



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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New Kansas pre-existing condition insurance pool begins taking applications

TOPEKA, Kan. — A new temporary federal high-risk pool for uninsured Kansans with pre-existing medical conditions is now taking applications, according to Sandy Praeger, commissioner of insurance.

Coverage for Kansans accepted into the pool may begin as early as Sept. 1, 2010.

The pool, known as the *Pre-existing Condition Insurance Plan - KS (PCIP-KS)*, is administered by the Kansas Health Insurance Association (KHIA). Under Kansas law, Commissioner Praeger is responsible for oversight of KHIA.

According to Commissioner Praeger, the new pool is intended for Kansans with identified pre-existing conditions who have been without health insurance coverage for at least six months.

“KHIA has decided to offer enrollment in the plan on an unlimited basis for a few months to judge its potential demand for services,” Commissioner Praeger said. “After the initial offering, the board will determine the necessity of limiting enrollment in order to make sure federal funding is available through 2013.”

Kansans who want to apply for enrollment in the new PCIP-KS may call 1-877-505-0511 or visit the KHIA website at www.khiastatepool.com and click on the link under "*Pre-existing Condition Insurance Plan - KS (PCIP-KS)*."

BMI of Kansas, Inc., located in Great Bend, will serve as the third party administrator for the PCIP-KS. BMI also administers the current state pool.

The *PCIP-KS* was developed as part of national health care reform law. It will be subsidized by \$36 million in federal funding and will be administered by KHIA as a completely separate entity, not affiliated in any way with the existing KHIA pool.

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The KHIA Board of Directors voted in late June to operate the new federal pool rather than having the federal government administer it.

“I have faith in our existing high-risk pool management and believe it is better to keep Kansans in charge of the new program rather than defer to a federal regulator,” Commissioner Praeger said.

The new pool will operate until January 1, 2014, when the federal health reform law requires health insurance companies to offer coverage to all applicants at standard market rates, regardless of health status.

-30-

The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org.