



FOR IMMEDIATE RELEASE
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STARTING TODAY TEXANS WITH PRE-EXISTING CONDITIONS HAVE NEW ACCESS TO QUALITY, MORE AFFORDABLE HEALTH COVERAGE

Applications available on new consumer web site featuring full range of insurance options for Texans

(AUSTIN, Texas)— An important reform of the 2010 Patient Protection and Affordable Care Act launched today when Texans who have been without health coverage for at least six months and who have been denied coverage because of pre-existing health now have access to more affordable, quality coverage. They will receive it through a new Pre-existing Condition Insurance Plan created by the U.S. Department of Health and Human Services (HHS).

To find the new coverage available in Texas and information about the complete range of health coverage options available for consumers by ZIP code through a Web site set up by HHS, see www.healthcare.gov . Beginning today applications to the Pre-existing Condition Insurance Plan are available at www.healthcare.gov for coverage beginning as early as August 1.

The new Web site 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 Pre-existing Condition Insurance Plan 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 Pre-existing Condition Insurance Plan is a separate program from Texas’ existing “high-risk” pool—the Texas Health Insurance Pool. In the existing Texas Health Insurance Pool, premiums are set by state law at twice the standard individual market rates. But in the new Pre-existing Condition Insurance Plan, premiums will be similar to standard (average) individual market premiums charged to healthy people in Texas.

Stacey Pogue, senior policy analyst with the Center for Public Policy Priorities, says this new program offers concrete help right now to uninsured Texans who’ve been denied coverage because they have a pre-existing condition.

“This vital coverage provides a bridge to 2014 when insurance companies will no longer be able to deny coverage to people with health conditions,” says Pogue.

For more information, contact [Pogue](#) at 512-320-0222, ext. 117.

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