

Newsroom

Health Coverage for People with Pre-Existing Conditions

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For years, one of the tragedies of the broken health insurance system was that Americans with pre-existing health conditions – those most in need of health care coverage – were locked out of the health insurance market. But with the Affordable Care Act, that’s changing.

Since July 2010, the [Pre-Existing Condition Insurance Plan \(PCIP\)](#) has been providing affordable health coverage to people with Pre-Existing Conditions that are currently locked out of the insurance market. This program serves as the bridge to 2014 when insurers will no longer be allowed to deny coverage or charge more for people with conditions like cancer, diabetes, and asthma.

Take, for example, Suzanne Hannon, who was rejected for health insurance coverage last year because she had high cholesterol. After learning about the PCIP program, she was able to enroll in Maryland’s PCIP program in November 2010. Only one month later in December 2010, she started experiencing troubling symptoms. She used her PCIP coverage to see a health care provider, and learned that she had uterine cancer. This past Monday, May 23rd, Suzanne completed a successful course of treatment. She is certain that had she not been covered, she would not have responded to the warning signs and put off a doctor’s visit. In many ways, she credits PCIP with saving her life.

Now, we’re making this program even better – to keep helping patients like Suzanne. The Department of Health and Human Services announced changes that will reduce premiums and ease eligibility standards for Americans seeking to enroll in PCIP in a number of states.

Under the changes announced today, PCIP premiums dropped as much as 40% in 17 States and District of Columbia – most of the States where the Federally-administered PCIP operates. And in 23 States and the District of Columbia, people applying for coverage will soon be able to demonstrate eligibility by providing a letter from a doctor to show they have a pre-existing condition. This will make it easier to apply, as people previously had to show that an insurance company had denied them coverage.

The remaining States operate their own PCIP programs using Federal funds provided by the Affordable Care Act. HHS is also asking the State-run PCIPs to consider adjustments in premiums to expand the accessibility

and affordability of the program.

Ultimately, these changes will get more people covered and help keep people healthy. Thanks to the Affordable Care Act, PCIP will provide comprehensive health coverage to Americans battling some of the worst diseases.

For more information about the PCIP program, including eligibility, plan benefits and rates, as well as information on how to apply, visit www.pcip.gov and click on “Find Your State.” And go here to [read the fact sheet](#).

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