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California Pre-Existing Condition Insurance Plan

Hits 5,000 Enrollment Mark in One Year

Plan Makes Health Insurance Available for Californians with Pre-Existing Conditions

SACRAMENTO, CA – On its first anniversary, California’s Pre-Existing Condition Insurance Plan (PCIP) has hit the 5,000-enrollment mark and continues to have capacity in the federally funded health insurance product for persons with pre-existing conditions, the Managed Risk Medical Insurance Board (MRMIB) reported.

“We are pleased to reach this point at the one-year mark and to serve those Californians who have been without health coverage as a result of a pre-existing condition,” said Cliff Allenby, Chairman of MRMIB, the state agency charged with developing and operating PCIP for California. “The winners here are the people of California with pre-existing conditions who now have health insurance and for those who will benefit from this program in the future.”

California’s PCIP provides high quality health coverage to individuals with a variety of medical conditions, including diabetes, cancer and heart conditions. In addition to ensuring that these individuals have access to much needed treatment, PCIP enables subscribers with chronic conditions to access tools that help them manage and improve their health.

Authorized by the Patient Protection and Affordable Care Act of 2010, PCIP is designed to provide coverage to uninsured individuals who have been denied health insurance or been offered only unaffordable options. California was allocated \$761 million in federal funding to run the program through 2013. The greatest monthly enrollment growth began in June, with an average of 459 new subscribers each month through September (see the chart below for details) as premium reductions averaging 18 percent were implemented statewide. The premium reductions stemmed from California’s implementation of new federal guidelines, giving states new flexibility to calculate premium rates.

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To be eligible for PCIP, persons must be a citizen, national or lawfully present in the United States; must have had no creditable coverage in the six months prior to application; and have a preexisting condition as evidenced by proof of denial by an insurance carrier within the past 12 months or an offer of coverage above the premium level of the MRMIP PPO rate, or a letter from a licensed health care provider.

For more information and to enroll in PCIP, please go to www.pcip.ca.gov or 1-877-428-5060.

The Managed Risk Medical Insurance Board is an independent board in the California Health and Human Services Agency and operates four public health insurance plans. The federal Pre-Existing Condition Insurance Plan and the state Major Risk Medical Insurance Program are for persons who cannot purchase health coverage in the individual insurance market due to pre-existing conditions. The Healthy Families and Access for Infants and Mothers programs are for low-income children from birth to aged 19 and pregnant women, respectively. For more information on MRMIB, please go to www.mrmib.ca.gov.

California PCIP Enrollment by Month 10/25/10-10/18/11

Month	Total Enrollment	Enrollment Increase by Month	Percent Increase Over Previous Month
October 2010	513		
November 2010	809	296	58
December 2010	1094	285	35
January 2011	1352	258	24
February 2011	1694	342	25
March 2011	2049	355	21
April 2011	2436	387	19
May 2011	2829	393	16
June 2011	3234	405	14
July 2011	3574	340	11
August 2011	4097	523	15
September 2011	4667	570	14
October 18, 2011	5005	338	7