



For Immediate Release
July 1, 2010

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Starting July 1, Kentuckians with Pre-Existing Conditions Will Have Access to Quality, Affordable Health Coverage

Applications Available on New Website

Frankfort, Ky.—An important part of the new federal health reform law (The Patient Protection and Affordable Care Act of 2010) takes effect July 1 when Kentuckians who have been without health insurance for at least six months and who have been denied coverage because of pre-existing health conditions will be given access to affordable, quality coverage. The new health coverage will be available through a new Pre-existing Condition Insurance Plan (PCIP) created by the U.S. Department of Health and Human Services.

Families USA, a national consumer health organization, co-issued a report with Kentucky Voices for Health in May on Kentuckians with pre-existing conditions. The report for Kentucky, with an analysis of the groups with pre-existing conditions in that state, can be found at: <http://www.familiesusa.org/assets/pdfs/health-reform/pre-existing-conditions/kentucky.pdf> The report reveals that 920,000 Kentuckians have a *diagnosed* pre-existing condition that could lead to a denial of coverage in the individual health insurance market.

To obtain more information about the new health coverage available to Kentuckians, visit the new federal website available starting today: <http://www.healthcare.gov> This site provides information about the complete range of health coverage options available for consumers by state and an application is available for download for the new PCIP coverage.

The new website is the first to provide consumers and small businesses with information about private insurance, Medicaid, the Children's Health Insurance Program, Medicare, and other coverage options in one place. Federal officials are emphasizing that the PCIP is not the long-term solution to the insurance industry's practice of denying coverage based on pre-existing conditions; instead, it will serve as a bridge to 2014, when the reform law bans denials of coverage based on pre-existing conditions.

The PCIP is a separate program from the existing "high-risk" pools offered in a number of states, such as Kentucky Access. Unlike existing high-risk pools, premiums in the new program will be similar to premiums charged to healthy people in Kentucky.

Jodi Mitchell, Executive Director of Kentucky Voices for Health, noted that “The implementation of the new insurance plan, along with the new website, will be helpful to Kentuckians who need health coverage but have been unable to obtain it due to a previously diagnosed health condition.”

Kentucky Voices for Health is a broad coalition of more than 50 organizations working to improve Kentuckians’ health and health-care coverage. The coalition’s leadership team is composed of representatives from AARP Kentucky, Advocacy Action Network, American Cancer Society, American Heart Association, American Lung Association, Catholic Conference of Kentucky, Covering Kentucky Kids and Families, Kentucky Council of Churches, Kentucky Equal Justice Center, Kentucky Youth Advocates, and the Kentucky Injury Prevention and Research Center. Kentucky Voices for Health receives grant funding from the Public Welfare Foundation through the Foundation for a Healthy Kentucky.

Kentucky Voices for Health: Building a healthy Kentucky together.

We’re a coalition of concerned Kentuckians who believe that the best health care solutions are found when everyone works together to build them. Right now, families and businesses in every county are facing rising costs, and too many of us go without needed health care. Healthy families create healthy economies. And a healthy Kentucky economy is something we all want. So we’re working step by step to build a healthier Kentucky for our families, our children and our grandchildren.

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