WSHIP
WASHINGTON STATE HEALTH INSURANCE POOL

Pre-existing Condition Insurance Plan
WASHINGTON STATE

Comparison of State and Federal High Risk Pools in Washington

A temporary federal high risk pool will be operated in Washington alongside the existing state high risk pool operated by the Washington State Health Insurance Pool (WSHIP). High risk pools offer health insurance to individuals unable to obtain coverage due to pre-existing conditions. The federal pool, named "**Pre-Existing Condition Insurance Plan – Washington State**," will offer coverage only to individuals who have been uninsured for at least six months. The federal plan has no waiting period for coverage of pre-existing conditions, and premiums cannot be higher because of a medical condition. The state pool, **WSHIP**, will continue to offer its current benefit plans. The following is a brief comparison of the two programs.

State Pool
Washington State Health Insurance Pool (WSHIP)

Eligibility
- Washington State Resident
- Denied coverage by health carrier based upon results of Standard Health Questionnaire (SHQ)

Application Process
- Apply to health carrier (take SHQ if required)
- If rejected, apply to WSHIP
- For application, call 1-800-877-5187

Benefits
- May have six month pre-existing conditions wait period
- Two million dollar lifetime maximum
- Six plan options:
  - PPO $500, $1,000, $2,500 or $5,000 deductible
  - HSA Qualified PPO $3,000 deductible
  - Limited PPO "A" $1,500 deductible
  - Limited PPO "B" $1,500 deductible
  - Standard $500, $1,000 or $1,500 deductible
  - Medicare Basic Plan

Premiums
- PPO Plans: 10% higher than average market rate in state
- Standard & Medicare Plans: 10-50% higher than average market rate in state

Funding
- Premiums & assessments on health carriers

New Federal Pool
Pre-Existing Condition Insurance Plan-Washington State

Eligibility
- Uninsured for at least six months
- US citizen or lawfully present
- Washington State Resident
- Pre-existing condition per list or coverage denial

Application Process
- Apply directly to the federal pool
- Send confirmation of one of the listed pre-existing conditions or submit coverage denial letter
- Applications available in August for coverage beginning September 2010

Benefits
- No pre-existing conditions wait period
- No lifetime maximum
- Two plan options:
  - PPO $2,500 deductible
  - PPO $500 deductible
- Generally same covered services as WSHIP's PPO Plan
- Coverage ends if/when federal funds are depleted

Premiums
- Equal to average market rate in state for comparable plan

Funding
- Premiums & $102 million in federal funds

7-9-10