



Fact Sheet

October 2011

Office of AIDS Pre-Existing Condition Insurance Plan Program

California's [Pre-Existing Condition Insurance Plan](#) (PCIP) provides health insurance coverage to individuals who have been uninsured for six months due to a pre-existing condition. PCIP is a federally-funded program administered by the Managed Risk Medical Insurance Board (MRMIB). The PCIP program will last until December 31, 2013. After that date, there will no longer be a need for high risk pools because federal rules will not allow insurers to reject persons with pre-existing conditions or charge them higher rates than those without such conditions.

The Office of AIDS (OA) created the [OA-PCIP Program](#) to pay PCIP insurance premiums for HIV-positive individuals. This collaboration between the California Department of Public Health and MRMIB is part of OA's effort to ensure a continuum of care for persons living with HIV/AIDS during the implementation of federal Affordable Care Act, 2010 programs.

An individual is eligible for assistance if all PCIP and OA-PCIP requirements are met.

PCIP Requirements:

- Must be a resident of California;
- Must be a U.S. Citizen, U.S. National, or lawfully present individual;
- Must have a pre-existing condition; and
- Must be without health coverage for at least the last six months.

OA-PCIP Requirements

- Must be enrolled in PCIP;
- Must have an HIV/AIDS diagnosis;
- Must be at least 18 years old;
- Have an adjusted gross income that does not exceed \$50,000; and
- Cannot be enrolled in Medicare, Medi-Cal, or Medi-Cal's Low Income Health Program.

Related Information:

- OA [Insurance Assistance Section](#) assists HIV-positive Californian's with health coverage premium costs.
- OA is also working with the Department of Health Care Services on the implementation of the new [Low Income Health Program \(LIHP\)](#).
- OA [summary document](#) on HIV health care delivery services and health care reform.
- OA's AIDS Drug Assistance Program (ADAP) pays for all HIV-related prescription co-payments and deductibles for persons living with HIV/AIDS who are co-enrolled in OA-PCIP and ADAP. Visit [Ramsell Public Health RX](#).
- [ADAP Estimate](#). January and May of each year OA prepares the ADAP Estimate Package for the Legislature. The Estimate provides ADAP budgetary information including information on client utilization, drug rebate, and policy changes.



MS 7700, P.O. Box 997426, Sacramento, CA 95899-7426 • (916) 449-5900

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