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## **The White House Blog**

### **Insurance for Americans with Pre-Existing Conditions**

Posted by Nancy-Ann DeParle on July 29, 2010 at 08:40 AM EDT

For too long, too many Americans with pre-existing conditions were left out of the health insurance marketplace. Health insurance companies could charge these Americans more or simply refuse to cover them. But thanks to the Affordable Care Act, the health care system will no longer leave out the people who need care the most.

Starting September 23, the new law makes it illegal for insurance companies to discriminate against children under 19 with preexisting conditions. In 2014, discriminating against anyone with a pre-existing condition will be illegal, but we know Americans need relief now. That's why the new law created the Pre-Existing Condition Insurance Plan. This plan offers coverage to uninsured Americans who have been uninsured for at least six months and unable to obtain health coverage because of a pre-existing health condition like cancer, diabetes or lupus.

Coverage will be available at the same rate as it is for an average person who does not have such a condition and the program is entirely funded by the federal government. The program is temporary and will last until 2014 when discriminating against anyone with a pre-existing condition will be illegal. [If you're interested in joining the program, you can click here to learn more about the program in your state.](#)

Today, HHS issued an interim final regulation laying out the rules for the PCIP program. The regulation describes the options for determining who has a pre-existing condition, how to verify citizenship, and how an individual can appeal a PCIP decision. It also details how Federal funding will be allocated, ways to prevent "dumping" of already-insured people into the program, and strategies for preventing fraud.

The regulation also lists the benefits that can and can't be covered under this temporary federal program. Covered benefits include hospitalization, outpatient care, maternity care, and, hospice, and home health care.

The list of services not covered parallels that of the Federal Employees Health Benefit Plan (FEHBP), which serves government workers and their families, including Members of Congress. And like this program, PCIP prohibits the use of federal funds for abortion services, except in cases of rape or incest, or where the life of the woman would be endangered. This policy meets the President's commitment throughout the health reform debate to neither expand nor scale back current restrictions on federal

**funding for abortion and ensures that no federal funds will be used to cover abortion services other than the exceptions mentioned above**

**Much has been made of this policy by both sides of the debate. But, in reality, no new ground has been broken. The program's restriction on abortion coverage is not a precedent for other programs or policies given the unique, temporary nature of the program and the population it serves. It does not restrict private insurance choices and the implementation of the Affordable Care Act will continue to be guided by the law and the President's Executive Order.**

**What is new is the benefits from this program detailed in the regulation. Studies have estimated that 200,000 to 400,000 uninsured people with pre-existing conditions could be helped, doubling the number of Americans insured through existing high risk pools. And this new coverage will help all of us by reducing medical debt, improving health and worker productivity and reducing the amount of uncompensated care provided to the uninsured, potentially by billions of dollars.**

**Every day, the Affordable Care Act is making it easier for Americans to take control of their health care by giving them easier access to better health coverage choices. The Pre-Existing Condition Insurance Plan helps meet that goal.**