High Risk Pool Launches July 1

Information on the Pre-Existing Condition Insurance Plan (also known as the temporary federal high-risk pool), which is part of the Patient Protection and Affordable Care Act, will be available beginning **July 1**. It is anticipated that the plan's Web site (www.healthcare.gov) will be launched at that time. An application and information on the plan, including cost and benefits, will be available on the Web site.

To be eligible for the plan, a person must have a pre-existing medical condition and have been uninsured for at least six months. Other eligibility information will be available on the Web site.

This new plan will run parallel to the state's existing high risk pool, Kentucky Access, and does not replace that program.

The new plan will serve as a bridge between now and 2014 when the health exchanges are in place. In 2014, insurers will not be able to deny coverage to anyone based on medical condition.

It is anticipated that coverage in the new pool will begin September 1. Those interested should apply as soon as possible.