

Pre-Existing Condition Insurance Plan (PCIP)

The Pre-Existing Condition Health Insurance Plan (PCIP) was authorized by the Patient Protection and Affordable Care Act (ACA) of 2010. PCIP is a federally funded program that was designed to provide coverage to uninsured individuals who have been denied health insurance or who have been offered unaffordable rates.

Who is eligible?

To be eligible for PCIP, applicants must:

- Not have had creditable coverage within 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 have been offered coverage above the premium level of the Major Risk Medical Insurance Program (PCIP) PPO rate.
- Be a U.S. Citizen, U. S. National or lawfully residing in the U.S.
- Not enrolled in Medicare Part A & B; or COBRA or Cal-COBRA benefits

How does immigration status affect eligibility for the PCIP program?

Citizenship, U.S. National or Lawfully residing in the U.S. status is a requirement for PCIP.

What are the income limits?

There are no income limits for this program.

Are there resource limits?

PCIP does not take resources into consideration.

What is the cost?

Monthly premium rates for PCIP vary according to age and region (effective until December 31, 2011):

Age band	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
0 – 18	\$ 119	\$ 118	\$ 124	\$ 107	\$ 110	\$ 108
19 – 29	\$ 164	\$ 162	\$ 171	\$ 147	\$ 152	\$ 149
30 – 34	\$ 237	\$ 234	\$ 247	\$ 211	\$ 218	\$ 214
35 – 39	\$ 264	\$ 261	\$ 275	\$ 237	\$ 244	\$ 240
40 – 44	\$ 292	\$ 289	\$ 305	\$ 261	\$ 269	\$ 265
45 – 49	\$ 332	\$ 329	\$ 346	\$ 297	\$ 306	\$ 301
50 – 54	\$ 411	\$ 406	\$ 428	\$ 370	\$ 381	\$ 375
55 – 59	\$ 492	\$ 487	\$ 514	\$ 442	\$ 455	\$ 447
60 – 64	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
65 – 69	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
70 – 74	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
> 74	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
Region 1 Northern: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba						
Region 2 Valley: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus						
Region 3 Bay Area: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara						
Region 4 South Coast: Orange, Santa Barbara, Ventura						
Region 5 Los Angeles: Los Angeles						
Region 6 South: Riverside, San Bernardino, San Diego						

Is California residency a requirement?

Applicants must live in California in order to qualify for PCIP.

What about other insurance?

Applicants will not qualify for PCIP if they currently have, or have had, health insurance within the previous 6 months.

How are services provided under PCIP?

MRMIB is responsible for the implementation and operation of PCIP. Maximus is the administrative vendor and HealthNow provides third-party administrator services. PCIP provides all the components of a comprehensive health care plan.

Where can individuals apply?

Persons interested in receiving an application can call the toll free number of 1-877-428-5060 Monday through Friday from 8 a.m. to 8 p.m., Saturdays from 8 a.m. to 5 p.m. or visit the PCIP website to download an application, <http://www.pcip.ca.gov/Home/default.aspx>.

Where can more information be found?

Visit the PCIP website: <http://www.pcip.ca.gov>. Additionally, outreach information is available on the website, under the Outreach Materials tab.