

Disability Rights Legal Center

CLRC

Cancer Legal Resource Center

The CLRC is a joint program of the Disability Rights Legal Center & Loyola Law School Los Angeles

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High Risk Insurance Plans by State

One insurance option for those with a pre-existing medical condition is a high risk health insurance plan. There are two categories of high risk insurance plans: state plans and federal plans. At the state level, there are some states that provide this form of high-risk medical insurance for people who are unable to obtain health insurance coverage in the individual insurance market due to a pre-existing condition. The type and availability of coverage that you receive varies depending on your state. You generally have a choice of health plan options and will receive enrollment cards and other information just like you would with any other health plan.

In addition to state high risk insurance options, the **Patient Protection and Affordable Care Act**, otherwise known as healthcare reform, mandated that states create high risk insurance plans with federal eligibility requirements, called **Pre-Existing Condition Insurance Plans**. Some states opted not to create these plans. In those states, the federal government runs the plan. In order to be eligible for the federal program, an individual must: (1) be a U.S. citizen or in the US lawfully, (2) have a pre-existing illness or condition, **AND** (3) have not had creditable coverage for six months.

This handout includes information about the state and federal options for each state.

Alabama

Alabama Health Insurance Plan

www.alseib.org/healthinsurance/ahip

866-836-9737

- Available only to HIPAA eligible individuals
- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/10: none
- Average Monthly Cost: Varies by age, gender, smoking status, and deductible
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

866-717-5826

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 34: \$338
 - Ages 35 to 44: \$406
 - Ages 45 to 54: \$518
 - Ages 55+: \$721

Alaska

Alaska Comprehensive Health Insurance Association

www.achia.com or 888-290-0616

- Annual Cap: \$3,000,000
- Waiting Period as of 11/10: open
- Average Monthly Cost: Varies by age and deductible
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Alaska Comprehensive Health Insurance Association

www.achia.com or 877-505-0510

- Lifetime Cap: none
- Average Monthly Cost: \$434 to \$1,735

Arizona

Arizona has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

866-717-5826

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$174-\$234
 - Ages 19 to 34: \$261-\$351
 - Ages 35 to 44: \$313-\$422
 - Ages 45 to 54: \$400-\$539
 - Ages 55+: \$557-\$749

Arkansas

Arkansas Comprehensive Health Insurance Pool

www.chiparkansas.org or 800-285-6477

- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/10: open
- Average Monthly Cost: Varies by age, gender, smoking status, and deductible
- Multiple Plans: No

Federal Pre-Existing Condition Insurance Plan

Arkansas Comprehensive Health Insurance Pool

www.chiparkansas.org or 800-285-6477

- Lifetime Cap: none
- Average Monthly Cost: \$156 to \$624 per month

California

California Major Risk Medical Insurance Program

www.mrmib.ca.gov or 916-324-4695

- Lifetime Cap: \$750,000
- Waiting Period as of 11/10: 3 months
- Average Monthly Cost: Varies by location, age, and plan.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

California Managed Risk Medical Insurance Board

www.mrmib.ca.gov

877-428-5060

- Lifetime Cap: none
- Average Monthly Cost: Varies

Colorado

CoverColorado

www.covercolorado.org or 866-787-9129

- Lifetime Cap: \$1 million
- Waiting Period as of 11/10: open
- Average Monthly Cost: Varies by age, location, gender, smoking status, and deductible
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Rocky Mountain Health Maintenance Organization

www.gettinguscovered.org or 877-779-0387

- Lifetime Cap: none
- Average Monthly Cost: \$115 - \$806

Connecticut

Connecticut Health Reinsurance Association

www.hract.org/hra/index.htm or 800-842-0004

- Lifetime Cap: \$1,500,000
- Waiting Period as of 11/10: open
- Average Monthly Cost: Varies by age and gender
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Connecticut Department of Social Services and the Health Reinsurance Association

www.ct.gov/dss/cwp/view.asp?Q=463668&A=2345

800-656-6684

- Lifetime Cap: none
- Average Monthly Cost: \$240-\$893

Delaware

Delaware has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

866-717-5826

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 34: \$181-\$271
 - Ages 35 to 44: \$325
 - Ages 45 to 54: \$416
 - Ages 55+: \$578

Florida

Florida Comprehensive Health Association

850-309-1200

Note: this program has not taking any new enrollees for many years

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

866-717-5826

- Lifetime Cap: none
- Average Monthly Cost: Varies by age and plan option.

Georgia

Georgia has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$174-\$234
 - Ages 19 to 34: \$261-\$351
 - Ages 35 to 44: \$313-\$422
 - Ages 45 to 54: \$400-\$539
 - Ages 55+: \$557-\$749

Hawaii

Hawaii has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$116-\$156
 - Ages 19 to 34: \$174-\$234
 - Ages 35 to 44: \$209-\$281
 - Ages 45 to 54: \$267-\$359
 - Ages 55+: \$371-\$500

Idaho

Department of Insurance

www.doi.idaho.gov or 208-334-4250

- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/10: open
- Average Monthly Cost: Varies by age, plan, gender, and smoking status.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$133-\$179
 - Ages 19 to 34: \$199-\$268
 - Ages 35 to 44: \$239-\$321
 - Ages 45 to 54: \$305-\$410
 - Ages 55+: \$424-\$571

Illinois

Illinois Comprehensive Health Insurance Plan

www.chip.state.il.us or 217-782-6333

- Lifetime Cap: \$5,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by age, geographic location, plan, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Illinois Departments of Insurance and Public Health

www.insurance.illinois.gov/IPXP

877-210-9167

- Lifetime Cap: none
- Average Monthly Cost: \$111-\$526

Indiana

HIP ESP

www.onlinehealthplan.com

800-452-4800, Ext. 222

- Annual Cap: None
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, geographic location, plan, and gender
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$168-\$226
 - Ages 19 to 34: \$251-\$338
 - Ages 35 to 44: \$301-\$406
 - Ages 45 to 54: \$385-\$518
 - Ages 55+: \$536-\$721

Iowa

HIPIowa

Midlands Choice

www.hipiowa.com or 877-793-6880

- Annual Cap: \$3,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Iowa Comprehensive Health Association

www.hipiowa.com or 877-505-0513

- Lifetime Cap: none
- Average Monthly Cost: \$177 to \$740

Kansas

KHIA

www.khiastatepool.com or 800-362-9290

- Annual Cap: \$2,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Kansas Health Insurance Association
www.khiastatepool.com or 800-432-2484

- Lifetime Cap: none
- Average Monthly Cost: Varies by age and smoking status

Kentucky

Kentucky Access

www.kentuckyaccess.com or 866-405-6145

- Annual Cap: \$2,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, and gender.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

National Finance Center
www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$164-\$221
 - Ages 19 to 34: \$246-\$331
 - Ages 35 to 44: \$295-\$398
 - Ages 45 to 54: \$377-\$508
 - Ages 55+: \$525-\$706

Louisiana

Louisiana Health Plan

www.lahealthplan.org or 800-736-0947

- Lifetime Cap: \$625,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by plan, age, gender, and geography.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$171-\$230
 - Ages 19 to 34: \$256-\$345
 - Ages 35 to 44: \$307-\$414
 - Ages 45 to 54: \$393-\$528
 - Ages 55+: \$546-\$735

Maine

Maine has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

Dirigo Health Agency
www.dirigohealth.maine.gov or 877-892-8391

- Lifetime Cap: none
- Average Monthly Cost: \$438 to \$658

Maryland

Maryland Health Insurance Plan

www.marylandhealthinsuranceplan.state.md.us
888-456-2024

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age and plan
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Maryland Health Insurance Plan

www.marylandhealthinsuranceplan.state.md.us
443-738-0667 or 888-444-9016

- Lifetime Cap: none
- Average Monthly Cost: \$141 to \$328

Massachusetts

Massachusetts has no state high risk plan

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$181-\$243
 - Ages 19 to 34: \$271-\$365
 - Ages 35 to 44: \$325-\$438
 - Ages 45 to 54: \$416-\$559
 - Ages 55+: \$578-\$778

Michigan

Michigan has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

www.hipmichigan.com/

877-459-3113

- Lifetime Cap: none
- Average Monthly Cost: TBD

Minnesota

Minnesota Comprehensive Health Association

866-894-8053

- Lifetime Cap: \$5,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, gender, and plan
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$156-\$210

- Ages 19 to 34: \$234-\$315
- Ages 35 to 44: \$281-\$378
- Ages 45 to 54: \$358-\$482
- Ages 55+: \$498-\$671

Mississippi

Mississippi Comprehensive Health Insurance Risk Pool Association

www.mississippihealthpool.org or 888-820-9400

- Annual Cap: \$1,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, and gender
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$149-\$201
 - Ages 19 to 34: \$224-\$301
 - Ages 35 to 44: \$269-\$361
 - Ages 45 to 54: \$343-\$462
 - Ages 55+: \$477-\$642

Missouri

Missouri Health Insurance Pool

www.mhip.org or 800-821-2231

- Annual Cap: \$1,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, and gender
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Missouri Health Insurance Pool

www.mhip.org or 800-821-2231

- Lifetime Cap: none
- Average Monthly Cost: \$423 to \$972

Montana

Montana Comprehensive Health Association

www.mthealth.org

800-447-7828 ext. 8537

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age and plan
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Montana Comprehensive Health Association

www.mthealth.org or 800-447-7828 x2128

- Lifetime Cap: none
- Average Monthly Cost: \$190 to \$615

Nebraska

Nebraska Comprehensive Health Association

www.nechip.com or 877-348-4304

- Annual Cap: \$1,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, gender, plan, and smoking status.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$166-\$223
 - Ages 19 to 34: \$249-\$335
 - Ages 35 to 44: \$298-\$402
 - Ages 45 to 54: \$381-\$513
 - Ages 55+: \$530-\$714

Nevada

Nevada has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

National Finance Center

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$181-\$243
 - Ages 19 to 34: \$271-\$365
 - Ages 35 to 44: \$325-\$438
 - Ages 45 to 54: \$416-\$559
 - Ages 55+: \$578-\$778

New Hampshire

Benefit Management Inc.

www.nhhealthplan.org or 877-888-6447

- Lifetime Cap: \$2,500,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, plan, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

New Hampshire Individual Plan Benefit Association

www.nhhealthplan.org or 877-505-0508

- Lifetime Cap: none
- Average Monthly Cost: \$283 to \$1,691

New Jersey

New Jersey has no state high risk plan

Federal Pre-Existing Condition Insurance Plan

NJ Project

www.state.nj.us/dobi/division_insurance/njprotect/index.htm

800-838-0935

- Lifetime Cap: none
- Average Monthly Cost: TBD

New Mexico

New Mexico Medical Insurance Pool

www.nmmip.org or 866-622-4711

- Annual Cap: None
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by age, plan, and gender
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

New Mexico Medical Insurance Pool

www.nmmip.org

877-573-3676

- Lifetime Cap: none
- Average Monthly Cost: \$183 to \$526

New York

New York has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

Group Health Incorporated

www.ins.state.ny.us or 800-342-3736

- Lifetime Cap: none
- Average Monthly Cost: \$400 to \$600

North Carolina

North Carolina Inclusive Health

www.inclusivehealth.org or 866-665-2117

- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan, age, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

North Carolina Health Insurance Risk Pool

www.inclusivehealth.org or 866-665-2117

- Lifetime Cap: none
- Average Monthly Cost: \$183-\$729

North Dakota

Comprehensive Health Association of ND

www.chand.org or 800-737-0016

- Lifetime Cap: \$1 million.
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan and age
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none

- Average Monthly Cost
 - Ages 0 to 18: \$133-\$179
 - Ages 19 to 34: \$199-\$268
 - Ages 35 to 44: \$239-\$321
 - Ages 45 to 54: \$305-\$410
 - Ages 55+: \$424-\$571

Ohio

Ohio has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

Ohio Department of Insurance

www.OhioHighRiskPool.com or 877-730-1117

- Lifetime Cap: none
- Average Monthly Cost: \$189 to \$545

Oklahoma

BCBSOK

www.bcbsok.com/ohrp or 877-885-3717

- Lifetime Cap: \$1 million
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by plan, age, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Oklahoma Health Insurance High Risk Pool

www.okhrp.org or 877-885-3717

- Lifetime Cap: none
- Average Monthly Cost: \$137 to \$704

Oregon

Oregon Medical Insurance Pool

www.omip.state.or.us or 800-848-7280

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan and age.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Oregon Medical Insurance Pool

www.omip.state.or.us

- Lifetime Cap: none
- Average Monthly Cost: \$221 to \$714

Pennsylvania

Pennsylvania has no state high risk plan

Federal Pre-Existing Condition Insurance Plan

PA Fair Care

www.pafiarcare.com or 888-767-7015

- Lifetime Cap: none
- Average Monthly Cost: \$283

Rhode Island

Rhode Island has no state high risk plan

Federal Pre-Existing Condition Insurance Plan

Blue Cross Blue Shield of Rhode Island

www.bcsri.com/BCBSRIWeb/plansandservices/PECIPRI/index.jsp

401-351-BLUE or 800-505-2583

- Lifetime Cap: none
- Average Monthly Cost: \$206 to \$994

South Carolina

South Carolina Health Insurance Pool

www.doi.sc.gov or 800-688-2500 or 803-788-0500

- Lifetime Cap: \$1 million
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan, age, and gender.
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$163-\$219
 - Ages 19 to 34: \$244-\$328
 - Ages 35 to 44: \$293-\$394
 - Ages 45 to 54: \$374-\$503
 - Ages 55+: \$520-\$699

South Dakota

South Dakota Risk Pool

www.riskpool.sd.gov or 605-773-3148

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by deductible, age, gender, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Bureau of Personnel

www.bop.sd.gov or 605-773-3148

- Lifetime Cap: none
- Average Monthly Cost: \$206-626

Tennessee

CoverTennessee

www.covertn.gov or 866-268-3786

- Lifetime Cap: \$1 million
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan, age, weight, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$163-\$219
 - Ages 19 to 34: \$244-\$328
 - Ages 35 to 44: \$293-\$394
 - Ages 45 to 54: \$374-\$503
 - Ages 55+: \$520-\$699

Texas

Texas Health Insurance Risk Pool

www.txhealthpool.org or 888-398-3927

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan, age, geography, and smoking status
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$174-\$234
 - Ages 19 to 34: \$261-\$351
 - Ages 35 to 44: \$313-\$422
 - Ages 45 to 54: \$400-\$539
 - Ages 55+: \$557-\$749

Utah

HIPUtah

www.selecthealth.org/hiputah

801-442-6660 (Salt Lake area) or 800-705-9173

- Average Monthly Cost: Varies by age and deductible
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Utah Comprehensive Health Insurance Pool

www.selecthealth.org/plans/government/fedhip/Pages/home.aspx

800-705-9173 or 801-442-6660

- Lifetime Cap: none
- Average Monthly Cost: \$127 to \$744

Vermont

Vermont has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$148-\$199

- Ages 19 to 34: \$222-\$298
- Ages 35 to 44: \$266-\$357
- Ages 45 to 54: \$339-\$457
- Ages 55+: \$472-\$635

Virginia

Virginia has no state high risk insurance plan

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$156-\$210
 - Ages 19 to 34: \$234-\$315
 - Ages 35 to 44: \$281-\$378
 - Ages 45 to 54: \$358-\$482
 - Ages 55+: \$498-\$671

Washington

Washington State Health Insurance Pool

800-877-5187

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: none
- Average Monthly Cost: Varies by plan, age
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Washington State Health Insurance Pool

www.insurance.wa.gov/consumers/health/preconditionplanwa/aboutplan.shtml

800-562-6900

- Lifetime Cap: none
- Average Monthly Cost: \$177 to \$1,577

West Virginia

AccessWV

www.accesswv.org, 866-445-8491 or 304-558-8264

- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, gender, plan, and geography
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$141-\$190
 - Ages 19 to 34: \$212-\$285
 - Ages 35 to 44: \$254-\$285
 - Ages 45 to 54: \$324-\$436
 - Ages 55+: \$451-\$607

Wisconsin

Health Insurance Risk-Sharing Plan

www.hirsp.org or 800-828-4777

- Lifetime Cap: \$2,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, gender, and plan
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

Health Insurance Risk-Sharing Plan Authority

www.hirsp.org or 888-253-2698

- Lifetime Cap: none
- Average Monthly Cost: \$127 to \$474

Wyoming

Wyoming Insurance Department

www.insurance.state.wy.us

800-442-2376 or 307-634-1393

- Lifetime Cap: \$1,000,000
- Waiting Period as of 11/2010: None
- Average Monthly Cost: Varies by age, gender, and plan
- Multiple Plans: Yes

Federal Pre-Existing Condition Insurance Plan

www.pcip.gov or 866-717-5826

www.pcip.gov/PCIP_%20pamphlet_benefits_summary.pdf

- Lifetime Cap: none
- Average Monthly Cost
 - Ages 0 to 18: \$126-\$170
 - Ages 19 to 34: \$189-\$255
 - Ages 35 to 44: \$227-\$305
 - Ages 45 to 54: \$290-\$390
 - Ages 55+: \$403-\$542

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