



Pre-existing Condition Insurance Plan WASHINGTON STATE

The new federal Affordable Care Act created the temporary **Pre-Existing Condition Insurance Plan** to give individuals with pre-existing conditions who have been uninsured for at least six months, access to health insurance.

States could choose to let the federal government run the plan or to run the plan themselves. Washington state chose to run the plan itself, in conjunction with its current high risk pool, the [Washington State Health Insurance Pool \(WSHIP\)](#).

The new plan, funded by the federal government, is temporary and will end January 1, 2014 when full health reform takes effect and people cannot be denied insurance due to a pre-existing medical condition.

Applications will be available in early August with coverage beginning Sept. 1, 2010. We'll post a link to the application once it's available or you can apply directly at www.wship.org

⇒ **UPDATED** To learn more:

Call the new plan toll-free at **1-877-505-0514**

[Who can apply?](#)

[How much does it cost?](#)

[What are the benefits?](#)



Comparison of State and Federal High Risk Pools in Washington

A temporary federal high risk pool will be operated in Washington alongside the existing state high risk pool operated by the Washington State Health Insurance Pool (WSHIP). High risk pools offer health insurance to individuals unable to obtain coverage due to pre-existing conditions. The federal pool, named “Pre-Existing Condition Insurance Plan – Washington State,” will offer coverage only to individuals who have been uninsured for at least six months. The federal plan has no waiting period for coverage of pre-existing conditions, and premiums cannot be higher because of a medical condition. The state pool, **WSHIP**, will continue to offer its current benefit plans. The following is a brief comparison of the two programs.

State Pool Washington State Health Insurance Pool (WSHIP)	New Federal Pool Pre-Existing Condition Insurance Plan-Washington State
<p>Eligibility</p> <ul style="list-style-type: none"> •Washington State Resident •Denied coverage by health carrier based upon results of Standard Health Questionnaire (SHQ) 	<p>Eligibility</p> <ul style="list-style-type: none"> •Uninsured for at least six months •US citizen or lawfully present •Washington State Resident •Pre-existing condition per list or coverage denial
<p>Application Process</p> <ul style="list-style-type: none"> •Apply to health carrier (take SHQ if required) •If rejected, apply to WSHIP •For application, call 1-800-877-5187 	<p>Application Process</p> <ul style="list-style-type: none"> •Apply directly to the federal pool •Send confirmation of one of the listed pre-existing conditions or submit coverage denial letter •Applications available in August for coverage beginning September 2010
<p>Benefits</p> <ul style="list-style-type: none"> •May have six month pre-existing conditions wait period •Two million dollar lifetime maximum •Six plan options: <ul style="list-style-type: none"> •PPO \$500, \$1,000, \$2,500 or \$5,000 deductible •HSA Qualified PPO \$3,000 deductible •Limited PPO "A" \$1,500 deductible •Limited PPO "B" \$1,500 deductible •Standard \$500, \$1,000 or \$1,500 deductible •Medicare Basic Plan 	<p>Benefits</p> <ul style="list-style-type: none"> •No pre-existing conditions wait period •No lifetime maximum •Two plan options: <ul style="list-style-type: none"> •PPO \$2,500 deductible •PPO \$500 deductible •Generally same covered services as WSHIP's PPO Plan •Coverage ends if/when federal funds are depleted
<p>Premiums</p> <ul style="list-style-type: none"> •PPO Plans: 10% higher than average market rate in state •Standard & Medicare Plans: 10-50% higher than average market rate in state 	<p>Premiums</p> <ul style="list-style-type: none"> •Equal to average market rate in state for comparable plan
<p>Funding</p> <ul style="list-style-type: none"> •Premiums & assessments on health carriers 	<p>Funding</p> <ul style="list-style-type: none"> •Premiums & \$102 million in federal funds