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Insurance sign-up begins for those with known issues

**By M.J. Ellington
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MONTGOMERY — Adult Alabamians denied health insurance coverage because of pre-existing conditions can begin signing up for a new federal insurance program. Enrollment forms for the federal government's Pre-existing Condition Insurance Plan became available online Thursday.

The website, set up by the U.S. Department of Health and Human Services, gives application instructions and tips to help people in each state determine their best options.

People who do not have a computer can access the information at a public library computer, print out application forms and mail the completed form to the address on the application.

Alabamians who fill out the forms now and receive approval by July 15 could have coverage by Aug. 1, state Insurance Department spokesman Ragan Ingram said.

Ingram encouraged Alabamians interested in the program to fill out the forms and mail them quickly.

While the cost of the individual coverage plans will not be available until July 15, Ingram said the average premium cost for a 50-year-old man will be about \$500 a month.

The insurance cost will not be higher because of pre-existing conditions.

"We just got the website links today and are still learning the program," Ingram said.

"We will be a source of information, but for now, the HHS contacts have the most current information."

The new coverage will be available until 2014, when federal law will require all health insurers to offer the same coverage to everyone without exclusion.

At that time, small businesses will have access to more affordable plans for employees, said Health and Human Services Director Kathleen Sebelius.

Her department outlined what the Pre-existing Condition Insurance Plan will cover including doctor's visits (including specialty care), hospitalization and prescription drugs.

Eligibility will not be based on income. Premiums will be no more than standard premiums in the state for comparable insurance offered to people without pre-existing conditions.

Alabama is one of 21 states choosing to have the federal agency administer the state's high-risk health insurance pool.

The plan in Alabama is available only for people with pre-existing conditions because state officials chose not to offer coverage to a broader high-risk pool. Thirty other states offer such insurance.

In announcing the state's decision after federal health care legislation passed in 2009, Gov. Bob Riley said he and insurance officials had concerns about the state's responsibility to continue the benefits after federal support ends.

The new federal option will give up to 1 million Alabamians with pre-existing conditions access to health insurance, Alabama Arise Communications Director Jim Carnes said.

An actuarial study for Arise, Alabama Appleseed Center for Law and Justice and Families USA estimated as many as 1 million people in the state are without insurance due to health conditions.

"The new high-risk pool means peace of mind for thousands of Alabamians who have been locked out of health coverage," Alabama Citizen's Policy Project Executive Director Kimble Forrister said in a statement.

"As this and other major elements of health care reform roll out, people are going to wonder why it took so long to close the gaps in our system," he added.

For more information, call the Alabama Insurance Department at 334-269-3550 or see www.healthcare.gov.