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What To Do If You Have a Chronic or Pre-Existing Condition

Millions of young adults have a chronic or pre-existing condition, such as asthma, type 2 diabetes, or high blood pressure. Insurers often consider even less serious, more widespread health issues to be pre-existing conditions. Unfortunately, many individual insurance plans won't cover people with a pre-existing medical condition. The federal health care law bans this practice for all people starting in 2014 (and bans it now for people under the age of 19). Here are some options if you have a pre-existing condition and need insurance.

Pre-Existing Condition Insurance Plan

The new health care law created Pre-existing Condition Insurance Plans that can provide coverage for those with pre-existing conditions. They're not cheap, but they beat trying to manage your health care costs with no coverage. These plans will not charge you higher rates based on your health – you pay the same prices that other people would pay for this coverage.

- » **Go to www.pcip.gov to find a plan.** You must meet the following requirements:
 - Be a U.S. citizen;
 - Have been uninsured for at least 6 months; and
 - Have had a problem getting insurance due to a pre-existing condition (either you have been rejected entirely, or any offer you did receive did not cover your medical condition).
- » **Your state may have other coverage options** for people with pre-existing conditions. Talk to your state's insurance department to see what's available. If you don't qualify for a Pre-Existing Condition Insurance Plan, you still may have options. Ask your state insurance department if your state has a "high-risk pool" or another similar option for people with pre-existing conditions. (See below for how to contact your state insurance department.)

An Employer-Sponsored Plan (Your Own or Your Parent's)

There are more protections for people with pre-existing conditions in employer-sponsored plans than there are in individual plans. Check with the employer to see what the plan covers and the process for joining.

WARNING: Don't go without health coverage for more than 63 days after your current plan ends after college. Some employer plans may impose a pre-existing condition waiting period of up to 12 months if you were uninsured for 63 days or more prior to gaining coverage.

Have questions? These folks have the answers:

- Visit www.dol.gov/ebsa, or call 1-866-444-EBSA (3272) to contact the U.S. Department of Labor
- Visit http://www.naic.org/state_web_map.htm to find your State Insurance Department
- www.healthcare.gov provides links to state consumer assistance programs and other resources
- Email Questions@YoungInvincibles.org

What To Do If You Have a Chronic or Pre-Existing Condition (continued)

Mental Health

Young people, in particular, have high rates of mental illness. If you have a chronic mental illness, there are some important things to be aware of as you purchase insurance:

- » **Benefits:** Prescription drug coverage and mental health visits are important. Read the coverage description closely to make sure the services you need are covered.
- » **Non-monetary benefit restrictions:** Under reform, new individual plans and most employer plans must cover up to \$750,000 worth of care this year, and more in later years, meaning that more of your mental health needs will now be covered.
 - Plans can still impose non-monetary restrictions, such as on the number of mental health visits or days allowed in a hospital. Check to see if a plan has those restrictions and consider whether they would limit your care.
- » **Mental health parity:** The federal “mental health parity” law that passed in 2008 created new protections for people with mental health coverage through a large employer. Non-monetary restrictions in those plans cannot be any stricter for mental health coverage than they are for physical health coverage. The plans are also prohibited from charging greater cost-sharing amounts or having separate deductibles for mental health care.
- » **Pre-existing condition discrimination:** Until 2014, you may face higher premiums or a denial of coverage due to your mental health condition. If you do, check to see if you qualify for a Pre-Existing Condition Insurance Plan or if your state has a “high-risk pool” or other option for people who can’t get coverage.

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