

Pre-Existing Condition
Insurance Plan Program
and
PCIP Broker Payment Program

Office of Insurance Programs
Center for Consumer Information and Insurance Oversight
Centers for Medicare & Medicaid Services



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Statutory Authority for PCIP

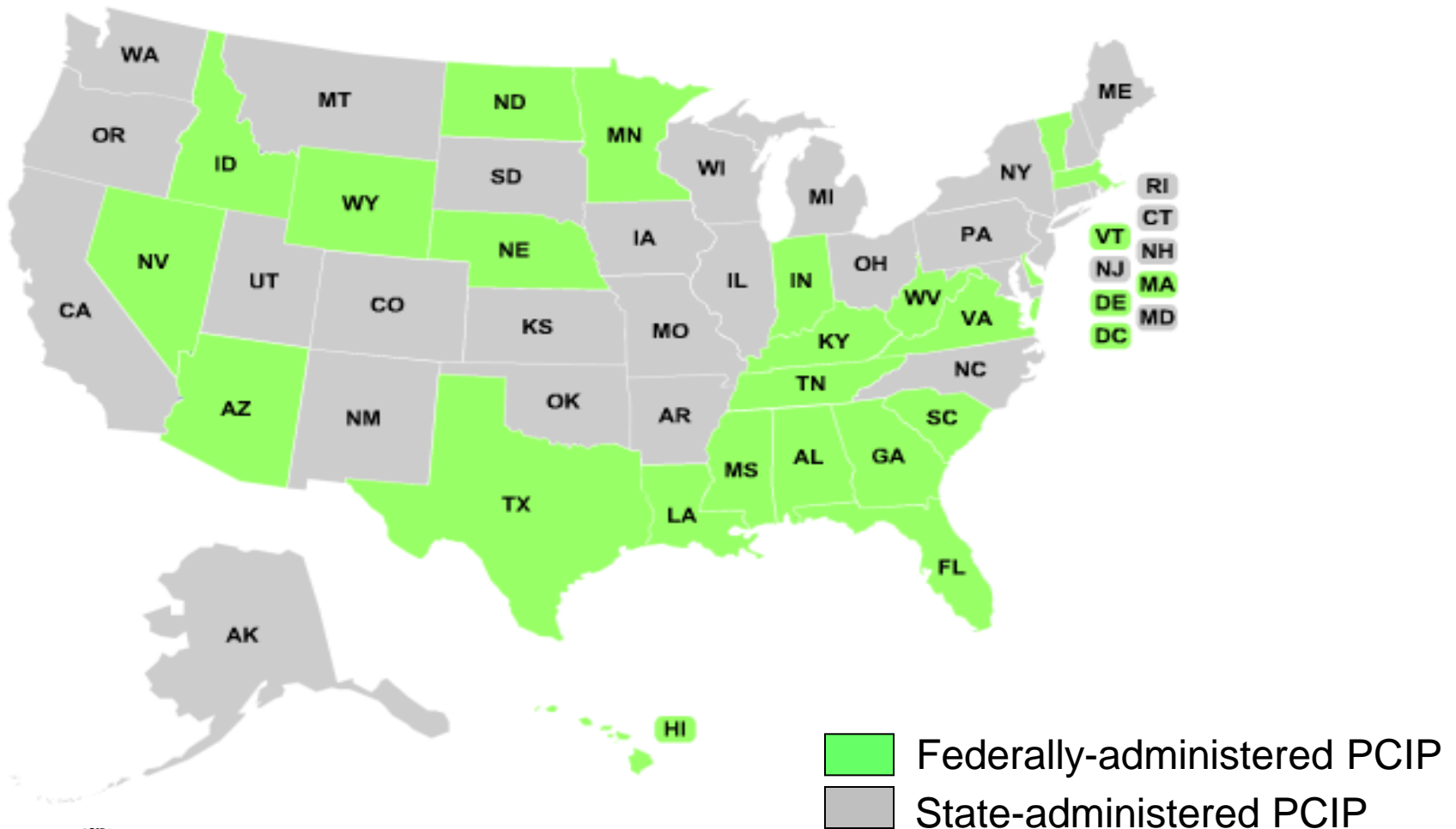
- Section 1101 of the Affordable Care Act (ACA) requires that HHS establish a “temporary high risk health insurance pool program”
- Provides coverage for individuals with pre-existing conditions until the Health Insurance Exchanges are available in 2014
 - Law required establishment within 90 days of enactment



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Administration of PCIP Varies by State



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Eligibility for PCIP

A person applying for PCIP must:

- Have a pre-existing condition,
- Be a U.S. citizen or reside here legally, and
- Have been without health coverage for the last 6 months.



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Pre-Existing Condition Requirement

- The federally-run PCIP accepts:
 - a letter from a provider indicating a current or prior condition;
 - a letter from an insurer or insurance agent or broker denying coverage;
 - a letter from an insurer offering coverage with an exclusionary rider; or
 - a letter from an insurer offering coverage at a high rate.*
- Most state-run PCIPs also accept a provider's letter or a denial letter from an insurer.

*Applies to a person under age 19 or resident of Massachusetts or Vermont . The premium must be at least twice the PCIP rate for the Standard Option.



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Applying for PCIP Coverage

- States may offer applicants the option to apply:
 - Online,
 - Over the phone, or
 - By mailing or faxing a completed paper application.
- In the federally-run PCIP, there are 3 ways to apply:
 - By mail
 - By phone with the PCIP Call Center
 - Online at www.pcip.gov



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PCIP Offers Comprehensive Benefits...

- Care in medical offices for treatment of illness or injury
- Emergency services
- Inpatient and outpatient hospital services
- Inpatient and outpatient mental health and substance abuse services
- Prescription drugs
- Home health care and hospice services
- Outpatient laboratory and diagnostic services
- In- and out-of-network benefits



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...and Important Features for Consumers

- 100% coverage for preventive services
- No lifetime maximum on the amount PCIP pays for care
- No pre-ex waiting period
- The ability to receive benefits at any qualified provider



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2011 Plan Options and Out-of-Pocket Costs

As in commercial coverage, PCIP enrollees pay monthly premiums and deductibles for coverage

Beneficiary Responsibilities	Federal Plans			State Plans
	Standard Option	Extended Option	HSA-eligible Option	
Monthly premium	\$93 - \$578	\$125 - \$778	\$97 - \$600	\$69 - \$1,806
Medical deductible	\$2,000	\$1,000	\$2,500	\$0 - \$5,000
Drug deductible	\$500	\$250	Incl. in medical	\$100 - \$500 or incl.
Out-of-pocket limit	\$5,950	\$5,950	\$5,950	\$5,950

NOTE: Above amounts represent in-network costs. More information on costs and benefits is available at <http://www.pcip.gov>.



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What Enrollees Pay for Care

Beneficiary Responsibilities	Standard Option	Extended Option	HSA-eligible Option*	State Plans
Inpatient and Outpatient Hospital Services	20%	20%	20%	Varies
Emergency Services	20%	20%	20%	
Lab and Diagnostic Services	20%	20%	20%	
Medical Coinsurance	20%	20%	20%	
Office Visit Copay	\$25**	\$25**	\$25	
Drug Copay	\$4/\$40/25%	\$4/\$30/25%	\$4/\$30/25%	

NOTE: Above amounts represent costs for selected in-network services. More information on costs and benefits is available at <http://www.pcip.gov>.

*With the exception of preventive care, the full deductible must be met prior to receipt of benefits, including prescription drugs.

**Services in a physician's office are available at fixed copay, even if deductible is not met.



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Benefits and Provider Information

- Visit www.pciplan.com for resources and information about the federally-run PCIP, administered by GEHA:
 - View plan materials
 - Search for your provider
 - Nominate your provider
 - Search your prescriptions
- Call Customer Service at (800) 220-7898, 7 a.m.- 5:30 p.m. CT, Monday-Friday (except holidays)



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Where Consumers Can Find More Information

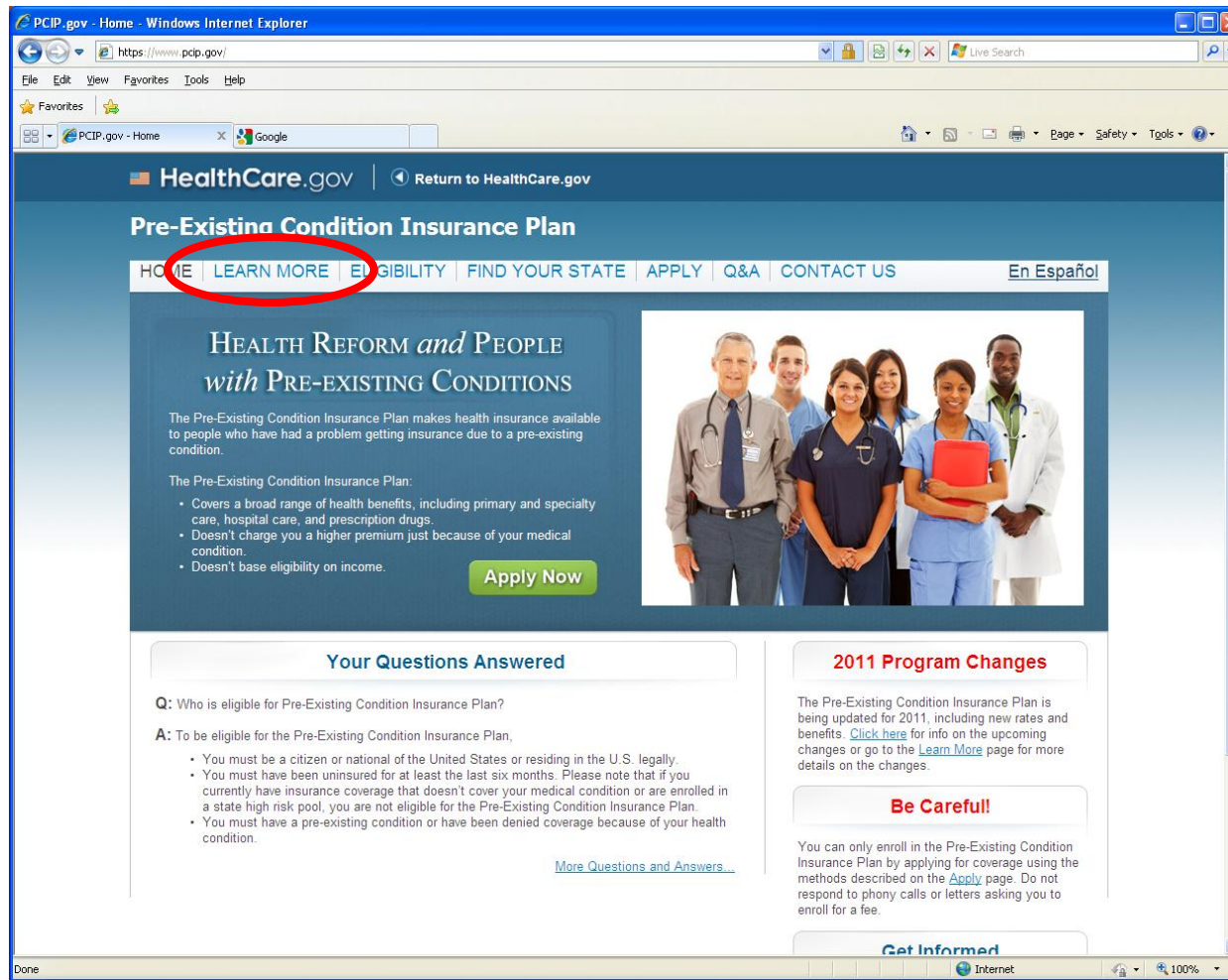
- Consumers interested in applying to PCIP may visit <http://www.pcip.gov>
 - Under “Find Your State,” click on your state of residence in the interactive map
 - Each state page includes state-specific information
- Consumers may also request information by calling 1-866-717-5826 (TTY: 1-866-561-1604)
 - The PCIP Call Center is open from Monday – Friday from 8 a.m. – 11 p.m. ET



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Where Consumers Can Find More Information



The screenshot shows a Windows Internet Explorer browser window displaying the HealthCare.gov website. The page title is "Pre-Existing Condition Insurance Plan". The navigation bar includes links for HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE, APPLY, Q&A, and CONTACT US. The "LEARN MORE" link is circled in red. Below the navigation bar, there is a main heading "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS" and a sub-heading "The Pre-Existing Condition Insurance Plan makes health insurance available to people who have had a problem getting insurance due to a pre-existing condition." A list of benefits is provided, including coverage for a broad range of health benefits, no higher premium charges, and no income-based eligibility. An "Apply Now" button is visible. Below this, there are sections for "Your Questions Answered" and "2011 Program Changes". The "Your Questions Answered" section includes a Q&A pair about eligibility. The "2011 Program Changes" section mentions updates for 2011 and provides a "Be Carefull!" warning. The bottom of the page features a "Get Informed" section.



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Where Consumers Can Find More Information

Links to information on rates, plans, and benefits

PCIP.gov - Learn More - Windows Internet Explorer

https://www.pcip.gov/LearnMore.html

File Edit View Favorites Tools Help

HealthCare.gov | Return to HealthCare.gov

Pre-Existing Condition Insurance Plan

HOME | LEARN MORE | ELIGIBILITY | FIND YOUR STATE | APPLY | Q&A | CONTACT US [En Español](#)

Learn More Topics

- [Introduction](#)
- [2011 PCIP Program Changes](#)
- [Eligibility](#)
- [Benefits](#)
- [Premium Rates](#)

Introduction

In March of 2010, Congress passed and President Obama signed the Affordable Care Act—the new health insurance law. The law creates a new program – the Pre-Existing Condition Insurance Plan -- to make health insurance available to you if you have been denied coverage by private insurance companies because of a pre-existing condition.

The Pre-Existing Condition Insurance Plan (PCIP), which is administered by either your state or the U.S. Department of Health and Human Services, provides a health coverage option if you have been uninsured for at least six months, you have a pre-existing condition or have been denied health coverage because of your health condition, and are a U.S. citizen or are residing here legally.

This program may be able to help you, if you've been locked out of the insurance market, until 2014. In 2014, you will have access to affordable health insurance choices through a new competitive marketplace called an Exchange and you will no longer be discriminated against based on a pre-existing condition.

The Program:

- 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 a pre-existing condition.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

The U.S. Department of Health and Human Services, with the help of the U.S. Office of Personnel Management and the U.S. Department of Agriculture's National Finance Center, will run the Pre-Existing Condition Insurance Plan in some states. The federal government contracts with a national insurance plan to administer benefits in those states. Other states have requested that they run the

Done

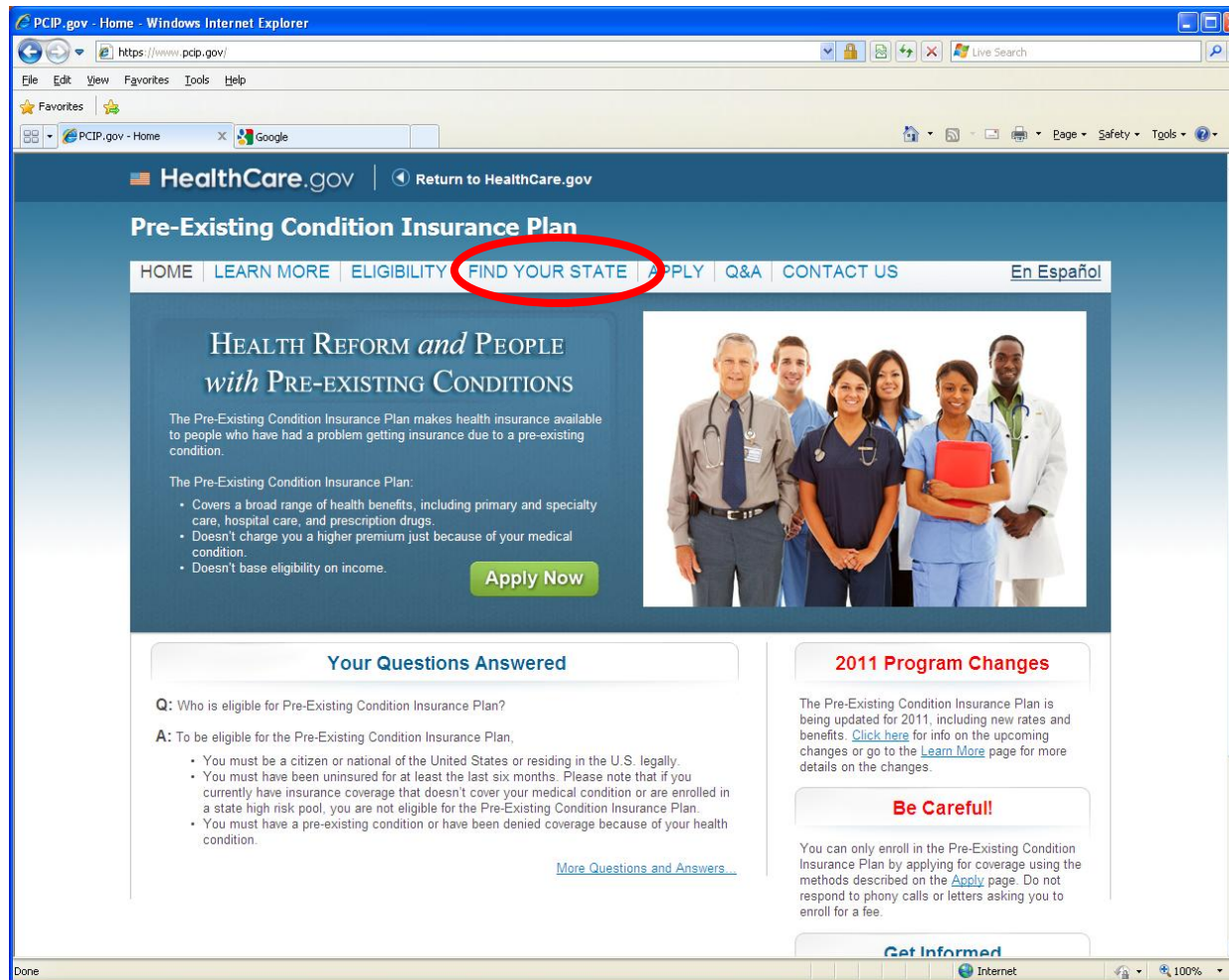
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How Consumers Can Apply to PCIP



The screenshot shows the PCIP.gov website in a Windows Internet Explorer browser. The page title is "Pre-Existing Condition Insurance Plan". The navigation menu includes links for HOME, LEARN MORE, ELIGIBILITY, FIND YOUR STATE (circled in red), APPLY, Q&A, and CONTACT US. There is also a link for "En Español".

The main content area features the heading "HEALTH REFORM and PEOPLE with PRE-EXISTING CONDITIONS". Below this, it states: "The Pre-Existing Condition Insurance Plan makes health insurance available to people who have had a problem getting insurance due to a pre-existing condition." It then lists the benefits of the plan:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

An "Apply Now" button is visible. Below the main content, there are sections for "Your Questions Answered" and "2011 Program Changes".

Your Questions Answered

Q: Who is eligible for Pre-Existing Condition Insurance Plan?

A: To be eligible for the Pre-Existing Condition Insurance Plan,

- You must be a citizen or national of the United States or residing in the U.S. legally.
- You must have been uninsured for at least the last six months. Please note that if you currently have insurance coverage that doesn't cover your medical condition or are enrolled in a state high risk pool, you are not eligible for the Pre-Existing Condition Insurance Plan.
- You must have a pre-existing condition or have been denied coverage because of your health condition.

[More Questions and Answers...](#)

2011 Program Changes

The Pre-Existing Condition Insurance Plan is being updated for 2011, including new rates and benefits. [Click here](#) for info on the upcoming changes or go to the [Learn More](#) page for more details on the changes.

Be Carefull!

You can only enroll in the Pre-Existing Condition Insurance Plan by applying for coverage using the methods described on the [Apply](#) page. Do not respond to phony calls or letters asking you to enroll for a fee.

Get Informed



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How Consumers Can Apply to PCIP

The screenshot shows a web browser window displaying the PCIP.gov website. The page title is "Pre-Existing Condition Insurance Plan". The navigation menu includes "HOME", "LEARN MORE", "ELIGIBILITY", "FIND YOUR STATE", "APPLY", "Q&A", and "CONTACT US". There is also a link for "En Español".

The main content area is divided into two sections:

- State Information:** A text block explaining that the PCIP may vary by state and that the U.S. Department of Health and Human Services runs the plan in some states, while others run their own programs.
- Select a State:** A map of the United States where states are color-coded. A legend indicates that green states are run by the U.S. Department of Health and Human Services, and grey states are run by the state government. A dropdown menu labeled "Select a State" and a "Select" button are provided below the map.

An arrow points from the text "Select state of residence" to the "Select a State" dropdown menu.

Select state of residence



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PCIP Outreach

- Educating consumers
- Disseminating materials
<http://www.healthcare.gov/center/brochures/index.html>
- Increasing enrollment nationally



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PCIP Broker Payment Program

For insurance producers, agents
and brokers



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Background

- The program will offer referral fees to increase enrollment in federally run PCIP.
- GEHA manages broker registration, verification, approval and payment process.



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Referral Fees Non-Federal PCIP States

- States that run own programs for people with pre-existing conditions may also pay broker referral fees.
- Go to www.pcip.gov/StatePlans.html and click on state name to learn more about each state's arrangements.



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How to Participate

- Go to www.pciplan.com.
- Click on “Brokers.”
- Submit registration and supporting documents so GEHA can verify current insurance license(s) with a healthcare line of authority.

Free registration – no fees to participate!



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How to Register

- Create broker account to record referrals.
- Account provides direct link to online referral form to match broker-clients.
- Complete separate form for each PCIP referral.



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What Brokers Need to Register

- Registration form, with simple contract for payment
- Agree to terms and conditions
- State insurance license number(s)
- W-9
- Bank direct deposit form – fees paid only by electronic transfer!



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How to Help Applicants

- Help your uninsured clients complete PCIP application through www.pcip.gov and collect required documents to finish it.
- The National Finance Center reviews PCIP enrollment applications, advises of acceptance and collects premiums.



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How to Submit a Qualified Referral

- Submit online referrals from your broker account at www.pciplan.com.
- GEHA must match brokers with specific referrals.
- Complete the referral form by providing the applicant's full name, address, DOB, SSN and email.



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Program Integrity

To ensure accurate payment to producers with licenses in good standing, PCIP will perform:

- Verification of broker licenses.
- Verification of FTIN with the IRS.
- Verification of “qualified enrollee.”



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HHS/Office of Inspector General

We will refer suspected violations of law to
U.S. Department of Health and Human
Services Office of the Inspector General.



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Broker Payments

- Referral fee paid for “qualified enrollee.”
- Enrollees are qualified only after premiums are received.
- Applicant must pay first month premium within 30 days of approval notice to activate coverage.
- Application cancelled if initial payment not received by due date, and broker will not receive referral fee.



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Check Referral & Payment Status

- Go to online PCIP broker account.
- Click “View my submitted referrals” and see all referrals with status of processed/pending payments.
- Expect wait time of about 30 days to receive payments after referral has been verified.



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When You Have Questions

Contact PCIP Broker Communication Specialist with all registration and payment questions.

- Call toll-free 1-877-872-7890, 9 a.m. - 5 p.m. Central time, Monday through Friday
- Email: PCIPBrokerQuestions@geha.com



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To request more information or for questions, please email PCIPRO3@cms.hhs.gov.

For more information on the Pre-existing Condition Insurance Plan, please visit <http://www.pcip.gov>



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