

Governor Quinn Announces Enrollment Open for Illinois' Pre-Existing Condition Insurance Plan

Encourages Residents Who Have Been Denied Health Insurance to Apply Online or Over the Phone Starting Tomorrow at 10 a.m.

CHICAGO - August 19, 2010. Governor Pat Quinn today announced that enrollment for the Illinois Pre-Existing Condition Insurance Plan (IPXP) will begin at 10 a.m. tomorrow, Aug. 20. The federally-funded plan will provide coverage for thousands of Illinois residents who have been denied health coverage due to pre-existing conditions. Residents can apply online at Insurance.Illinois.gov/IPXP and further information can be received by phone at (877) 210-9167. Coverage through the plan will begin Sept. 1.

[Archived Audio of the Press Conference](#)

“I encourage everyone to go out tonight and talk to their families, friends and neighbors who may have a pre-existing medical condition and make sure they call or go online to apply for this important program,” said Governor Quinn. “The Illinois Pre-Existing Condition Insurance Plan will give uninsured residents throughout Illinois the health care they need.”

The federal health reform law, known as the Affordable Care Act, prohibits insurers from basing coverage or pricing decisions on a person’s health status starting Jan. 1, 2014.

To provide transitional coverage until 2014 for people who are currently uninsured with pre-existing conditions, the Affordable Care Act appropriates \$5 billion to fund temporary high-risk pools in every state. Illinois' share is an estimated \$196 million which, in addition to premiums paid by enrollees, will be used to operate the IPXP. The federal government will pay claims and administrative expenses. The program will incur no expense to the state and will cover approximately 5,000 uninsured Illinoisans.

The plan will provide enrollees with comprehensive health care benefits, including primary and specialty care, hospital care and prescription drugs. The plan will offer a preferred provider organization (PPO) insurance product with a \$2,000 annual deductible, 80/20 percent cost sharing, and a maximum major medical out-of-pocket annual cost of \$2,350. For prescription benefits, the cost sharing will also be 80/20 percent and the maximum out-of-pocket cost will be \$1,600 per year.

“The Affordable Care Act’s protection from discrimination based on health status cannot come soon enough for individuals and families who have been denied coverage,” said Michael T. McRaith, Director of the Illinois Department of Insurance. “The transitional coverage provided by the federally-funded IPXP is an important

step as we move toward an Illinois health insurance marketplace with improved performance, accountability and transparency.”

Hard copies of the IPXP application will also be available at the Department of Insurance offices in Chicago and Springfield. For more information visit Insurance.Illinois.gov/IPXP or call (877) 210-9167.

A study conducted last year showed that medical bills are a leading cause of personal bankruptcy, linked to more than 60 percent of bankruptcies.

More information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department’s Web site at insurance.illinois.gov or call our toll-free hotline at (877) 527-9431.