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NEWS

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More than 1,000 consumers enrolled in Illinois' Preexisting Condition Insurance Plan

Insurance program for individuals with preexisting conditions offers new coverage options and additional benefits effective January 1, 2011

CHICAGO—January 14, 2011. The Illinois Department of Insurance announced today that enrollment in the federally-funded Illinois Preexisting Condition Insurance Plan (IPXP) has exceeded 1,000 members. Effective January 1, IPXP also began offering a lower-deductible coverage option and providing coverage without any cost-sharing requirements for preventive benefits such as annual physicals, immunizations, mammograms, and colorectal cancer screenings.

"The early successes of the IPXP program mean that more than 1,000 previously uninsured Illinoisans now have health insurance coverage, providing needed health care and financial security," said Michael T. McRaith, Director of the Illinois Department of Insurance. "With a health insurance industry that is increasingly aggressive in pricing and denying coverage, IPXP comes at an opportune time."

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 January 1, 2014. To provide transitional coverage until 2014 for people who have been uninsured for six months and have 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, funds all costs associated with IPXP.

IPXP plans provide enrollees with comprehensive health care benefits, including primary and specialty care, hospital care and prescription drugs. The cost and benefit designs of IPXP must comply with the Affordable Care Act. IPXP offers a preferred provider organization (PPO) insurance product with either a \$1,000 or \$2,000 annual deductible, 80/20 percent cost sharing, and a maximum major medical out-of-pocket annual cost of \$2,350. Prescription drug benefits are also subject to 80/20 percent cost-sharing, with a maximum out-of-pocket cost of \$1,600 per year.

Consumers can obtain additional details about IPXP benefits and premium costs, or apply electronically for IPXP coverage, through the IPXP website at insurance.illinois.gov/ipxp, or by calling (877) 210-9167.

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