

Washington's Pre-existing Condition Insurance Plan (PCIP)

PCIP is a temporary high-risk pool that runs until 2014, when National Health Reform will prohibit health insurers from denying insurance coverage based on a pre-existing condition. The Washington program is administered by the Washington State Health Insurance Pool (WSHIP) Board, which also runs the state high-risk pool. PCIP is federally funded.

WHO IS IT FOR?

To qualify, you must:

- Reside in Washington State
- Be a United States citizen or lawfully present in the United States
- Be without "creditable" health insurance for the past six months, and
- Have a pre-existing condition.

HOW MUCH DOES IT COST?

PCIP offers two different deductible plans: a \$500 and a \$2,500.

- The \$500 deductible plan's premiums are a little more than double the \$2,500 deductible plan.
- Both plans require you to pay coinsurance of 20% in-network and 40% out-of-network.
- Both plans offer preventive care with no cost-sharing.

COMPARING PCIP TO OTHER COVERAGE – WHAT IS BEST FOR YOU?

If you qualify for PCIP, there are some other options you should consider before enrolling:

Coverage for Children

- Children can receive free or low-cost health care coverage through Apple Health for Kids if their family income is below 300% FPL. There is no pre-existing condition-waiting period to receive benefits under this program.
- Children may qualify for dependent coverage if offered by their parent's employer. Under national reform, insurance plans may not exclude pre-existing conditions for children.

Washington Health Plan and Private Insurance for individuals

- These plans can be considerably cheaper than PCIP, but the covered benefits are likely to be more limited. Make sure to check the policy carefully.
- Pre-existing conditions are generally not covered for your first 9 months of enrollment, with certain exceptions.

Washington State Health Insurance Pool (WSHIP)

Both PCIP and WSHIP are considered “high-risk pools.” They provide subsidized insurance for people with certain pre-existing conditions. The two programs are different in a number of ways. Consider these factors when looking at the two programs:

- **Immediate coverage for all conditions is available in PCIP.** In WSHIP, there is a 6-month waiting period for coverage of pre-existing conditions.
- **PCIP premiums are usually lower than comparable WSHIP premiums.** For example, a 40-year-old non-smoker in a \$500 deductible plan would pay \$734 in WSHIP, but only \$671 in PCIP. For PCIP premium information, visit http://www.wship.org/PCIP-WA/monthly_premiums.htm For WSHIP premium information, visit https://www.wship.org/monthly_premiums.asp.
 - **WSHIP offers a wider selection of plans, including one with a higher deductible or capped benefits.** Look closely at all your options before deciding which plan is right for you.
- **PCIP has no Lifetime Maximum.** WSHIP has a \$2 million maximum.
- **PCIP has fuller benefits.** For example, there is no cost-sharing for preventive services and the out-of-pocket maximum is lower. Under PCIP, your maximum out-of-pocket cost is \$5,950 per year but in WSHIP it is \$10,000.
- **Reminder:** Once you are enrolled in WSHIP, you may not switch to PCIP coverage due to the uninsurance requirement.

HOW DO I APPLY FOR PCIP COVERAGE?

- Complete a PCIP application.
- Include one of the following to show your pre-existing condition(s):
 - a note from your doctor stating that you have at least one of the qualifying conditions. listed at http://www.wship.org/PCIP-WA/eligibility_requirements.htm
 - if you have medical conditions that are not listed, then mark “other” on the application and provide a note from the doctor describing all your medical conditions. WSHIP will then determine if you are eligible, **or**
 - a letter from a health insurance company denying coverage, or a letter that shows your coverage was reduced or a condition was excluded because of your pre-existing condition.
- You do not need to complete the state Standard Health Questionnaire for this program
- Choose your plan and enclose first premium.
- Fax and mail (recommended), or just mail to address on application (Kansas)

More information about PCIP can be found at <http://www.wship.org/PCIP-WA> .

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