



## *Pre-Existing Condition Insurance Plan*

# Important Insurance Information for Families of Children with Special Health Needs

The U.S. Department of Health and Human Services has established a Pre-Existing Condition Insurance Plan (PCIP) for uninsured Americans who have been unable to obtain health coverage because of a pre-existing health condition. This plan may benefit families whose insurance options are limited or non-existent because of their child's special health needs.

Families can qualify for this new health coverage option if they have been uninsured for at least six months, and if they have been denied coverage due to a pre-existing condition (or offered insurance without coverage of a pre-existing condition) by a private insurance company. Coverage is not based on income eligibility. Families must be legally present in the United States.

The Pre-Existing Condition Insurance Plan covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available, even if it's to treat a pre-existing condition. Families are responsible for paying premium, deductible, copayments, and coinsurance amounts. PCIP premiums will not be more expensive based on pre-existing medical conditions.

For more information on the new federal program, go to [www.healthcare.gov](http://www.healthcare.gov).

For more information on obtaining PCIP insurance in Oregon, go to [www.omip.state.or.us](http://www.omip.state.or.us).