

The Federal High Risk (Pre-Existing Condition) Insurance Pool

The federal government has created the Pre-Existing Condition Insurance Pool (PCIP) as part of the health care reform law. The PCIP program offers health insurance to people who have been denied coverage because of a pre-existing condition, have been uninsured for at least six months, and are U.S. citizens or are residing here legally.

GEHA is administering PCIP benefits in 21 states, including South Carolina. Its website is: <http://www.pciplan.com/>, and its toll-free number is **(800) 220-7898**.

The National Finance Center also has a PCIP website, www.pcip.gov, and its toll-free number is **(866) 717-5826** [TTY: (866) 561-1604].

Both websites provide more information, rates by state, and a link to download applications for the PCIP program. The ability to apply online directly should be available August 1.

According to the websites, monthly PCIP premiums rates for South Carolina as are follows:

Ages 0 to 34:	\$301
Ages 35 to 44:	\$361
Ages 45 to 54:	\$462
Ages 55+:	\$642