

Insurance Program Covers People with Pre-existing Conditions

Written by Ginny Grimsley

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'Care is Available in Every State,' says Former Physician

With all the talk about health-care coverage for people with pre-existing conditions, it seems few people know coverage is available in every state as a result of the Patient Protection and Affordable Care Act, says Dr. Dixie Swanson, a former television health reporter and physician, and a lupus patient.

"People can apply for the Pre-existing Condition Insurance Plan, which will not deny you coverage because you have asthma, diabetes or some other condition, and will not charge you more simply because of it," says Swanson, the author of "The Accidental President Trilogy," (www.dixieswanson.com). "In Washington D.C. and 23 states – including Florida, Massachusetts and Texas – it's run by the federal government. Twenty-seven states run their own PCIP program."

Policies vary from state to state and premiums may vary, but coverage can cost less than \$200 a month. But a shockingly low number of people know about the coverage, Swanson says. As of July 31, there were 82,000 people enrolled. Maine had only 42 enrollees; California had the most, 11,118.

"Getting and keeping health insurance is Job One for many patients with chronic illness. This is a real step forward," Swanson says.

Here are some important things to know about PCIP:

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- You are eligible for PCIP coverage ONLY if you have been without insurance coverage for the past six months. If you have coverage – even if it does not cover your condition – you are not eligible, and if you're in a state high-risk pool, you're not eligible.
- Rules vary depending on who administers the plan. In states with the federally administered program, you must submit one of the following with your application: 1) An insurance company's letter denying you coverage from within the past 12 months, 2) An offer of insurance with a rider disallowing your condition, provided you didn't accept a policy, 3) If you're under 19 or you live in Vermont or Massachusetts, a letter from a doctor, physician's assistant or nurse practitioner stating your condition, and 4) If you're under 19 or you live in Vermont or Massachusetts, an offer of insurance that you didn't accept because the premium was too high (provided it's at least double the cost of a standard option PCIP premium),
- In states with the federally administered program, if your application is accepted, you'll receive a letter within two to three weeks. If you submitted your application and all documentation before the 15th of the month, your coverage can start by the 1st of the following month (i.e. by Nov. 15, coverage starts Dec. 1). If you apply after the 15th, it will start by the first of the month after that (i.e. Jan. 1).
- PCIP is designed to be temporary. The Affordable Health Care Act calls for private insurance companies to cover pre-existing conditions beginning in 2014, at which time PCIP will not be necessary.
- To find out more, visit the plan's official website, www.pcip.gov

About Dixie Swanson

Dixie Swanson was a pediatrician for 10 years and the Family Health Reporter for NBC's Houston affiliate. She also spent time working for a Washington lobbyist with access to the White House. Dixie is the author of "The Accidental President Trilogy – a Political Fable for Our Time."