



For Immediate Release

“High Risk” medical insurance pools set to begin

JACKSON - Some residents of Mississippi who have not had health insurance coverage in the past due to pre-existing health conditions may now be able to acquire insurance, Mississippi Insurance Commissioner Mike Chaney said.

A federally-run and funded high risk pool began taking applications July 1 for people who have not had insurance coverage for at least six previous months and have been turned down for coverage by a private insurer because of a medical problem such as cancer, AIDS, diabetes, obesity or hypertension.

"The Pre-Existing Condition Insurance Plan is designed to address these challenges by offering comprehensive coverage," Chaney said. "Part of the federal government's plan to reform health care in our country centers around those with pre-existing medical conditions that may have prevented them from being able to find health insurance."

Under the new federal plan, states were allowed to create their own high-risk plan or become part of a plan administered by the federal government's Department of Health and Human Services.

Because of uncertainty as to who would be liable for costs should the plans exceed the \$5 billion currently appropriated for all states by the

federal government, Mississippi and 20 other states opted to join the federal plan. Twenty-nine states and the District of Columbia chose to run the plans on their own.

HHS says those in states whose plan is federally run and who apply by July 15 will begin receiving coverage by Aug. 1. The remaining 29 states will begin accepting coverage in the next several months.

The program is designed to serve as a temporary bridge for the uninsured through 2014, when "exchanges" are supposed to offer a range of affordable plans from which consumers can choose.

The plan is designed to cover a broad range of health benefits, including primary and specialty care, hospital care and prescription drugs. Eligibility is NOT based on income and the plan does NOT charge a higher premium because of a pre-existing medical condition.

For information on how to apply for the Pre-existing Condition Insurance Plan simply go to <http://www.healthcare.gov/>. If you do not have access to a computer you may call the Mississippi Insurance Department at 1-800-562-2957 and an application will be mailed to you.