

Insurance Available for Individuals Pre-Existing Conditions

The Iowa Insurance Division announced that Iowans who have been denied health insurance due to pre-existing conditions may apply for coverage through a new health insurance pool in Iowa. The federal Patient Protection and Affordable Care created funding for states to establish and operate pools for uninsured residents. However, certain conditions must be met to qualify for acceptance.

The pool offers members a \$1,000 deductible policy. Premiums for members will range from \$177.64 per month to \$739.45 per month, depending on the applicant's age and other variable factors. To qualify for the new insurance pool, an applicant must:

- Be a citizen or national of the United States or lawfully present in the United States.
- Have been uninsured for at least six months prior to making application.
- Have had a problem getting insurance due to a pre-existing condition.

Persons interested in applying are encouraged to promptly begin the process of acquiring, completing, and submitting an application because funds are limited. Applications are available online at www.iid.state.ia.us and soon will also be posted at www.hipiowa.com. More information can also be obtained by calling 1-877-505-0513.