



You can get health insurance, even with a pre-existing condition.

If you have a pre-existing condition, you know that finding health insurance can be frustrating. In Pennsylvania, there are a few options you can consider.

PA FAIR CARE

PA Fair Care is for individuals who have been uninsured for six months and have a pre-existing medical condition. It is on a first-come basis, and is a temporary program until federal health insurance reform takes effect in 2014.

- To qualify, you have to be uninsured for at least six months before you apply.
- You also must be a resident of Pennsylvania and be a U.S. citizen or lawful resident.
- The monthly cost is \$283.20 plus additional co-payments and coinsurance.
- Benefits include preventive care, physician services, diagnostic testing, hospitalization, mental health services and prescriptions.
- Call **888-767-7015** to learn more or apply at www.PaFairCare.com.

GUARANTEED ISSUE PLAN

Some people will not meet the medical eligibility requirements of health insurance companies, placing them in a very difficult position. As a result, the Pennsylvania Blue Cross and Blue Shield companies provide guaranteed issue health plans.

- Check with the Blue Cross and Blue Shield companies in your county for plan information. To find the company in your county, visit www.PAHealthOptions.com.
 - *Blue Cross of Northeastern PA*, **1-800-829-8599**
 - *Capital BlueCross*, **1-800-962-2242**
 - *Highmark Blue Cross Blue Shield*, **1-800-876-7639**
 - *Highmark Blue Shield*, **1-888-269-8412**
 - *Independence Blue Cross*, **1-800-275-2583**
- Ask specifically for the guaranteed issue policy or you may receive the wrong application.
- These plans do NOT cover pre-existing conditions initially – but this exclusion should expire after 12 months.
- Read the benefit and policy information to understand what benefits are covered.
- If you have questions, call the Blue Cross and Blue Shield plan in your county.