



New Federal Pre-existing Condition Insurance Plan available for uninsured in Arkansas

If you have had a problem getting health insurance due to a pre-existing condition and have been uninsured for at least the past six months, you need to know about the new Federal Pre-existing Condition Insurance Plan (PCIP).

PCIP is offered through the temporary federal risk pool created by the Patient Protection and Affordable Care Act. Premium payments for PCIP enrollees will be about the same as what an average person pays in the individual health insurance market and will vary by age and whether or not you use tobacco products. The cost of the program is subsidized by federal funds.

The new PCIP will provide health insurance coverage for up to 2,500 Arkansans for a limited time, based on availability of federal funding. The plan will not deny any applicant coverage or benefits simply because of health status. The PCIP coverage is expected to last until 2014, when similar coverage will be available through health insurance exchanges.

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FEDERAL

PRE-EXISTING CONDITION
INSURANCE PLAN

1-800-285-6477
www.chiparkansas.org

Enrollment begins August 1, 2010!

Here's what you need to know about PCIP and how to apply:

Who is eligible for PCIP?

To qualify for the PCIP coverage you must:

- Be a resident of Arkansas and either a U.S. citizen or national or an alien lawfully present in the United States
- Within the past 6 months, have been denied coverage in Arkansas due to health conditions, or have been offered coverage in Arkansas with a rider excluding certain health conditions
- Have been uninsured for 6 months prior to submitting your application

What does PCIP cover?

PCIP offers many if not all of the same benefits you'd get from a private health insurance plan. This includes:

- Prescription drug coverage
- Care in medical offices for illness or injury
- Emergency services
- Inpatient and outpatient hospital services
- Coverage for pregnancy
- Certain transplants
- Diabetes treatment, equipment and supplies
- Home health care, skilled nursing and hospice care
- Outpatient rehabilitative services
- Wellness services and screening
- Behavioral health services
- Inpatient and outpatient mental health and substance abuse services
- And more

What plan benefit options are available?

PCIP is an individual, comprehensive major medical policy with an annual deductible of \$1,000. Your annual out-of-pocket maximum for services performed by network providers is \$2,000. Prescription drug coverage has \$10, \$30 and \$70 copayments based on the medication drug list (formulary).

Applying for PCIP is easy!

- Contact your licensed insurance agent who can help you complete and submit an application.
- Apply directly by mailing an application to:
Federal Pre-existing Condition Insurance Plan,
c/o CHIP, P.O. Box 1460, Little Rock, AR 72203.
Please call **1-800-285-6477** or e-mail
chiparkansas@arkbluecross.com to request an application.



NOTE: Applications will be accepted on a first-come, first-served basis. Applications must be complete with all necessary documentation to verify the applicant's eligibility and must include the first premium payment. Incomplete applications will be reprocessed based on the date that all information is received. All applications must be received by PCIP through the U.S. Mail. Applications cannot be accepted by fax, e-mail, hand delivery, or any other means.