



NATIONAL HEMOPHILIA FOUNDATION

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On January 1st, 2014, coverage for high risk pools (HRP) and Pre-existing Condition Insurance Plans (PCIP) was terminated. The Affordable Care Act (ACA) allows the Secretary of HHS to provide for the transition of PCIP enrollees into qualified health plans offered through the Health Insurance Marketplaces (or Exchanges). In addition, the ACA requires the Secretary to ensure that there is no lapse in coverage for these enrollees, including extending coverage after plan termination. The Centers for Medicare and Medicaid Studies (CMS) recently announced that a special enrollment period (SEP) must be provided for individuals that meet “exceptional circumstances.” Fortunately, the termination of the HRP and PCIP plans has been deemed “exceptional circumstances.”

What does this mean for you?

If your plan was cancelled, you now qualify for the aforementioned special enrollment period. In order to be eligible for this, you *must* contact the Marketplace call center at 1-800-318-2596 and start an application by **May 1st**. All applicants that are enrolled in a qualified health plan by May 30th will have retroactive coverage effective back to May 1st. Those who are Medicaid eligible may enroll throughout the year without the use of this special enrollment period. These plans will follow Medicaid’s rules on retroactive eligibility, which can be found [here](#). The CMS announcement on PCIP’s can be found [here](#), and the CMS fact sheet on PCIP’s can be found [here](#).