



News Release

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Contact

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Utah will run temporary federal high risk pool, but not until August 1

Salt Lake City- An important provision of the 2010 Patient Protection and Affordable Care Act (federal health reform) takes effect today in many states, but not in Utah until later this summer. Governor Herbert only decided to run the new temporary high risk pool, now called "PCIP" ([Pre-existing Condition Insurance Plan](#)), last Thursday, and this is why Utah's pool will be delayed by one month or longer. According to [HIP Utah](#) Director Tomi Ossana, Utah's deadline for submitting the required paperwork was extended to July 16 (from the original April 30 deadline), delaying enrollment to August 1. If approved, enrollees' coverage will have an effective date of September 1, 2010. These dates may change depending on how quickly HIP Utah can get the details in place.

Federal officials are emphasizing that the PCIP 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. "We applaud the foresight behind the PCIP: as a stepping stone for the neediest uninsurable Americans until 2014, when the barbaric practice of denying coverage for preexisting conditions will disappear into the trash heap of history," says UHPP Executive Director Judi Hilman.

The PCIP is a separate program from existing "high-risk" pools offered in a number of states. Unlike existing high-risk pools in 35 states (including Utah), premiums in the new program will be similar to premiums charged to healthy people in Utah. This is welcome relief for [Diane Knight of Orem](#) whose entire family has been uninsurable because of preexisting conditions. "For our family, the state's high-risk pool was never an option: the cost of premiums combined with the high deductible made it totally unworkable. I applaud anything that can be done to give people in my shoes a viable option. And because relatively minor health issues can render someone uninsurable, there are many people in our situation. As a conservative Republican, I'm also all in favor of local control—especially if there are enough dollars in the program to make it all work."

Helpful Information for the Utah Public

*Just today the Federal government introduced a new web tool to help the public navigate the new coverage options, including the PCIP, Medicaid, the Children's Health Insurance Program, Medicare, and more: <http://www.healthcare.gov>. A search by "Utah," health status, and other details will send you to the federal PCIP pool—this will be the case until SelectHealth is ready to operate the new PCIP pool (see the search result here: <http://www.healthcare.gov/law/about/states/ut.html>). Uninsurable and uninsured Utahns are encouraged to call HIPUtah's Administrator, SelectHealth, at 801-442-6660 (Salt Lake area) or 800-705-9173. SelectHealth is creating a database to track information on calls that come in between now and when the pool opens for enrollment. Individuals can either call SelectHealth and they will take their information or they can wait until August. **Those who could not afford the state's current pool should make it clear to SelectHealth administrators that they want to apply for the PCIP or new federal pool.** When PCIP pool is open in Utah, information will be posted here: <http://www.insurance.utah.gov/hiputah/whatishiputah.html>.*

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Note to reporters: to meet Diane and other Utahns who will benefit from the new PCIP, call Judi or Wendy at 801-433-2299.