604.