



Are You Uninsured with a Pre-Existing Medical Condition? You May Be Able to Get Coverage through the Affordable Care Act

If you haven't been able to get real, affordable coverage for at least 6 months due to a pre-existing medical condition, you may now qualify for coverage through a new program called the **Pre-Existing Condition Insurance Plan, or PCIP**.

PCIP, often described as the "high risk pool," is part of the new health law, the Affordable Care Act. PCIP is a temporary program that will expire when health insurance exchanges start in 2014.

PCIP applications are available at PCIP.gov as of July 1, 2010.

Do I qualify for PCIP?

To qualify, you must: 1) be uninsured for at least the past 6 months, and 2) have had problems getting coverage due to a pre-existing condition.

How do I apply?

Complete the PCIP application and mail it in. (An online application is not yet available.)

- You must include a copy of a recent letter from an insurance company showing that, because of your pre-existing condition, you were either: 1) completely denied coverage, 2) offered coverage that excluded certain benefits, or 3) (*applies to children only*) offered coverage that costs at least twice as much as PCIP.
- Until August 15, you'll also need to include a copy of a document showing you are a U.S. citizen or are lawfully present in the U.S.

What is covered?

PCIP covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available to you, even to treat pre-existing conditions.

How much will coverage cost?

Premium amounts won't be released until July 15. If you apply before then and qualify, you'll get a letter saying how much your premiums will be. You won't be charged more based on your health. (The estimated premium for a 50 year-old is between \$552 and \$675.)

When should I apply?

Apply as soon as possible. Applications will be processed on a "first come, first served" basis. Because of limited funding, only about 25,000-30,000 Floridians will be able to get coverage through PCIP, far less than need it.

Do I have other options?

Many children under 19 may qualify for [Florida KidCare](http://FloridaKidCare). Some low-income adults who are unemployed or especially vulnerable may be eligible for Medicaid. To learn more about what coverage options and their costs, you may have, visit healthcare.gov.