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 and feel like they are out of options are not out of luck. They may now be eligible for a new federal program—the Pre-Existing Condition Insurance Plan (PCIP).

PCIP is designed as a bridge to 2014 when the nation transitions to a new marketplace and all Americans—regardless of their health status—will have access to affordable, quality health coverage. This health coverage program 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 residing here legally; have been without health coverage for at least 6 months; 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 medical 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.

Monthly premiums vary by state and enrollees must pay 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

Each state may use a different method to determine whether a person has a pre-existing condition or has been denied insurance coverage. As such, people should check with their state to establish eligibility rules. For more information, including eligibility and how to apply, people can visit www.pcip.gov and select “Find Your State.” Then select a state from a drop-down menu. A toll-free Call Center at 1-866-717-5826 (TTY 1-866-561-1604) is open from 8 a.m. to 11 p.m. Eastern Time,