

State Status Chart
as of 02/01/2010

State	Mechanism	DOI Telephone	High Risk Pool Info
Alabama	High risk pool in effect since 1997 and is open to HIPAA eligibles only	334-241-4141	Alabama Health Insurance Plan (AHIP) 334-242-4301 800-513-1384
Alaska	High risk pool in effect since 1992--Eligibility criteria for pool more generous than HIPAA	907-465-2515 Consumer Services 800-467-8725 (AK only) Licensing Issues	Alaska Comprehensive Health Insurance Association (ACHIA) 907-269-7900 800- 467-8725 (AK only)
American Samoa	Federal fallback--state enforcement	011 (684) 633-4116	N/A
Arizona	Federal fallback--state enforcement	602-364-2499 800-325-2548 (AZ only) Consumer Services 602-364-2393 Life & Health	N/A
Arkansas	High risk pool in effect since 1996--Eligibility criteria for the pool more generous than HIPAA	501-371-2640 or 800-852-5494 Consumer Services	Arkansas Comprehensive Health Insurance Pool (CHIP) 800-285-6477 800-238-8379 (BC/BS)
California	Federal fallback--state enforcement Dept. of Ins. regulates fee-for-service insurers Dept. of Managed Health Care regulates HMOs and BC/BS only. (Note: High risk pool also	213-897-8921 Department of Insurance for Indemnity Carriers only 800-927-4357 (DOI) (CA only) 800-400-0815 Department of Managed Health Care (DMHC)	Major Risk Medical Insurance Program (MRMIP) 916-324-4695 800-289-6574

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	available, subject to certain eligibility criteria more generous than HIPAA)	888-466-2219 (888-HMO-2219) DMHC Consumer Hotline	
Colorado	Pool effective 1/1/02. Pool is open to all residents. Eligibility criteria for the pool more generous than HIPAA.	303-894-7490 800-930-3745	CoverColorado, Barbara Brett, Exec Dir. 303-863-1960 Ext. 1961 for Barbara 800-672-8447
Connecticut	High risk pool in effect since 1976--Eligibility criteria for the pool more generous than HIPAA	860-297-3802 800-203-3447 (CT only)	Connecticut Health Reinsurance Association (HRA) 800-842-0004
Delaware	Federal fallback--state enforcement	302-674-7300	N/A
District of Columbia	Federal fallback--state enforcement	202-727-8000 x3018	N/A
Florida	Generally, individuals from insured plans have a choice of conversion and enhanced conversion policies from same insurer. Individuals from self-funded plans are guaranteed issue of at least two of the most popular products. Some issuers acting as third party administrators also offer conversion policies for self funded plans, if so generally the consumer is restricted to those options.	Some issuers (acting as TPAs) offer conversion policies for self-funded plans. If so, generally the consumer is restricted to those options. (DOI for Florida now called The Florida Department of Financial Services) 850-413-3132 800-342-2762	Florida Comprehensive Health Association (FCHA) pool closed to new enrollees.

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Georgia	Individuals from insured plans have a choice of at least 2 enhanced conversion policies; individuals from self-funded plans are assigned an issuer that must offer guaranteed issue of 2 products	404-656-2056 or 2070 800-656-2298	N/A
Guam	Federal fallback—state enforcement	011-671-475-1843	N/A
Hawaii	Federal fallback—state enforcement	808-586-2809	N/A
Idaho	Individual high risk reinsurance pool in effect since 2001 and is open to all residents.	208-334-4250 800-721-3272 (ID only)	Idaho Individual High Risk Reinsurance Pool 208-334-4250 800-721-3272
Illinois	High risk pool in effect since 1989—Eligibility criteria for the pool more generous than HIPAA	877-527-9431	Illinois Comprehensive Health Insurance Plan (ICHIP) 800-367-6410 217-782-6333
Indiana	High risk pool in effect since 1982—Eligibility criteria for the pool more generous than HIPAA	317-232-2395 800-622-4461	Indiana Comprehensive Health Insurance Association (ICHIA) 317-614-2133 800-552-7921 (IN only)
Iowa	High risk pool in effect since 1987—Eligibility criteria for the pool more generous than HIPAA	515-281-5705 877-955-1212 (IA only)	Iowa Comprehensive Health Association (ICHA) 877-793-6880 a.k.a. Health Insurance Plan of Iowa (HIP Iowa)

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Kansas	High risk pool in effect since 1992—Eligibility criteria for the pool more generous than HIPAA	785-296-3071 800-432-2484 (KS only)	Kansas Health Insurance Association (KHIA) 800-362-9290
Kentucky	High risk pool in effect since 2000 and is open to all residents (prior to 2000, guarantee issue of all products). Change needed because issuers are leaving the market. Eligibility criteria for the pool more generous than HIPAA.	502-564-6088 800-595-6053	Kentucky Access 502-573-1026 866-405-6145
Louisiana	High risk pool in effect since 1992—Eligibility criteria for the pool more generous than HIPAA	225- 219-4770 800-259-5301 (LA only)	Louisiana Health Plan, Leah Barron, Dir. 225-926-6245 800-736-0947
Maine	Guaranteed issue of all products	207-624-8475 800-300-5000 (ME only)	N/A
Maryland	High Risk Pool effective since July 2004.	410-468-2244 Consumer Services 800-492-6116 MD DOI Website: www.mdinsurance.state.md.us ,	Risk Pool in effect since 07/01/2003 -- MD Health Insurance Plan (MHIP), 888-444-9016 www.marylandhealthinsuranceplan.net
Massachusetts	Guaranteed issue of all products	617-521-7301	N/A
Michigan	Choice of several plans through Blue Cross Blue Shield of Michigan	517-373-2984 877-999-6442	N/A

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Minnesota	High risk pool in effect since 1976	651-296-4026 Consumer Services 651-296-2488 Market Assurances 800-657-3602 (MN only)	Minnesota Comprehensive Health Association (MCHA) 866-894-8053 952-593-9609
Mississippi	High risk pool in effect since 1992—Eligibility criteria for the pool more generous than HIPAA	601-359-3569 800-562-2957 (MS only)	Mississippi Comprehensive Health Insurance Risk Pool Association (MCHIRPA) 601- 899-9967 888- 820-9400
Missouri	High risk pool in effect since July 1, 2008	573-751-2640 800-726-7390	Missouri Health Insurance Pool (MHIP) 816-531-6405 800-821-2231
Montana	High risk pool in effect since 1987—Eligibility criteria for the pool more generous than HIPAA	406-444-2040 Insurance Commission 406-444-4500 Consumer Services	Montana Comprehensive Health Association (MCHA) 406-444-8537 800-447-7828
Nebraska	High risk pool in effect since 1986—Eligibility criteria for the pool more generous than HIPAA	402-471-0888 877-564-7323	Nebraska Comprehensive Health Insurance Pool (NECHIP) 402-390-1814 800-356-3485
Nevada	Guaranteed issue of at least 2 most popular products	775-687-4270 888-872-3234 (NV only)	N/A
New Hampshire	High Risk Pool effective July 2002. Pool is open to all residents.	603-271-2261 800-852-3416	New Hampshire Health Plan (NHHP) 877-888-6447 www.nhhealthplan.org Michael Degnan 603-225-6633
New Jersey	Guaranteed issue of all products	609-292-5316	N/A

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New Mexico	High risk pool in effect since 1988 and is open to all residents. All issuers in the state are required to become members of the Health Insurance Alliance. Eligibility criteria for the pool more generous than HIPAA	505-827-4601 800-927-4722 (NM only)	New Mexico Medical Insurance Pool (NMMIP) 505-816-4248 (Norene) 800-432-0750 Deborah Armstrong, Deputy Director 505-424-7105 Office 505-795-5164 Cell 505-424-7107 Fax 866-622-4711 (NM only)
New York	Guaranteed issue of all products	518-474-6600 800-342-3736 (NY only)	No high risk pool, this is the DOI Website www.ins.state.ny.us
North Carolina	High risk pool effective 01/01/2009	919-807-6750 Consumer Services and Administrative Services 800-546-5664(NC only)	Inclusive Health 866-665-2117 www.nchirp.org
North Dakota	High risk pool in effect since 1982--Eligibility criteria for the pool more generous than HIPAA	701-328-2440 800-247-0560	Comprehensive Health Association of North Dakota (CHAND) 800-342-4718
Ohio	Choice of conversion policy or guaranteed issue of a basic or standard policy.	614-644-2673 800-686-1526	N/A
Oklahoma	High risk pool in effect since 1996-Eligibility criteria for the pool more generous than HIPAA	405-521-2828	Oklahoma Health Insurance High Risk Pool (OHRP) Frazier Farley 405-741-8434 800-255-6065
Oregon	High risk pool in effect since 1990	503-947-7980	Oregon Medical Insurance Pool (OMIP) 503-373-1692

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			800-848-7280
Pennsylvania	Choice of at least 2 plans through one of the Blue Cross and Blue Shield Associations	717-787-2317 877- 881-6388 (PA only)	N/A
Puerto Rico	Federal fallback--state enforcement	787-722-8686	N/A
Rhode Island	Federal fallback--state enforcement	401-222-2223	N/A
South Carolina	High risk pool in effect since 1990--Eligibility criteria for the pool more generous than HIPAA	803-737-6180 800-768-3467 (SC only)	South Carolina Health Insurance Pool SCHIP 803-264-6401 800-868-2500, x46401 (Outside of Columbia)
South Dakota	High risk pool in effect since 8/1/03.	605-773-3563	South Dakota Risk Pool www.state.sd.us/bop/RiskPool.htm 605-773-3148
Tennessee	Federal fallback--state enforcement (Note: High risk pool also available, subject to certain eligibility criteria more generous than HIPAA.) - 2 representative policies - popular policies	615-741-2241 800-342-4029 (TN only)	Access Tennessee (AccessTN) 866-636-0080
Texas	High risk pool in effect since 1998 and is open to all residents.	512-463-6464 800-252-3439	Texas Health Insurance Risk Pool (THIRP) 888-398-3927
Utah	All residents may apply for the High Risk Pool. Non-	801-538-3800	Utah Comprehensive Health Insurance Pool (HIPUtah)

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	HIPAA eligible individuals unable to get into the pool are guaranteed issue of at least the 2 most popular products.		801-442-5038 800-538-5038
Vermont	Guaranteed issue of all products	802-828-2900 800-631-7788	N/A
Virginia	Guaranteed issue of all products	804-371-9074 877-310-6560	N/A
Washington	Federal Fallback -- state enforcement High Risk Pool also available, subject to certain eligibility criteria more generous than HIPAA	360-725-7080 800-562-6900 (WA only)	Washington State Health Insurance Pool (WSHIP) 800-877-5187
West Virginia	High Risk Pool in effect since 02/2010, in addition to Federal Fallback requirements – Eligibility criteria of the pool is more generous than HIPAA	304-558-3386 or 888-879-9842 800-642-9004 (WV only)	AccessWV 866-445-8491
Wisconsin	High risk pool in effect since 1981—Eligibility criteria for the pool more generous than HIPAA	(608) 267-1233 or (608) 266-3585 (Madison) (800) 236-8517 (WI only)	Health Insurance Risk-Sharing Plan (HIRSP) 800-828-4777 608-441-5777
Wyoming	High risk pool in effect since 1991--Eligibility criteria for the pool more generous than HIPAA	307-777-7401	Wyoming Health Insurance Pool 307-777-7401 800-438-5768 (WY only)

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