

PRESS RELEASE

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Starting July 1, Georgians with Pre-Existing Conditions Will Have Access to Quality, Affordable Health Coverage

Applications Available on New Consumer Website Featuring Full Range of Insurance Options for Georgians

Atlanta, GA—An important reform of the 2010 Patient Protection and Affordable Care Act takes effect July 1 when Georgians who have been without health coverage for at least six months and who have been denied coverage because of pre-existing health conditions will be given access to affordable, quality coverage. They will receive it through a new Pre-existing Condition Insurance Plan (PCIP) created by the U.S. Department of Health and Human Services (HHS).

Last month, Families USA and Georgians for a Healthy Future co-released a report on the number of people in Georgia with pre-existing conditions. This report is available here:

<http://www.familiesusa.org/assets/pdfs/health-reform/pre-existing-conditions/georgia.pdf>. The report reveals that 1,850,000 million Georgians under the age of 65 have a *diagnosed* pre-existing condition that could lead to a denial of coverage in the individual health insurance market.

To find the new coverage available in Georgia and information about the complete range of health coverage options available for consumers by ZIP code through a website set up by HHS, see <http://www.healthcare.gov>. The HHS Web site and other information about the new program will be available on July 1.

The new website is the first to provide consumers and small businesses with information about private insurance, Medicaid, the Children's Health Insurance Program, Medicare, and other coverage options in one place. Federal officials are emphasizing that the PCIP is not the long-term solution to the insurance industry's practice of denying coverage based on pre-existing conditions; instead, it will serve as a bridge to 2014, when the reform law bans denials of coverage based on pre-existing conditions.

The PCIP is a separate program from existing "high-risk" pools offered in a number of states. Unlike existing high-risk pools, premiums in the new program will be similar to premiums charged to healthy people in Georgia.

Cindy Zeldin, Executive Director of the consumer health advocacy organization Georgians for a Healthy Future said, "Starting July 1st, Georgians with pre-existing health conditions who have been denied health insurance in the individual market will have a meaningful option for health coverage through the new Pre-existing Condition Insurance Plan. As a result, these Georgia health care consumers who might have otherwise foregone needed care or incurred high levels of medical debt will now have the opportunity to purchase health insurance that facilitates access to care and that provides protection against the high financial burden associated with treating and managing health conditions such as cancer and diabetes."

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Georgians for a Healthy Future is a nonprofit, nonpartisan organization with a mission to build and mobilize a unified voice, vision and leadership to achieve a healthy future for all Georgians.