

Health Care Reform And You, Part 2

As mandated by the Affordable Care Act, The Department of Health and Human Services (HHS) has started a new health information portal. Information about private and public coverage health insurance options by state and zip code will be on the site including:

- Plan names and types (HMO, PPO, etc.)
- Summary of services provided
- List of network providers
- Formulary (if available)
- Links to plan website
- Consumer contact information for additional information and enrollment
- Links to Medicare website
- Eligibility for Medicaid and CHIP programs
- Summary of Medicaid services
- Links to local Medicaid sites
- Information about HIRSP programs in each state

More detailed information should be added in October of 2010. Check it out!

The website can be found at: www.healthcare.gov/

In other Health Care Reform news, a new insurance option called a Federal High Risk Pool or “HIRSP” began accepting applications on July 15, 2010. Coverage was slated to begin on August 1, 2010. The HIRSP federal plan is available for some people who have are unable to obtain other health insurance coverage and who have a preexisting condition. If you have Medicare, you will not be eligible for coverage under HIRSP. The application is available as a PDF at www.hirsp.org. There will be an online version at some point in the future.

Eligibility Requirements for the HIRSP Federal Plan:

- You must be a Wisconsin resident.
- You must be a citizen or national of the United States or be lawfully present in the United States.
- You must have a pre-existing medical condition that has prevented you from obtaining health insurance.
- You must have been without creditable insurance coverage for at least 6 months before applying for the HIRSP Federal plan.

Wisconsin already has its own High Risk Pool, or HIRSP. However, the federal pool is separate. The main difference between the new Federal plan and the existing Wisconsin plan is that the Federal Plan does not apply pre-existing condition exclusions. The Wisconsin HIRSP imposes a 6 month pre-existing condition waiting period for most people. More information on eligibility, applications, and benefits can be found at www.hirsp.org or at 1-800-828-4777. You can also get information from your local Aging and Disability Resource Center Benefit Specialist.