

U.S. House and Senate Notification
Thursday, February 10, 2011

To: Congressional Health Staff

From: Amy Hall, Director, Office of Legislation
Centers for Medicare & Medicaid Services

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

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.

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.

The press release can be found at <http://www.hhs.gov/news/press/2011pres/02/20110210a.html>

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>

If you have questions about this notification, please contact the CMS Office of Legislation.

Thank you.