



## Pre-Existing Condition Insurance Plan

*New Health Coverage Option for the Uninsured*

### Fact Sheet

## **The Pre-Existing Condition Insurance Plan A New Health Coverage Option for the Uninsured**

People who have had difficulty finding health coverage or have been turned down for coverage because of a pre-existing condition may be eligible for a new program—the Pre-Existing Condition Insurance Plan (PCIP). It is designed as a bridge to 2014, when the nation transitions to a new health insurance marketplace and all Americans—regardless of their health status—will have access to quality health coverage. PCIP is available to eligible children and adults, and is administered at the state level in 27 states and by the federal government in 23 states and the District of Columbia.

### **Plan Eligibility**

To qualify for this program, a person applying for coverage must: be a U.S. citizen or reside here legally; have been without health coverage for at least 6 months before applying; and have a pre-existing condition or have been denied coverage because of a health condition.

\*Eligibility is not based on income and enrollees are not charged a higher premium because of a health condition.

### **Coverage**

The Pre-Existing Condition Insurance Plan provides people with a pre-existing condition comprehensive health coverage at the same price that healthy people pay. It covers primary and specialty care, hospital care, prescription drugs, home health and hospice care, skilled nursing care and preventive health and maternity care.

Kentucky premiums start at \$164, and may vary depending on your age and which health plan you choose. Enrollees may be responsible for paying a deductible and some cost-sharing expenses.

### **Life-Changing Results**

This coverage program is already changing—and saving—the lives of enrollees across the country and helping them finally receive treatment for conditions that have plagued them for years. James of Katy, Texas was diagnosed with brain cancer last year. James was able to join the Pre-Existing Condition Insurance Plan in Texas and he received the medical treatment that he needed.

### **More Information**

For more information regarding the Kentucky PCIP, including eligibility, plan benefits and rates, and how to apply, visit [www.pcip.gov](http://www.pcip.gov) and click on, “Find Your State.” Then select your state from a map of the United States or from the drop-down menu. The PCIP Call Center is open from 8 a.m. to 11 p.m. Eastern Time. Call toll-free 1-866-717-5826 (TTY 1-866-561-1604).