News Release

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Uninsured Americans with Pre-existing Conditions Continue to Gain Coverage through Affordable Care Act

New resources available to increase awareness of new program for the uninsured

The U.S. Department of Health and Human Services (HHS) today made new resources available to the media, consumer groups, states, health care providers, and others to increase awareness of the Pre-existing Condition Insurance Plan (PCIP), a health plan for uninsured Americans with pre-existing conditions created by the Affordable Care Act.

Americans continue to enroll in the plan, which was created in 2010 to provide comprehensive health coverage – at the same price that otherwise healthy people pay – for uninsured Americans living with such conditions as cancer, diabetes, or heart disease who have been unable to obtain affordable health insurance coverage.

“This program has helped thousands of people that desperately need coverage and we are excited to see Pre-existing Condition Insurance Plan enrollment is ramping up, in much of the way enrollment in the Children's Health Insurance Program (CHIP) did in the 1990's, as more people learn about the new insurance options available,” said Steve Larsen, director of the Center for Consumer Information and Insurance Oversight (CCIIO), which operates the program. “We are working every day to get the word out about this program, to find people who have been abandoned by the health insurance industry to get them the coverage they have been denied for so long.”

This temporary program covers a broad range of health benefits and is designed as a bridge for people with pre-existing conditions who cannot obtain health insurance coverage in today’s private insurance market. In 2014, all Americans – regardless of their health status – will have access to affordable coverage either through their employer or through a new competitive marketplace, and insurers will be prohibited from denying coverage to anyone based on their health status.

The Department is actively working with states, consumer groups, chronic disease organizations, health care providers, social workers, other federal agencies, and the insurance industry to promote the plan, including holding meetings with state officials, consumer groups, and others. New resources that are available to communities to help inform eligible Americans of the plan include a new web badge that links to PCIP.gov, as well as a new newsletter and website drop-in language that partners can use in their outreach efforts.

Nationally, enrollment in the Pre-existing Condition Insurance Plan is ramping up steadily and has increased by 50 percent in the past three months to more than 12,000 Americans.

HHS’ Center for Consumer Information and Insurance Oversight is also working with the U.S. Social Security Administration (SSA) on a comprehensive outreach campaign, putting information about the plan in the approximately 3.2 million social security disability insurance application receipts distributed each year. SSA is also promoting the Pre-existing Condition Insurance Plan in its advocate newsletter, its website, and on TVs in the waiting rooms of SSA’s more than 600 field offices.

Recently, several large commercial insurance carriers volunteered to include information on the plan in all insurance denial letters. Carriers that report they are including such language in their turndown letters.
include, but are not limited to: Wellpoint, Humana, United Health Group, and several of the Blue Cross/Blue Shield plans.

Resources available to consumer groups, media, states and others include:

- **PCIP.gov** – This website offers information about eligibility, benefits and more. Consumers can find online and print applications for the plan in their state. FAQs are also available to help both organizations and consumers better understand the program.

- **Web Badge** – A new website button was released today that groups can post on their website to link to PCIP.gov. To add the button to your website, visit www.HealthCare.gov/stay_connected.html and embed the code listed.

- **Newsletter and Website Drop-in Language** – Also released today, this language is ready for consumer groups, state or local governments or other organizations to simply drop into their newsletters or post on their websites to help educate consumers about their health insurance options. To find this language, visit www.HealthCare.gov/center/brochures.

- **Posters and Brochures** – Organizations can download or print English and Spanish language brochures and posters about PCIP to share with consumers. Find the brochures and posters here, www.HealthCare.gov/center/brochures.

Visit PCIP.gov for more information on how the plan works in each state, including eligibility and how to apply. To find recent enrollment numbers, visit http://www.healthcare.gov/news/factsheets/pcip02102011a.html.

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Note: All HHS press releases, fact sheets and other press materials are available at http://www.hhs.gov/news.

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