



# Pre-existing Condition Insurance Plan

WASHINGTON STATE

The Pre-existing Condition Insurance Plan–Washington State (PCIP-WA) is the temporary federal high risk pool created as part of the new federal health reform law, the Affordable Care Act.

PCIP-WA provides a new coverage option if you have a pre-existing condition and have been uninsured for at least six months.

The program will end January 1, 2014, when full health reform takes effect and people cannot be denied insurance due to a pre-existing condition. **Enrollment in PCIP-WA is limited to available funding.**



For information call **1-877-505-0514** or visit our website at [www.wship.org/PCIP-WA](http://www.wship.org/PCIP-WA)  
Applications are available to download from our website or you may call us to request an application

## Benefit Plans

The Pre-existing Condition Insurance Plan–Washington State offers two PPO benefit plan options, a **\$2,500 deductible plan** and a **\$500 deductible plan**.

Both plans include **comprehensive coverage** for preventive care, primary and specialty care, hospital care, and **prescription drugs**.

**Preventive care is paid at 100%** with no deductible when you see an in-network physician.

**Disease management programs and case management services** are also included.

**There is no waiting period for pre-existing conditions.** All covered benefits are available to you right away, even if it's to treat a pre-existing condition.



## Provider Network

Medical provider network services are provided by **First Choice Health**. First Choice Health's Preferred Provider Organization (PPO network) is recognized as the leading independent PPO network in Washington State and has a growing regional presence in Oregon, Idaho, Montana and Alaska. The retail and mail order pharmacy network is provided by **Medco**.

## Pre-Existing Conditions

If you have been diagnosed with one of the medical conditions listed in the application and you meet the other eligibility requirements, you automatically qualify for the Pre-existing Condition Insurance Plan–Washington State. A letter from your physician confirming your diagnosis with the physician's name and address or a copy of a signed prescription form with your name and exact diagnosis code must accompany your application.

Premium	Visit our website at <a href="http://www.wship.org/PCIP-WA">www.wship.org/PCIP-WA</a> or call 1-877-505-0514 for information regarding premiums. Premiums are based on the deductible you select, your age and tobacco use status.
Coinsurance	20% Network, 40% Out-of-network
Deductible	\$2,500 or \$500
Out-of-Pocket Expense Limit	\$2,500 Deductible Plan: Medical: \$4,950 Network, \$7,400 Out-of-Network Pharmacy: \$1,000
	\$500 Deductible Plan: Medical: \$1,000 Network, \$2,000 Out-of-Network Pharmacy: \$500

**If you are uninsured with a medical condition, the Pre-existing Condition Insurance Plan–Washington State (PCIP-WA) may be your answer.**



## How much does it cost?

Federal law requires that premiums be no higher than 100% of the average of what the largest carriers in your state charge for their individual plans with similar benefits. This means you cannot be charged higher premiums because of your pre-existing condition.

There are two benefit plan options with different deductibles. Your premium is determined by the deductible you select, your age and tobacco use status.

## How do I apply?

Call us or visit our website for an application and enrollment information.

## Agent Directory

If you do not have an insurance agent and would like assistance from an agent with the application process, we can provide you with a list of agents who are familiar with the plan. Call us or visit our website for a copy of our Agent directory.

For more information call  
1-877-505-0514  
or  
visit our website at  
[https://www.wship.org/  
PCIP-WA/](https://www.wship.org/PCIP-WA/)



**Pre-existing Condition Insurance Plan-  
Washington State (PCIP-WA)**  
Administered by Benefit Management Inc., (BMI)  
PO Box 1090, Great Bend, KS 67530

## PCIP-WA

Do you have a medical condition and have been without health insurance for at least six months?

FEDERAL HIGH RISK POOL CREATED BY  
THE AFFORDABLE CARE ACT

## *PCIP-WA may be your answer*

### To be eligible:

- You must be a **resident** of Washington state and a **U.S. citizen** or national, or lawfully present in the U.S.
- You must have been **uninsured for at least six months** before applying.
- You must **have a qualifying pre-existing medical condition** or a denial letter from an insurance carrier or a letter of acceptance with a reduction or exclusion of coverage for your pre-existing condition.