



State of Nevada Department of Business & Industry

Division of Insurance

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Health Coverage for Pre-Existing Conditions Is Available in Nevada!

Carson City – If you have been denied health coverage because of a pre-existing medical condition, there is good news. Nevada Insurance Commissioner Brett Barratt and Governor’s Office for Consumer Health Assistance Director Marilyn Wills are excited to announce that the Pre-Existing Condition Insurance Plan is available in Nevada.

The federal Affordable Care Act of 2010 included a provision to create a “bridging” healthcare program to provide pre-existing condition coverage between now and 2014, when insurers will no longer be permitted to decline health coverage to individuals with pre-existing conditions. Coverage through this program will be available until January 2014 when more health insurance coverage options will become available through a Health Insurance Exchange.

This program is known as the Pre-Existing Condition Insurance Plan (PCIP). The plan delivers health coverage to consumers who have a pre-existing medical condition, have not had insurance for six months, and who are legal residents of Nevada and are U.S. citizens. Proof of denial of insurance coverage in the last 12 months, such as a rejection letter from a health insurance company or a letter from an agent indicating the applicant is ineligible for individual insurance coverage, must be provided.

PCIP covers doctor visits, hospitalizations, prescription drugs and preventative care services for consumers who have been denied health insurance coverage. There are no income requirements, and the Plan does not charge a higher premium because of a pre-existing condition. Coverage for a pre-existing condition takes effect immediately; there is no waiting period.

To apply, go to <http://www.pcip.gov> or call (866) 717-5826. Consumers may also contact the Nevada Division of Insurance at <http://doi.nv.gov> or the Governor’s Office for Consumer Health Assistance at <http://govcha.state.nv.us/> for more information.

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