

Disability Rights Legal Center

CLRC

Cancer Legal Resource Center

The CLRC is a joint program of the Disability Rights Legal Center & Loyola Law School Los Angeles

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HIPAA Guarantee Issue Plan Options by State

When people are nearing the end of their COBRA coverage, they often are concerned about the health insurance coverage options that might be available if they have a pre-existing medical condition, such as cancer. Under the Health Insurance Portability and Accountability Act (HIPAA), you may be guaranteed the right to buy an individual health insurance plan without facing pre-existing condition exclusion periods. HIPAA Guarantee Issue Plan options are available in every state.

To be eligible for a HIPAA Guarantee Issue Plan, you must meet all of the following:

- You must have had 18 months of continuous creditable coverage, at least the last day of which was under a group health plan
- You also must have used up any COBRA or state continuation coverage for which you were eligible
- You must not be eligible for Medicare, Medicaid, or a group health plan
- You must not have health insurance (note: if you know your group coverage is about to end, you can still apply for HIPAA coverage)
- You must apply for a HIPAA Guarantee issue plan within 63 days of losing your prior coverage

HIPAA plan options are available in 3 forms, depending on the state in which you live:

- 1) Every health insurer who offers individual health insurance policies in your state also has to offer a HIPAA plan option. All insurance companies that sell individual insurance policies must offer you a choice of at least two policies. Companies that do not designate two specific HIPAA policies must offer you a choice of all of their policies.
- 2) You may have the option to convert group coverage that you had while on COBRA into an individual plan
- 3) You may have the option to purchase coverage through your state's high risk insurance pool or a HIPAA program

When you are looking at purchasing a HIPAA plan and have multiple options, it is important to compare the options to find the policy that works best for you. You may not have the same benefits or the same costs that you had with your group health plan. So you should compare the benefits, premiums, deductibles, and co-pays, and check to see if your providers and prescription drugs will be covered.

Alabama – Option 3

In Alabama, you are guaranteed the right to buy coverage from the Alabama Health Insurance Plan (AHIP). AHIP provides health insurance coverage only to individuals eligible for a HIPAA Guarantee Issue Plan. AHIP offers a choice of two plan options:

- Managed Care Plan administered by United HealthCare at www.alseib.org/healthinsurance/ahip/plansoffered/Managed.aspx
- Traditional Indemnity Plan administered by BlueCross BlueShield of Alabama at www.alseib.org/healthinsurance/ahip/plansoffered/Indemnity.aspx

For more information, contact:

Alabama Health Insurance Plan (AHIP)
(866) 833-3375 (in-state) or (334) 352-8924
www.alseib.org/healthinsurance/ahip

Alaska – Option 3

Alaska has a high risk pool, called the Alaska Comprehensive Health Insurance Association (ACHIA) that offers insurance for people with health conditions who are unable to buy private health insurance coverage and for people who are HIPAA eligible. ACHIA charges different rates based on age and geographic area. Under Alaska law, ACHIA rates are not allowed to be more than 200% of the amount that a healthy person would pay if he or she bought a similar plan sold by a private insurer. For more information, contact:

Alaska Comprehensive Health Insurance Association (ACHIA)

Aetna U.S. Health Care (plan administrator)

(888) 290-0616 or (907) 787-2209

www.achia.com

Arizona – Option 1

In Arizona, if you are HIPAA eligible, the following companies offer HIPAA plans, as of December 1, 2010:

- Aetna Life Insurance Company at www.aetna.com
- American Family Mutual Insurance Company at www.amfam.com
- American Medical Security Life Insurance Company at www.eams.com
- American Republic Insurance Company at www.aric.com
- Blue Cross and Blue Shield of Arizona at www.bcbsaz.com
- Celtic Insurance Company at www.celtic-net.com
- Cigna HealthCare of Arizona at www.cigna.com
- Golden Rule Insurance Company at www.goldenrule.com
- Health Net of Arizona, Inc., at www.healthnet.com
- Humana Insurance Company at www.humana.com
- MEGA Life and Health Insurance Company at www.megainsurance.com
- Mid-West National Life Insurance Company of TN at www.midwestlife.com
- Physicians Mutual Insurance Company at www.pmic.com
- Time Insurance Company at www.assuranthealth.com
- United Security Life Insurance Company of Illinois at www.unitedsecuritylifeandhealth.com
- World Insurance Company at www.worldinsco.com

For more information, contact:

Arizona Department of Insurance

(800) 325-2548 (Arizona calls only)

(602) 364-2499 (Phoenix) or (520) 628-6370 (Tucson)

www.id.state.az.us

Arkansas – Option 3

Arkansas maintains a state high risk pool, called the Arkansas Comprehensive Health Insurance Pool (CHIP) to provide insurance for eligible residents of Arkansas, including those eligible for a HIPAA Guarantee Issue Plan. For more information, contact:

Comprehensive Health Insurance Program (CHIP)

Arkansas Blue Cross Blue Shield (plan administrator)

(800) 998-7542 (outside Little Rock) or (501) 378-2010 (Little Rock)

California – Option 1 and 2

In California, you have the right to convert your group coverage you had while on COBRA to an individual plan. In addition, the California Department of Managed Health Care has identified the following companies as providing HIPAA plans:

- Aetna Health of California, Inc. at www.aetna.com/individuals-families-health-insurance/member-guidelines/member_services.html
- Anthem Blue Cross at www.anthem.com/ca/health-insurance/home/overview
- Alameda Alliance Joint Powers Authority at www.alamedaalliance.org
- Blue Cross of California at www.anthem.com/ca/health-insurance/home/overview
- Blue Shield of California at www.blueshieldca.com/bsc/home/home.jhtml
- Care 1st Health Plan at www.care1st.com
- CenCal Health at www.cencalhealth.org
- Central California Alliance for Health at www.ccah-alliance.org
- Chinese Community Health Plan at www.cchphmo.com
- Cigna Healthcare of California. at www.cigna.com
- Community Health Plan at www.dhs.co.la.ca.us/wps/portal
- Contra Costa Health Plan at www.cchealth.org
- Contra Costa County Medical Services at www.cchealth.org
- County of Los Angeles – Dept of Health Services at www.dhs.co.la.ca.us/wps/portal

- County of Ventura at www.vchca.org/pages/ventura-county-health-care-agency.aspx
- Health Net of California, Inc. at www.healthnet.com/portal/home.do
- Health Plan of San Joaquin at www.hpsj.com/english/default.aspx
- Health Plan of San Mateo at www.hpsm.org
- Kaiser Foundation Health Plan, Inc. at www.kaiserpermanente.org
- PacifiCare of California at www.pacificare.com
- San Francisco Community Health Authority at www.sfhpa.org
- San Joaquin County Health Commission at www.hpsj.com/english/default.aspx
- San Mateo Health Commission at www.hpsm.org
- Santa Barbara-San Luis Obispo Regional Health Authority at www.cencalhealth.org
- Santa Clara County at www.scfhp.com
- Santa Cruz – Monterey-Merced Managed Medical Care Commission at www.ccah-alliance.org
- Western Health Advantage at www.westernhealth.com
- Sharp Health Plan at www.sharp.com
- Sistemas Medicos Nacionales, S.A. de C.V. at www.simnsa.com
- Simnsa Health Care at www.simnsa.com
- Ventura County Health Care Plan at www.vchca.org/pages/ventura-county-health-care-agency.aspx
- Valley Health Plan at www.scfhp.com

For more information, contact:

California Department of Managed Health Care

(888) 466-2219

www.dmhca.ca.gov/coverage/conversion/hp_default.aspx

Colorado – Option 3

In Colorado, if you are HIPAA eligible, CoverColorado is your only guaranteed source of individual health insurance. CoverColorado offers you a choice of eight plans, each with a different deductibles, premiums, and co-insurance rates. CoverColorado charges different rates based on age, gender, tobacco use, and geographic area. CoverColorado can charge rates up to 50% higher than premiums charged to healthy people for similar coverage by private health insurers. For more information, contact:

CoverColorado

(888) 461-3811 or (800) 259-2656 TDD

www.covercolorado.org

Connecticut – Option 3

Connecticut maintains a high risk pool, called the Connecticut Health Reinsurance Association (HRA), which is also open to individuals who are eligible for a HIPAA plan. There are PPO, HMO, and Special Health Care Plan options. For more information, contact:

Health Reinsurance Association (HRA)

(800) 842-0004

www.hract.org/hra/index.htm

Delaware – Option 1

The companies that provide HIPAA plan options in Delaware include:

- Blue Cross Blue Shield of Delaware, Inc., at www.bcbsde.com
- National Union Fire Insurance Company of Pittsburgh
- Coventry Health Care of Delaware, Inc. at www.chcdelaware.coventryhealthcare.com
- United Healthcare Insurance Company at www.unitedhealthcareonline.com
- Metropolitan Life Insurance Company at www.metlife.com/individual/life-advice/personal-insurance/health-insurance-plan/index.html

For more information, contact:

Delaware Department of Insurance

(800) 282-8611 or (302) 739-4251

www.state.de.us/inscom

District of Columbia – Option 1

In the District of Columbia, the insurance companies that offer HIPAA policies are not capped on the rates they charge. These companies are:

- Aetna US Healthcare at www.aetna.com
- Assurant Health Plan at www.assuranthealth.com/corp/ah/ahhomepage
- Care First BC/BS at www.carefirst.com/main/html/HomePage.html
- Celtic Insurance at www.celtic-net.com

- Employers Reinsurance Corp/Name Changed to General Electric insurance (HMO) at www.ge.com/myhealth/healthchoice/index.html
- Fortis Insurance Company/Assurance Life at www.assuranthealth.com/corp/ah/ahhomepage
- John Alden Life, Ins. Co. at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Kaiser Permanente at www.kaiserpermanente.org
- MD– IPA at www.opm.gov/insure/health/planinfo/safety/JP.asp
- MAMSI Life & Health at www.mamsiunitedhealthcare.com/w/index.jsp
- National Health Insurance at www.nhic.com
- National Safety Life
- Optimum Choice, Inc. at www.uhc.com/individuals_families/health_insurance_plans.htm
- Pharmacists Mutual at www.phmic.com/phmc/ibs/pages/Products.aspx?state=dc&cat=Health
- United HealthCare of the Mid-Atlan. at www.mamsiunitedhealthcare.com/w/d/v/indivplans.jsp
- State Farm Insurance Company at www.statefarm.com/insurance/health/healthprod.asp

For more information, contact:

D.C. Department of Insurance, Securities and Banking

(202) 727-8000

www.disr.washingtondc.gov/disr/cwp/view,a,1299,q,638641,disrNav,%7C32810%7C,.asp

Florida – Option 1 and 2

If you are eligible for a HIPAA plan, but do not qualify for a conversion policy, you are guaranteed the right to buy an individual health policy from one of these insurance companies that sells policies in Florida:

- Aetna Life Insurance Company at www.aetna.com
- Bankers Life & Casualty at www.BankersLife.com
- Blue Cross & Blue Shield of Florida, Inc. at www.consumerdirect.bcbsfl.com/wps/portal/cwsales/bic/ourplans/health
- Connecticut General Life Insurance Company at www.cigna.com/index.html
- Coventry Life and Health Insurance Company at www.coventryhealthcare.com
- American Republic Insurance Company at www.americanrepublic.com
- Best Life and Health Insurance Company at www.bestlife.com
- Celtic Insurance Company at www.celtic-net.com
- Continental General Insurance Company at www.worldinscocgi.com/MedicalInsurance
- Fidelity Security Life Insurance Company at www.fslins.com/Marketing_Distribution/Pages/Products.asp
- Freedom Life Insurance Company of America at www.ushealthgroup.com/HealthInsurance.aspx
- Golden Rule Insurance Company at www.goldenrule.com
- Humana Health Insurance Company of Florida at www.humana-one.com/default.aspx
- John Alden Life Insurance Company at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Mega Life & Health Insurance Company at www.megainsurance.com
- Mid-West National Life Insurance Company of TN at www.midwestlife.com
- Time Insurance Company at www.assuranthealth.com
- United American Insurance Company at www.unitedamerican.com/underhealth.asp
- World Insurance Company at www.worldinsco.com
- Aetna Health, Inc. at www.aetna.com
- Av-Med, Inc. at www.avmed.org
- Coventry Health Plan of Florida at www.chcflorida.coventryhealthcare.com
- Health First Health Plans at www.health-first.org/health_plans
- Health Options, Inc. at www.bcbsfl.com/wps/portal/bcbsfl
- Medica Health Plans of Florida at www.medica.com/default.aspx
- Preferred Medical Plan, Inc. at www.pmphmo.com
- Universal Health Care, Inc. at www.univhc.com

For more information, contact:

Florida Department of Financial Services

(800) 342-2762

www.myfloridacfo.com/Consumers/Guides/Health/individualMarketCarriers.htm

Georgia – Option 2

In Georgia, the type of HIPAA plan you are eligible for depends on the type of group coverage you most recently had. If your most recent coverage was under a fully-insured group plan, the insurance company that provided that group coverage must offer you a choice of at least two policies called enhanced conversion policies. If your most recent coverage was a self-insured group plan, the state will assign an insurer from the individual insurance market to offer you a choice of two policies, called HIPAA assignment system policies. If you are not sure what kind of HIPAA policy applies to you, or for more information, contact:

Georgia Office of Insurance and Safety Fire Commissioner

(800) 656-2298 or (404) 656-2070

www.inscomm.state.ga.us

Hawaii – Option 1

In Hawaii, if you are eligible for a HIPAA plan, private insurers cannot turn you down for coverage. Hawaii does not require health insurers in the individual market to sell standardized policies and does not cap the amount you can be charged, so you should read and compare the plans carefully. However, Hawaii does require all health plans to cover certain benefits, such as mammograms. The Hawaii Insurance Division has identified the following insurance companies as offering health plans:

- Hawaii Management Alliance Association at www.hmaa.com
- Hawaii Medical Service Association at www.hmsa.com
- Kaiser Foundation Health Plan, Inc. at www.kaiserpermanente.org
- Summerlin Life & Health Insurance Company at www.imxinc.com/wps/portal/Summerlin_HI
- United Healthcare Insurance Company at www.uhc.com
- University Health Alliance at www.uhahealth.com

For more information, contact:

Hawaii Insurance Division

(808) 586-2790

www.state.hi.us/dcca/ins

Idaho – Option 3

All individual health insurers must participate in a program called the Idaho Individual High Risk Reinsurance Pool (HRP), to provide insurance for Idaho residents. There are five HRP plans: the basic, standard, two catastrophic plans, and a HSA compatible plan. All plans cover similar health benefits with the same rates, but cost sharing varies. For more information, contact:

Idaho Department of Insurance

(208) 334-4250 or (800) 721-3272 (in Idaho only)

www.doi.idaho.gov

Illinois – Option 3

Illinois offers individuals who are HIPAA eligible the right to buy coverage from the Comprehensive Health Insurance Plan (CHIP). CHIP offers eight plans, each with a different deductible and premiums. For more information, contact:

Illinois Comprehensive Health Insurance Plan

(800) 962-8384 (Illinois Residents Only) or (217) 782-6333

www.chip.state.il.us

Indiana – Option 3

Indiana offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from Indiana Comprehensive Health Insurance Association (ICHIA) and are exempted from pre-existing condition exclusion periods. ICHIA offers you a choice of four cost sharing arrangements and charges different rates based on age, gender, and geographic area. Under Indiana law, ICHIA rates are not allowed to be more than 150% of the amount that a healthy person would pay if he or she bought a similar plan sold by a private insurer. For more information, contact:

Indiana Comprehensive Health Insurance Association (ICHIA)

P.O. Box 33730

Indianapolis, IN 46203-0730

(800) 552-7921 or (317) 614-2133

www.onlinehealthplan.com (click "Guest")

Iowa – Option 3

Iowa maintains a high risk pool, called the Iowa Comprehensive Health Association (HIP-IOWA). HIP-IOWA provides health coverage for residents who are HIPAA eligible. HIP-IOWA offers you the choice of three cost sharing arrangements. The annual deductible options are \$1,000, \$1,500 and \$2,500. Following the payment of your deductible, for most services, you will be charged 20% coinsurance for care. For more information, contact:

HIP-IOWA - Iowa Comprehensive Health Association Coverage

(877)-793-6880

www.hipiowa.com

Kansas – Option 3

Kansas offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the Kansas Health Insurance Association (KHIA). There are four plan options, with the same benefits, but different deductibles, ranging from \$1,500 to \$10,000. For more information, contact:

Kansas Health Insurance Association (KHIA)

KHIA Customer Service

(800) 362-9290

www.khiastatepool.com

Kentucky – Option 3

Kentucky offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool program, called Kentucky Access. If one person in your family qualifies for Kentucky Access coverage, the other members of your family are also eligible for Kentucky Access coverage as long as they are Kentucky residents. Kentucky Access offers three plan options – one fee-for-service plan and two PPO plans with various deductibles. For more information, contact:

Kentucky Access

(866) 405-6145

www.kentuckyaccess.com/index.cfm

Louisiana – Option 3

Louisiana offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool program, called the Louisiana Health Plan (LHP). The pool policies are sold through individual insurers. LHP offers coverage with a choice of annual deductibles (\$1000, \$2000, \$3500 or \$5000). For more information, contact:

Louisiana Health Plan (LHP)

(225) 926-6245 (in Baton Rouge) or (800) 736-0947

www.lahealthplan.org

Maine – Option 1

If you are HIPAA eligible, you are guaranteed the same right to purchase individual health insurance as other individuals. In Maine, where state law is more protective, you do not need to meet all of the requirements of HIPAA eligibility to have this protection. The Maine Bureau of Insurance identified the following companies as providing health insurance coverage:

- Aetna Inc., at www.aetna.com
- Anthem at www.anthem.com/health-insurance/plans-and-benefits/health-insurance-plan/ME
- Harvard Pilgrim at www.harvardpilgrim.org
- MEGA at www.megainsurance.com

For more information, contact:

Maine Bureau of Insurance

(800) 300-5000 or (207) 624-8475

www.state.me.us/pfr/ins/ins_index.htm

Maryland – Option 3

Maryland offers individuals who are HIPAA eligible coverage under the high risk pool, Maryland Health Insurance Plan (MHIP). There are four plan options under MHIP - an HMO plan, two PPO options, and a high deductible plan. Covered benefits are the same under all plans, but the cost sharing varies. For more information, contact:

Maryland Health Insurance Plan

(888) 444-901-6780 (x7150) or (443) 738 - 0667

www.marylandinsuranceplan.net

Massachusetts – Option 1

In Massachusetts, if you are eligible for a HIPAA plan, you have the right to buy one of the four Commonwealth Choice plans: Gold, Silver, Bronze, and Young Adult. Plan options have varying cost sharing requirements and plans are required to meet the standards for minimum coverage. The Massachusetts Division of Insurance identified the following companies providing health insurance:

- Blue Cross and Blue Shield of Massachusetts, Inc. at www.bluecrossma.com
- Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. at www.bluecrossma.com
- CeltiCare Health Plan of Massachusetts, Inc. at www.celticarehealthplan.com
- ConnectiCare of Massachusetts, Inc. at www.connecticare.com
- Fallon Community Health Plan, Inc. at www.fchp.org

- Fallon Health & Life Assurance Company, Inc. at www.fchp.org
- Harvard Pilgrim Health Care, Inc. at www.harvardpilgrim.org
- Health New England, Inc. at www.healthnewengland.com/Index.html
- HPHC Insurance Company, Inc. at www.harvardpilgrim.org
- John Alden Life Insurance Company at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Neighborhood Health Plan, Inc. at www.nhp.org/Pages/home.aspx
- Time Insurance Company at www.assuranthealth.com
- Tufts Associated Health Maintenance Organization, Inc. at www.tuftshealthplan.com
- Tufts Insurance Company at www.tuftshealthplan.com
- Union Security Insurance Company at www.assurantemployeebenefits.com/wps/portal
- United HealthCare Insurance Company www.uhc.com
- UnitedHealthcare of New England, Inc. at www.uhc.com

For more information, contact:

The Commonwealth Connector
(877) MA-ENROLL (623-6765)
www.mahealthconnector.org

Massachusetts Division of Insurance
(617) 521-7777 (Boston) or (413) 785-5526 (Springfield)
(617) 521-7490 (TTY/TTD)
www.mass.gov/doi

Michigan – Option 1

In Michigan, if you are eligible for a HIPAA plan, you are guaranteed the right to buy coverage from Blue Cross Blue Shield of Michigan. In addition, HMOs must sell individual health insurance to any resident during the 30-day open enrollment each year. For more information, contact:

Blue Cross Blue Shield of Michigan
(313) 225-8100 or (800) 637-2227
www.bcbsm.com/hp

Minnesota – Option 3

Minnesota offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, called the Minnesota Comprehensive Health Association (MCHA). There are five plan options under MCHA. Covered benefits are the same under all plans, but the annual deductible varies. Premiums vary based on age and the plan you choose. For more information, contact:

Minnesota Comprehensive Health Association (MCHA)
MEDICA
(866) 894-8053
www.mchamn.com/index.html

Mississippi – Option 3

Mississippi offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, called the Mississippi Comprehensive Health Insurance Risk Pool Association (MCHIRPA). For most services, the plan will pay for 80% of covered charges after you have satisfied your annual deductible. You can choose a plan option with a deductible of \$1,000, \$2,000, \$3,000, \$5,000 or \$10,000. MCHIRPA does not have an annual out-of-pocket maximum that limits cost sharing for most services. For more information, contact:

Mississippi Comprehensive Health Insurance Risk Pool Association (MCHIRPA)
(601) 899-9967 or (888) 820-9400
www.doi.state.ms.us/htm_files/mchirpa.html

Missouri – Option 1 and 3

In Missouri, if you are HIPAA eligible, private insurers cannot turn you down. Generally, in Missouri, there are no limits on how much individual premiums can vary due to age, gender, health status, family size, and other factors. If you are HIPAA eligible in Missouri, you are also eligible for coverage under the state high risk pool, Missouri Health Insurance Program (MHIP). For more information, contact:

Missouri Department of Insurance
(800) 726-7390
www.insurance.mo.gov

Montana – Option 3

Montana has a high risk pool program, called Montana Comprehensive Health Association (MCHA) that offers insurance for people with health conditions who are unable to buy private health insurance coverage and for people who are HIPAA eligible. MCHA offers six portability plans, six traditional plans, and one premium assistance plan. Portability plan options are only available if you are HIPAA eligible. The MCHA plans are administered by Blue Cross Blue Shield of Montana. For more information, contact:

Montana Comprehensive Health Association (MCHA)

(800) 447-7828 or (406) 444-8537

www.mthealth.org

Nebraska – Option 3

Nebraska offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the Nebraska Comprehensive Health Insurance Pool (CHIP). CHIP offers a PPO plan with a choice of eight deductible amounts. CHIP premiums vary based on the deductible level you choose, your gender, age, where you live, and whether you use tobacco. Premiums are generally set at 135% of the typical rate for individual coverage in Nebraska. For more information, contact:

Nebraska Comprehensive Health Insurance Pool (CHIP)

CHIP Customer Service Center

c/o Blue Cross and Blue Shield of Nebraska

(402) 390-1814 or (800) 356-3485 (outside of Omaha)

Nebraska Department of Insurance

(402) 471-2201 or (800) 833-7352 (TDD)

www.state.ne.us/home/NDOI

Nevada – Option 1

In Nevada, if you are HIPAA eligible, insurers must offer to sell you two standardized policies. You may select from either a basic or standard health benefit plan. You can be offered other non-standardized coverage as well, but you may be charged more for that coverage. In Nevada, you are also HIPAA eligible if your most recent prior creditable coverage was under a basic or standard health benefit plan and was not renewed by an insurer who discontinued offering and renewing individual health insurance policies in the state.

There are limits on how much individual health insurance premiums can vary due to health status, age, gender, and other factors. Even within these limits, however, if you have a serious health condition, your premium may be significantly higher than the rate charged for other individuals. In addition, when you renew your individual coverage, your premiums can increase substantially as you age. The following insurers offer individual health plans in Nevada:

- Anthem Blue Cross and Blue Shield at www.anthem.com
- UnitedHealth Group at www.unitedhealthgroup.com
- Aetna Insurance Group at www.aetna.com
- Humana at www.humana.com
- Celtic Insurance Company at www.celtic-net.com
- Time Insurance Company at www.assuranthealth.com
- John Alden Life Insurance Company at www.assuranthealth.com/corp/ah/HealthPlans/health-plans.htm
- Coventry Health and Life Insurance at www.chcnevada.coventryhealthcare.com
- Mega Life and Health Insurance at www.megainsurance.com
- Central Reserve Life Insurance Company at www.centralreserve.com
- Mid-West National Life Insurance Co. of TN at www.healthinsuranceandmore.com
- American National Life Insurance Co. of TX at www.anico.com

For more information, contact:

Nevada Division of Insurance

(775) 687-0703 or (888) 872-3234 (toll free)

(775) 687-4270 (Carson City) or (702) 486-4009 (Las Vegas)

www.doi.state.nv.us

New Hampshire – Option 3

New Hampshire offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool. the New Hampshire Health Insurance Plan. The New Hampshire Health Plan offers four plans, with varying deductibles and coinsurance rates. Premiums vary based on the health plan you choose, your age and

whether you use tobacco. High risk pool rates are limited to 150% of the amount that a healthy person who bought a similar policy sold by a private insurer would pay. For more information, contact:

New Hampshire Health Plan

BMI (plan administrator)
(877) 888-NHHP (6447)
www.nhhealthplan.org

New Jersey – Option 1

In New Jersey, if you are HIPAA eligible, you are guaranteed the right to buy individual health insurance from any individual market insurer at any time of the year. Each individual market insurer must offer at least three of the standardized individual plans (referred to as Plans A/50,B,C D and/or an HMO Plan) to make it easier for you to compare benefits and costs among the many participating carriers offering coverage. Plans A/50, B, C and D can be offered as indemnity or traditional plans, or as PPO or as POS plans. To request an Individual health insurance Buyer's Guide call (800) 838-0953. The following nine insurers offer individual health plans in New Jersey:

- Aetna Life Insurance Company at www.aetna.com
- Aetna Health Inc., at www.aetna.com
- AmeriHealth HMO, Inc. at www.amerhealth.com
- Celtic Life Insurance Company at www.celtic-net.com
- CIGNA HealthCare of NJ, Inc. at www.cigna.com
- Horizon Blue Cross Blue Shield of NJ at www.horizonblue.com
- Oxford Health Insurance Company at www.oxhp.com
- Oxford Health Plans of NJ, Inc., at www.oxhp.com

For more information, contact:

New Jersey Department of Banking and Insurance

(609) 633-1882 ext. 50302
www.njdobi.org

New Mexico – Option 3

New Mexico offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the New Mexico Health Insurance Alliance or the New Mexico Medical Insurance Pool (NMMIP). The Alliance offers HMO, PPO, and indemnity plans. Benefits are the same under these options, but cost sharing varies. Premiums will not vary because of your health status, but may vary, within limits, based on age, gender, family size, where you live, and the plan that you choose. Discounted premiums are available to people within low to modest incomes. The NMMIP offers coverage with a choice of annual deductibles (\$500, \$1,000, \$2,000, \$5,000, \$7,500, or \$10,000). Benefits are the same under these options. Premiums will vary based on the plan you choose. In addition, the NMMIP charges enrollees different rates based on their age and gender. Under New Mexico law, the NMMIP rates cannot be more than 50% higher than the average premium a healthy person would pay if he or she bought a similar plan sold by a private insurer in New Mexico. For more information, contact:

New Mexico Health Insurance Alliance

(505) 989-1600 or (800) 204-4700
www.nmhia.com

New Mexico Medical Insurance Pool (NMMIP)

Blue Cross and Blue Shield of New Mexico
(505) 816-4248 or (800) 432-0750 option #4
www.nmmip.com

New York – Option 1

In New York, HMOs are required to offer a standardized policy to all consumers. You may select either the HMO or the point-of-service (POS) versions of the policy. The New York Insurance Department issues a free guide called the New York Consumer Guide to Health Insurers which lists plan options and the companies selling them. Please visit www.ins.state.ny.us/hqintro.htm. The NY Consumer Guide to Health Insurers identified the following companies as providers of HMO health insurance coverage:

- Aetna Health Inc. at www.aetna.com
- Atlantis Health Plan at www.atlantishp.com/members/products.asp
- CDPHP at www.cdphp.com
- Community Blue (Healthnow) at www.securews.bcbswny.com/wps/portal/wny/WNYHome
- Empire HealthChoice HMO, Inc. at www.empireblue.com
- Excellus Health Plan, Inc. at www.excellusbcbs.com/wps/portal/xl
- GHI HMO Select, Inc. at www.ghi.com
- Health Net of NY, Inc. at www.healthnet.com/portal/home.do
- HIP HMO at www.hipusa.com

- Independent Health Association, Inc. (IHA) at www.independenthealth.com
- MVP Health Plan, Inc. at www.mvphealthcare.com/index.html
- Oxford Health Plans of NY, Inc. at www.oxhp.com

For more information, contact:

New York Insurance Department

(800) 342-3736

(212) 480-6400 (New York City); (516) 221-8064 (Long Island);

(518) 474-6600 (Albany); (716) 847-7619 (Buffalo)

www.ins.state.ny.us

North Carolina – Option 1

In North Carolina, there is no limit on what you can be charged for individual HIPAA plan coverage. For more information on the insurers providing coverage in North Carolina, contact:

North Carolina Department of Insurance

(800) 546-5664 (in-state only) or (919) 807-6750 (out-of-state)

www.ncdoi.com/default.asp

North Dakota – Option 3

North Dakota maintains a high risk pool, called the Comprehensive Health Association of North Dakota (CHAND), which provides access to health insurance coverage to all North Dakota residents who are HIPAA eligible. CHAND currently offers one comprehensive health plan with two different deductible options (\$500 or \$1000 annually). CHAND premiums vary based on age and the plan you choose. For more information, contact:

Comprehensive Health Association of North Dakota (CHAND)

Blue Cross Blue Shield of North Dakota

(800) 737-0016 or (701) 277-2271

www.chand.org

Ohio – Option 1 and 2

In Ohio, if you are HIPAA eligible and meet other requirements, you can buy either a basic or standard insurance plan at any time during the year. You are always guaranteed the right to buy one of these policies from the insurer that covered you before you lost your group policy. You do not have to wait for an annual open enrollment period. In addition, all other individual insurers must offer you the option to buy either the basic or standard plan, except those insurers that have met their annual enrollment cap. Basic and standard health plans must meet specific minimum standards as required under Ohio law. However, even with these standards, plans might vary slightly depending on the insurer and you will have to read and compare them carefully. Insurers are limited on how much they can charge for either a basic or standard plan. The Ohio Department of Insurance lists the following companies as providing health insurance coverage:

- Aetna Life Insurance Company at www.aetna.com
- American Medical Security Life Insurance Company at www.eams.com
- American National Life Insurance Company of Texas at www.anico.com
- American Republic Insurance Company at www.aric.com
- Celtic Insurance Company at www.celtic-net.com
- Community Insurance Company at www.anthem.com
- Companion Life Insurance Company at www.iacusa.com
- Connecticut General Life Insurance Company at www.cigna.com
- Coventry Health & Life Insurance Company at www.chctennessee.com
- Freedom Life Insurance Company of America at www.freedomlife.net
- Golden Rule Insurance Company at www.goldenrule.com
- Health Plan of Upper OH Valley, Inc. at www.healthplan.org
- Humana Insurance Company at www.humana.com
- Independence American Insurance Company at www.independenciamerican.com
- John Alden Life Insurance Company at www.assuranthealth.com
- Kaiser Foundation Health Plan of Ohio at www.kpifoe.org
- Madison National Life Insurance Company at www.iacusa.com
- McKinley Life Insurance Company at www.aultcare.com
- Medical Mutual of Ohio at www.onlineapp.supermedone.com
- Mennonite Mutual Aid Association at www.mma-online.org
- Mid-West National Life Insurance Company of TN at www.midwestlife.com/ohio
- National Foundation Life Insurance Company at www.ushealthdirect.com

- Pekin Life Insurance Company at www.pekininsurance.com
- Reserve National Insurance Company at www.reservenational.com
- Standard Life and Accident Insurance Company at www.slaico.com
- Standard Security Life Insurance Company at www.iacusa.com
- Summa Insurance Company, Inc. at www.summacare.com
- Time Insurance Company at www.assuranthealth.com
- World Insurance Company at www.worldinsco.com

For more information, contact:

Ohio Department of Insurance
 (800) 686-1526 (in-state only) or (614) 644-2673
www.insurance.ohio.gov/Pages/default.aspx

Oklahoma – Option 3

Oklahoma offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the Oklahoma Health Insurance High Risk Pool. The High Risk Pool offers 6 plan options, with the same benefits, but different annual deductibles. All High Risk Pool coverage is offered through a managed care plan. High Risk Pool premiums are limited to about 150% of the amount that a healthy person would pay if he or she bought a similar plan sold by a private insurer. Premiums vary based on age, gender, family size, and deductible. For more information, contact:

Oklahoma Health Insurance High Risk Pool
 Epoch Group (plan administrator)
 (800) 255-6065 (ext. 4767)
www.oid.state.ok.us/consumer/hrp.html

Oregon – Option 2 and 3

In Oregon, you can buy a HIPAA plan from a private insurer or from the high risk pool, Oregon Medical Insurance Pool (OMIP). If your prior coverage was through a self-insured group plan, you can buy a HIPAA plan from OMIP. You must be offered the type of plan that is most similar to your prior group plan – an indemnity plan or an HMO. You must also be offered at least two levels of coverage: a high cost option (known as the prevailing plan) and a low cost option. OMIP rates are based on choice of plan, age, family size and geography. There are also limits on pre-existing condition exclusion periods that can be imposed. All four plans are PPO plans, with deductibles of \$500, \$750, \$1,000, or \$1,500. For more information contact:

Oregon Medical Insurance Pool
 c/o Regence BlueCross BlueShield of Oregon MS 5K
 (800) 848-7280
www.oregon.gov/OPHP/OMIP/apply_omip.shtml

Pennsylvania – Option 1

Blue Cross and Blue Shield plans in Pennsylvania will sell at least one individual health insurance policy to any resident on a guaranteed issue basis. However, if you are HIPAA eligible, the Blue Cross and Blue Shield plan operating in your region must offer you a choice of at least two state-approved policies, whose benefits must be similar to others they typically sell. At least one of those policies must offer comprehensive benefits. If two policies are not designated, you must be offered a choice of all of their individual insurance policies. If you buy a guaranteed issue individual health insurance policy from a Blue Cross and Blue Shield plan, your premiums will not vary based on your health status, age or other factors. For more information, contact:

Pennsylvania Department of Insurance Regional Consumer Office
 (877) 881-6388
www.insurance.state.pa.us

Blue Cross and Blue Shield

Highmark Blue Cross Blue Shield at (800) 544-6679
 Blue Cross of Northeastern Pennsylvania and Blue Shield at (800) 829-8599
 Capital Blue Cross and Blue Shield at (800) 958-5558
 Independence Blue Cross and Blue Shield at (800) 555-7514

Rhode Island – Option 1

At this time, Blue Cross Blue Shield of Rhode Island is the only company providing individual health insurance coverage in Rhode Island:

- Blue Cross Blue Shield of Rhode Island at www.bcbsri.com/BCBSRIWeb/plansandservices/individual_plans.jsp

For more information, contact:

Insurance Division, Rhode Island Department of Business Regulation
(401) 222-2223
www.ohic.ri.gov

South Carolina – Option 3

South Carolina offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the South Carolina Health Insurance Pool (SCHIP). SCHIP offers two cost sharing options and premiums will vary based on your age, gender, and the cost sharing option that you choose. SCHIP premiums are limited to about twice the amount that a healthy person would pay if he or she bought a similar plan sold by a private insurer. For more information, contact:

South Carolina Health Insurance Pool (SCHIP)
Blue Cross and Blue Shield (SCHIP administrator)
(800) 868-2500

South Dakota – Option 3

South Dakota maintains a high risk pool, called the South Dakota Risk Pool, which provides the only guaranteed health insurance coverage to individuals eligible for a HIPAA plan. The South Dakota Risk Pool offers three plan options with similar benefits but different cost sharing options and varying premiums. For more information, contact:

South Dakota Risk Pool
(605) 773-3148
www.state.sd.us/bop/RiskPool.htm

Tennessee – Option 1

If you are HIPAA eligible in Tennessee, individual insurers cannot turn you down. Insurers can offer you all of their individual health plans, their two most popular individual health policies, or two policies specially designed for HIPAA eligible individuals - a “high” and a “low” option policy, whose benefits must be similar to those sold to everyone else. The law does not prohibit Tennessee health insurers from charging you more because of your health status. The Tennessee Department of Commerce and Insurance lists the following companies as providing health insurance:

- Aetna Life Insurance Company at www.aetna.com
- American Community Mutual Insurance Company at www.american-community.com
- American Medical Security Life Insurance Company at www.eams.com
- American National Life Insurance Company of Texas at www.anico.com
- American Republic Insurance Company. at www.aric.com
- Blue Cross and Blue Shield of Tennessee at www.bcbst.com
- Celtic Insurance Company at www.celtic-net.com
- Central Reserve Life Insurance Company at www.centralreserve.com
- Continental General Insurance Company at www.continentalgeneral.com
- Connecticut General Life Insurance Company at www.cigna.com
- Coventry Health & Life Insurance Company at www.chctennessee.com
- Freedom Life Insurance Company of America at www.freedomlife.net
- Golden Rule Insurance Company. at www.goldenrule.com
- Guarantee Trust Life Insurance Company at www.gtlic.com
- Humana Insurance Company at www.humana.com
- Independence American Insurance Company at www.independenceamerican.com
- MEGA Life and Health Insurance Company at www.megainsurance.com
- Mid-West National Life Insurance Company of TN at www.healthinsuranceandmore.com
- National Foundation Life Insurance Company at www.freedomlife.net
- Physicians Mutual Insurance Company at www.physiciansmutual.com
- Time Insurance Company at www.assuranthealth.com
- Unified Life Insurance Company at www.assuranthealth.com
- United American Insurance Company at www.unitedamerican.com
- World Insurance Company at www.worldinsco.com

For more information, contact:

Tennessee Department of Commerce and Insurance
(800) 342-4029 or (615) 741-2218
www.state.tn.us/commerce

Texas – Option 3

Texas has a risk pool program, called the Texas Health Insurance Pool, to provide insurance for residents of Texas who are eligible for a HIPAA plan. Five PPO plan options are available with varying deductibles and coinsurance maximums, including one HSA qualified plan. Premiums vary based on the health plan, age, gender, geographic area, and tobacco use. Plan rates are limited to twice the amount that a healthy person who bought a similar plan sold by a private insurer would pay. For more information, contact:

Texas Health Insurance Pool

Blue Cross/Blue Shield of Texas (plan administrator)
(888) 398-3927 or (800) 735-2986 (TDD)

www.txhealthpool.com

Utah – Option 1 and 3

In Utah, if you are eligible for a HIPAA plan, you can buy coverage from the Health Insurance Pool Utah (HIPUtah). If HIPUtah reaches its enrollment cap and is not accepting new members, you will be guaranteed access to an individual policy through a private individual health insurer. Private insurers in Utah must accept individuals who are not eligible for certain types of private or public insurance. Private insurers are not required to offer you a policy if you have or are able to get health insurance through your job, an association that you belong to, COBRA continuation coverage, state continuation coverage, conversion coverage, Medicare, Medicaid, or HIPUtah. If you have been turned down for coverage by HIPUtah, private insurers are required to sell you a basic plan. You can choose from four plan options under HIPUtah, with the same benefits, but different deductibles (\$500, \$1,000, \$2500, or \$5,000). For more information, contact:

Utah Comprehensive Health Insurance Pool (HIPUtah)

SelectHealth (plan administrator)
(801) 442-6660 or (800) 705-9173

www.selecthealth.org

Vermont – Option 1

All insurers that sell individual insurance policies in Vermont, must offer coverage. For more information, contact:

Division of Health Care Administration

Department of Banking, Insurance, Securities and Health Care Administration
(800) 631-7788 (toll free) or (802) 828-2900

www.bischa.state.vt.us/health-care/consumer-information/consumer-information

Virginia – Option 1

In Virginia, if you are HIPAA eligible, companies that sell individual insurance must let you purchase any of the individual policies that they sell. However, there is no limit on what you can be charged for this coverage. The Virginia State Bureau of Insurance identifies the following companies as providing health insurance:

- Aetna, Health Inc. at www.aetna.com
- Carefirst Bluechoice, Inc. at www.carefirst.com/main/html/HomePage.htm
- CIGNA Healthcare Mid-Atlantic, Inc.
- Healthkeepers, Inc. at www.cigna.com
- Humana Healthplan, Inc. at www.humana.com
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. at www.kaiserpermanente.org
- MD-Individual Practice Association, Inc. at www.mamsi.com
- Optima Health Plan at www.optimahealth.com/optimahealth
- Optimum Choice, Inc. at www.uhc.com/individuals_families.htm
- Southern Health Services, Inc. at www.chcvirginia.coventryhealthcare.com
- United Healthcare of the Mid-Atlantic, Inc. at www.mamsiunitedhealthcare.com/w/index.jsp
- United Healthcare of the River Valley, Inc. at www.uhcrivervalley.com
- Virginia Premier Health Plan, Inc. at www.vapremier.com

For more information, contact:

Bureau of Insurance, State Corporation Commission

(800) 552-7945 (In-state only) or (877) 310-6560 (Nationwide)
(804) 371-9741 (BOI Main Number)

www.scc.virginia.gov/division/boi/webpages/boiconsumer.htm

Washington – Option 1 and 3

In Washington, you are guaranteed the same right to purchase individual health insurance as all other individuals in Washington. However, if you are HIPAA eligible and your prior employer-sponsored group coverage was exempt from COBRA (e.g. your employer had less than 20 employees) and you do not have 24 months of continuous group coverage, then you must take the Standard Health Questionnaire (SHQ). If, based on your SHQ, you are not offered an individual health insurance policy, then you are eligible for coverage through the Washington State Health Insurance Pool (WSHIP). For more information, contact:

Washington State Health Insurance Pool

(800) 877-5187

www.wship.org/Default.asp

West Virginia – Option 1 and 3

If you are HIPAA eligible, you are guaranteed the right to buy either an individual health insurance policy from any insurance company that sells such policies in West Virginia, or coverage from AccessWV. Individual health insurers must offer you a choice of at least two policies. AccessWV offers three plans, with the same benefits, but different cost sharing. The West Virginia Office of Insurance Commissioner lists the following companies as providing health insurance coverage:

- Highmark West Virginia, Inc. dba Mountain State Blue Cross & Blue Shield, Inc. at www.msbcbs.com
- Health Plan of the Upper Ohio Valley, Inc. at www.healthplan.org
- Carelink Health Plans, Inc. at www.chcwestvirginia.coventryhealthcare.com

For more information, contact:

West Virginia Insurance Commission

(800) 624-9004 (West Virginia calls only) or (304) 558-3386

www.wvinsurance.gov

Wisconsin – Option 3

Wisconsin offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the Wisconsin Health Insurance Risk Sharing Plan (HIRSP). HIRSP offers two types of policies: Plan 1 for people not eligible for Medicare with two choices of annual deductibles; and Plan 2 for people who are eligible for Medicare. Premiums vary based the plan, age, gender, and geographic area. Under Wisconsin law, HIRSP rates cannot be more than twice as high as the average premium a healthy person would pay if he or she bought a similar plan sold by a private insurer in Wisconsin. HIRSP requires you to submit the first three months of premiums with your application. You will be billed on a quarterly basis thereafter. For more information, contact:

The Health Insurance Risk Sharing Plan Authority

(800) 828-4777 or (608) 221-4551

www.dhfs.state.wi.us/hirsp

Wyoming – Option 3

Wyoming offers individuals who are HIPAA eligible the right to buy an individual insurance policy plan from the high risk pool, the Wyoming Health Insurance Pool (WHIP). WHIP offers 2 plan options with similar benefits, but with different levels of co-payments and deductibles. For more information, contact:

Health Insurance High Risk Pool (WHIP)

Blue Cross and Blue Shield of Wyoming (WHIP administrator)

(307) 634-1393 or (800) 442-2376

www.insurance.state.wy.us/consumer.html

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