

## What Do You Need to Know If You Have a Pre-Existing Condition?

Millions of young adults have a pre-existing condition, such as asthma, type 2 diabetes, or high blood pressure. Even many student health insurance plans that will cover you as a student, may not cover care for your pre-existing medical conditions. The federal health care law bans this practice for all people starting in 2014 (and bans it now for people under the age of 19). Here are some options if you have a pre-existing condition and need insurance now.

### Student Health Insurance

Before you look elsewhere for insurance, check whether the student health insurance plan at your school includes coverage of your pre-existing conditions. Call the plan administrator at your school to find out. If the plan covers you, check out the flyer “[What Do I Need To Know About My Student Health Insurance Plan?](#)” If not, read on for other options.

### Pre-Existing Condition Insurance Plan

The new health care law created Pre-existing Condition Insurance Plans that can provide coverage for those with pre-existing conditions. They're not cheap, but they beat trying to manage your health care costs with no coverage. These plans will not charge you higher rates based on your health – you pay the same prices that other people would pay for this coverage.

- » **Go to [www.pcip.gov](http://www.pcip.gov) to find a plan.** You must meet the following requirements:
  - Be a U.S. citizen;
  - Have been uninsured for at least 6 months; and
  - Have been diagnosed with a health condition or have had a problem getting insurance due to a pre-existing condition.
- » **Your state may have other coverage options** for people with pre-existing conditions. Ask your state insurance department if your state has a “high-risk pool” or another similar option for people with pre-existing conditions. (See the next page for how to contact your state insurance department.)

### An Employer-Sponsored Plan (Your Own or Your Parent's)

There are more protections for people with pre-existing conditions in employer-sponsored plans than there are in individual plans. If you are not already covered, check with your parent's employer to see if you can enroll, what the plan covers and the process for joining.

**WARNING:** Don't go without health coverage for more than 63 days between when your current plan ends and school begins. Some employers may impose a pre-existing condition waiting period of up to 12 months if you were uninsured for 63 days or more prior to gaining coverage. (Note: this practice will be prohibited in 2014.)

# What Do You Need To Know If You Have a Pre-Existing Condition? (continued)

## Mental Health

Young people, in particular, have high rates of mental illness such as depression, anxiety disorders or schizophrenia. If you have a chronic mental illness, there are some important things to be aware of as you purchase insurance:

- » **Mental health parity:** The federal “mental health parity” law, which passed in 2008, created new protections for people with mental health coverage through a large employer (this may include your parent’s plan). Restrictions in those plans cannot be any stricter for mental health coverage than they are for physical health coverage. The plans are also prohibited from charging greater cost-sharing amounts or having separate deductibles for mental health care. In 2014, these protections will expand to individual market and small employers plans as well.
- » **Non-Monetary Benefit Restrictions:** Plans can still impose non-monetary restrictions, such as caps on the number of mental health visits or days in a hospital allowed. Check to see if a plan has those restrictions.
  - Note, however, that the minimum annual limit will grow more slowly for student health plans, meaning during the 2011-2012 school year, many will have low annual limits that could impact mental health coverage.
- » **Benefit restrictions:** Under reform, new individual plans and most employer plans must cover up to \$750,000 worth of care this year, and more in later years, meaning that more of your mental health needs may now be covered.
- » **Pre-existing condition discrimination:** Until 2014, you may face higher premiums or a denial of coverage due to your mental health condition. If you do, check to see if you qualify for a Pre-Existing Condition Insurance Plan or if your state has a “high-risk pool” or other option for people who can’t get coverage.

Have questions? These folks have the answers:

- Visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or call 1-866-444-EBSA (3272) to contact the U.S. Department of Labor
- Visit [www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm) to find your State Insurance Department
- [www.healthcare.gov](http://www.healthcare.gov) provides links to state consumer assistance programs and other resources
- Email [Questions@YoungInvincibles.org](mailto:Questions@YoungInvincibles.org) if you need any further help.