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NEWS

Illinois Department of Insurance

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Federal Government Announces Enrollment for the Pre-Existing Condition Insurance Plan (IPXP) ends March 2

Consumers denied health insurance coverage will be able to purchase through the Health Insurance Marketplace; Open enrollment Begins October 1st

CHICAGO – February 25, 2013. Illinois Department of Insurance (DOI) Director Andrew Boron today announced the federally funded Illinois Pre-Existing Condition Insurance Plan (IPXP) will no longer accept new enrollees after March 2 due to a decision by the U.S. Department of Health and Human Services. IPXP was set up as a transitional insurance program for uninsured Illinois residents with pre-existing conditions to have health coverage until the federal Affordable Care Act becomes effective on January 1, 2014. There are currently 3,360 Illinois residents enrolled under the plan who will continue to retain their coverage through the end of 2013. These IPXP enrollees, as well as the currently uninsured, will be able to purchase health insurance coverage from the Health Insurance Marketplace (formerly called Health Insurance Exchange) which will be ready for open enrollment on October 1, 2013.

“This means individuals with pre-existing conditions that have not signed up for the IPXP program by March 2, will have access to other options on October 1, through other federal programs or the State Comprehensive Health Insurance Plan. It is important to note the State Comprehensive Health Insurance Plan or CHIP will not suspend enrollment,” said Director Boron. “It is very good news that on October 1 the Health Insurance Marketplace will begin accepting applications for coverage that will be effective January 1, 2014.”

On January 1, 2014, when the federal Affordable Care Act becomes effective, insurers will be prohibited from basing coverage or pricing decision on a person’s health status.

To provide transitional coverage until January 1, the federal government appropriated \$5 billion to fund temporary high-risk pools in each state. The U.S. Department of Health and Human Services reports as of December 31, 2012, almost half the funds had been spent. To protect individuals currently enrolled in the plan, states are instructed to top taking new enrollees after March 2. Any application received on-line or postmarked by that date will be accepted. Online applications are available at <http://insurance.illinois.gov/IPXP>.

About the Illinois Department of Insurance

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 who have questions or concerns about their insurance may contact the Department’s Consumer Division at <http://insurance.illinois.gov> or call 866-445-5364.

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