

## PRE-EXISTING CONDITION INSURANCE PLAN (PCIP)

Info provided by Prostate Cancer Advocate/Mentor Kathy Meade Goulait of the Virginia Prostate Cancer Coalition (VPCC)

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 without health coverage 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 reside 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, runs Pre-Existing Condition Insurance Plan in 23 states and the District of Columbia. The federal government contracts with a national insurance plan to administer benefits in those states. In the other 27 states, there are state-based programs. The program may vary depending on what state you live in. Check out the State Plans page to learn more about

how the Pre-Existing Condition Insurance Plan works in your state.

<https://www.pcip.gov/LearnMore.html#Introduction>

This program may help some men who are uninsured obtain coverage to cover expenses related to prostate cancer. Many people are unaware of this coverage so it may be helpful if you helped people learn about this option. In Virginia the plan covers PSA/DRE beginning at age 40.