

Are you currently without Health Insurance and Need a More Affordable Option?

We are pleased to announce that as of July 1st the new Temporary Federal Risk Pool administered by Inclusive Health is open for enrollment. This new plan known as Inclusive Health – Federal Option, has been established as the first major initiative under the Patient Protection and Affordable Care Act recently passed by Congress and signed by President Obama in late March. It specifically targets uninsured individuals who have pre-existing medical conditions and need health insurance.

Inclusive Health has been designated by Governor Perdue and Insurance Commissioner Goodwin to administer the federal pool in North Carolina under the name Inclusive Health – Federal Option. Enrollment begins July 1st for an initial coverage date of August 1st. The Federal Option will be for individuals that have a pre-existing medical condition, are a legal US resident and who have not had insurance for at least 6 months.

Inclusive Health – Federal Option includes four comprehensive benefit options so that you can choose the plan that best fits your needs. A summary of these plans is included below. There are a number of attractive features to this new federal option. Monthly premiums are lower and are comparable to what a person with no pre-existing condition would pay for coverage. They are based solely on your age and smoking status, not your medical condition. You cannot be denied or rated higher if you have a pre-existing medical condition, and there is no waiting period for coverage of pre-existing conditions.

Coverage Options and details	PPO 1000	PPO 2500	PPO 3500	HDHP 4500
Annual Deductible	\$1,000 Applies to medical	\$2,500 Applies to medical	\$3,500 Applies to medical	\$4,500 Applies to medical and drug
Coinsurance	80% in network 50% out of network	80% in network 50% out of network	80% in network 50% out of network	100% in network 100% out of network
Annual Out of Pocket Maximum	\$5,950 in network \$7,000 out of network	\$5,950 in network \$7,000 out of network	\$5,950 in network \$7,000 out of network	\$4,500 in network \$4,500 out of network
Lifetime Benefits Maximum	\$ 1 million	\$ 1 million	\$ 1 million	\$ 1 million

The Inclusive Health – Federal Option is being offered in addition to the existing Inclusive Health – State Option that offers coverage for individuals that have a pre-existing medical condition and have had medical coverage within the last 62 days. For more information and assistance in selecting which option is right for you, click on www.inclusivehealth.org or call the Customer Service Center at (866) 665-2117, 8:00 am – 5:00 pm Monday -Friday. A local insurance agent can also help you to learn more about these options and which one is right for you. To find an agent in your area, go to: <http://www.inclusivehealth.org/findagent.htm> for a list of the certified Inclusive Health Agents.