

Disability Rights Legal Center

CLRC

Cancer Legal Resource Center

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

High Risk Insurance Plans by State

Alabama

Alabama Health Insurance Plan

P.O. Box 304900

Montgomery, AL 36130

www.alseib.org/healthinsurance/ahip

866-836-9737

- Lifetime Cap: \$750,000
- Waiting Period as of 05/2009: none
- Average Monthly Cost: \$206
- Multiple Plans: No

Alaska

Alaska Comprehensive Health Insurance Association

2015 - 16th Street

Great Bend, KS 67530

www.achia.com

800-285-6477

- Annual Cap: up to \$15,000
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$142
- Multiple Plans: Yes

Arkansas

Arkansas Comprehensive Health Insurance Pool

P.O. Box 419

Little Rock, AR 72203

www.chiparkansas.org

800-285-6477

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$120
- Multiple Plans: Yes

California

California Major Risk Medical Insurance Program

P.O. Box 2769

Sacramento, CA 95812-2769

www.mrmib.ca.gov

916-324-4695

- Lifetime Cap: \$75,000
- Waiting Period as of 05/2009: 3 months
- Average Monthly Cost: \$200
- Multiple Plans: No

Colorado

CoverColorado

425 South Cherry Street, Suite 160

Glendale, CO 80246

www.covercolorado.org

866-787-9129

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$60
- Multiple Plans: Yes

Connecticut

Connecticut Health Reinsurance Association

100 Great Meadow Road, Suite 704

Wethersfield, CT 06109

www.hract.org/hra/index.htm

800-842-0004

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 12 months
- Average Monthly Cost: \$324
- Multiple Plans: Yes

Florida

Florida Comprehensive Health Association

850-309-1200

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

Idaho

Department of Insurance

700 West State Street
Boise, ID 83720-0043
208-334-4250

www.doi.idaho.gov

- Lifetime Cap: \$500,000
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$194
- Multiple Plans: Yes

Illinois

Illinois Comprehensive Health Insurance Plan

320 West Washington
Suite 700

Springfield, Illinois 62701-1150

www.chip.state.il.us

217-782-6333

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: 3 months
- Average Monthly Cost: \$126
- Multiple Plans: Yes

Indiana

HIP ESP

www.in.gov/ai

800-452-4800, Ext. 222

- Annual Cap:
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$60
- Multiple Plans: Yes

Iowa

HIPIowa

Midlands Choice

P.O. 5809

Troy, MI 48007

www.hipiowa.com

877-793-6880

- Annual Cap:
- Waiting Period as of 05/2009: 3 months
- Average Monthly Cost: \$128
- Multiple Plans: Yes

Kansas

KHIA

P.O. Box 1090

Great Bend, KS 67530

www.khiastatepool.com

800-362-9290

- Annual Cap:
- Waiting Period as of 05/2009: 12 months
- Average Monthly Cost: \$34
- Multiple Plans: Yes

Kentucky

Kentucky Access

P.O. Box 33707

Indianapolis, IN 46203-0707

www.kentuckyaccess.com

866-405-6145

- Annual Cap:
- Waiting Period as of 05/2009: 8 months
- Average Monthly Cost: \$60
- Multiple Plans: Yes

Louisiana

Louisiana Health Plan

P.O. Box 83880

Baton Rouge, LA 70884-3880

www.lahealthplan.org

800-736-0947

- Annual Cap: \$125,000
- Lifetime Cap: \$625,000
- 6 year program cap
- Waiting Period as of 05/2009: 1 month
- Average Monthly Cost:
- Multiple Plans: Yes

Maryland

Maryland Health Insurance Plan

10455 Mill Run Circle, Mail Stop RR-291

Owings Mills, MD 21117-9185.

www.marylandhealthinsuranceplan.state.md.us

888-456-2024

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$294
- Multiple Plans: Yes

Mississippi

Mississippi Comprehensive Health Insurance Risk Pool Association

Post Office Box 13748

Jackson, MS 39236

www.mississippihealthpool.org

888-820-9400

- Annual Cap:
- Waiting Period as of 05/2009: 12 months
- Average Monthly Cost: \$170
- Multiple Plans: Yes

Missouri

Missouri Health Insurance Pool

Penntower Building, 3100 Broadway, Suite 210

Kansas City, Missouri 64111-2553

www.mhip.org

800-843-6447

- Annual Cap:
- Waiting Period as of 05/2009: 12 months

- Average Monthly Cost: \$35
- Multiple Plans: Yes

Montana

Montana Comprehensive Health Association

PO Box 4309
560 North Park Avenue
Helena, MT 59604
www.mthealth.org

800-447-7828 ext. 8537

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$88
- Multiple Plans: Yes

Nebraska

Nebraska Comprehensive Health Association

c/o Blue Cross Blue Shield of Nebraska
ATTN: CHIP

PO Box 3248
Omaha, NE 68180-0001

www.nechip.com

877-348-4304

- Annual Cap:
- Waiting Period as of 05/2009: 9 months
- Average Monthly Cost: \$290
- Multiple Plans: Yes

New Hampshire

Benefit Management Inc.

P.O. Box 1090
Great Bend, KS 67530

www.nhhealthplan.org

877-888-6447

- Lifetime Cap: \$2.5 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$82
- Multiple Plans: Yes

New Mexico

New Mexico Medical Insurance Pool

PO Box 6726
Santa Fe, NM 87502

www.nmmip.org

866-622-4711

- Annual Cap:
- Waiting Period as of 05/2009: none
- Average Monthly Cost: \$136
- Multiple Plans: Yes

North Carolina

North Carolina Inclusive Health

www.inclusivehealth.org

866-665-2117

- Lifetime Cap: \$2.5 million.
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost:
- Multiple Plans: Yes

North Dakota

Comprehensive Health Association of ND

4510 13th Ave. S.W.

Fargo, ND 58121-0001

www.chand.org

800-737-0016

- Lifetime Cap: \$1 million.
- Waiting Period as of 05/2009: 1 year.
- Average Monthly Cost: \$354
- Multiple Plans: Yes

Oklahoma

First Health

P.O. Box 8530

Kansas City, MO 64114

www.okhrp.org

877-793-6477

- Lifetime Cap: \$1 million (effective July 2009)
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$170
- Multiple Plans: No

Oregon

Oregon Medical Insurance Pool

Regence BlueCross BlueShield of Oregon MS 5K
P.O. Box 1271

Portland, OR 97207-1271

www.omip.state.or.us

800-848-7280

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$280
- Multiple Plans: Yes

South Carolina

South Carolina Health Insurance Pool

Post Office Box 100105

Columbia, SC 29202

www.doi.sc.gov

803-737-6160

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: none
- Average Monthly Cost: \$
- Multiple Plans: No

South Dakota

South Dakota Risk Pool

Capitol Building
500 East Capitol Avenue
Pierre, SD 57501-5070
www.riskpool.sd.gov
605-773-3148

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 12 months if there is a preexisting condition
- Average Monthly Cost: \$38
- Multiple Plans: Yes

Tennessee

CoverTennessee

312 Rosa L. Parks Avenue, Suite 2600
Nashville, TN 37243
www.covertn.gov
866-268-3786

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$230
- Multiple Plans: Yes

Texas

Texas Health Insurance Risk Pool

P. O. Box 6089
Abilene, Texas 79608
www.txhealthpool.org
888-398-3927

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: 6 months
- Average Monthly Cost: \$238
- Multiple Plans:

Utah

Regents Blue Cross/Blue Shield of America

800-624-6519 or 800-662-0876

- Annual Cap:
- Waiting Period as of 05/2009: Yes
- Average Monthly Cost: \$400
- Multiple Plans: Yes

Washington

Washington State Health Insurance Pool

P.O. Box 1090
Great Bend, KS 67530
www.wship.org
800-877-5187

- Lifetime Cap: \$2 million
- Waiting Period as of 05/2009: none
- Average Monthly Cost: \$136
- Multiple Plans: Yes

West Virginia

AccessWV

1124 Smith Street
Charleston, WV 25301
www.wvinsurance.gov/accesswv
304-558-3386

- Lifetime Cap: \$1 million
- Annual Cap: \$200,000
- Waiting Period as of 05/2009:
- Average Monthly Cost: \$400
- Multiple Plans: Yes

Wisconsin

Health Insurance Risk-Sharing Plan

1751 W. Broadway
P.O. Box 8961
Madison, WI 53708-8961
www.hirsp.org
800-828-4777

- Lifetime Cap: \$1 million
- Waiting Period as of 05/2009: 6 months, plus extra waiting period if there is a preexisting condition
- Average Monthly Cost: \$186
- Multiple Plans: Yes

Wyoming

Wyoming Insurance Department

106 East 6th Avenue
Cheyenne, WY 82002
www.insurance.state.wy.us

- Lifetime Cap: \$750,000
- Waiting Period as of 05/2009: 1 year
- Average Monthly Cost: \$328
- Multiple Plans: Yes

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