

High-risk insurance pool now open for applications

One of the first components of the health care reform law is now open for consumers to apply for coverage, State Insurance Commissioner Jim Ridling said.

“This is a federal program that we do not administer,” Commissioner Ridling said. “But it is important that we share this information for interested Alabamians, so they can visit the web site or call the toll-free number of the program to see if it will benefit them.”

To qualify for the Pre-Existing Condition Insurance Plan:

- You must be a citizen or national of the United States or lawfully present in the United States. You must provide a copy of a document that confirms your citizenship, such as a copy of your U.S. Passport, a copy of your birth certificate, a copy of your certificate of citizenship, or a copy of your naturalization certificate.
- You must have been uninsured for at least the last six months.
- You must have had a problem getting insurance due to a pre-existing condition.

The easiest access for the plan is to visit www.pcip.gov. The telephone number is 866-717-5826. Help via telephone is available Monday through Friday, 7 a.m.-10 p.m., (Central Time).

The United States Department of Health and Human Services, which is operating the plan, says the plan will cover primary and specialty care, hospital care and prescription drugs.

The rates for the plan will be announced July 15, but HHS estimates that the plan will cost between \$514 and \$628 per month for a 50 year old. Those who apply and are accepted prior to July 15 will be covered effective August 1. Those who apply after the 15th of any month will not have coverage until the first day of the second month following.

Applications, for now, must be downloaded from the web site and mailed to:

National Finance Center
Pre-Existing Condition Insurance Plan
P.O. Box 60017
New Orleans, LA 70160-0017

An application that can be submitted online will be available August 1, according to HHS.

The plan will be in effect until December 31, 2013, giving way to the health insurance exchange system that will be in effect on January 1, 2014.

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