

THE HIGH RISK POOL

Provides health insurance to Louisiana citizens who cannot obtain health insurance coverage because of pre-existing medical conditions.

ELIGIBILITY REQUIREMENTS: The High Risk Pool

- Must be a resident of the state of Louisiana for at least 6 consecutive months.
- Cannot be eligible for, or receiving, other major medical health insurance coverage.
(This does NOT include hospital only, cancer policies or other limited benefit policies).
- Must have TWO written denials of coverage from health insurance carriers within one year of the time of application.
Or, an agent can write a letter on their letterhead stating that they have contacted the underwriting department of two insurance carriers and that the carriers will deny coverage based on pre-existing conditions.
- Cannot be eligible for Medicaid, Medicare or group coverage (including COBRA).
- Cannot be an inmate of a public institution.
- Cannot have been terminated for non-payment of premiums with Louisiana Health Plan within the past 12 months or have been paid the maximum benefits with Louisiana Health Plan.
 - Policy is effective on the first day of the month following the application's postmark date (or the date posted by commercial delivery service).
- Enrollment is based on funding and is subsidized through appropriations from the Louisiana legislature.
- **NOTE: THERE IS A 6-MONTH WAITING PERIOD IN THE HIGH RISK POOL FOR PRE-EXISTING CONDITIONS INCLUDING PRESCRIPTION DRUGS.**

HIGH RISK POOL PREMIUMS

- Rates are based on different deductibles, gender (male and female), age, and geographic location (based on zip codes).
- Non-tobacco users may be entitled to a discounted rate.
- The premiums in the High Risk Pool are 25% greater than the average of the top 5 individual health insurance carriers in the state of Louisiana.



THE HIPAA PLAN

Under federal law, if you lose your group coverage, you may be eligible for guaranteed coverage through the Health Insurance Portability and Accountability Act (HIPAA).

ELIGIBILITY REQUIREMENTS: The HIPAA Plan

- Must be a resident of the state of Louisiana
- Cannot be eligible for, or receiving, other major medical health insurance coverage.
(This does NOT include hospital only, cancer policies or other limited benefit policies.)
- Must apply before or within 63 days of the last day of coverage
- Must have a total of 18 months of "Creditable Coverage"
- Must elect and EXHAUST all COBRA or continuation benefits
- Most recent coverage must have been under a group plan.
 - Or, if your individual insurance carrier has elected to discontinue all health insurance coverage in the individual market in Louisiana and you have had 18 months of continuous coverage in the state of Louisiana, you may be eligible for coverage.
- Most recent coverage must not have been terminated because of non-payment of premium, fraud or material misrepresentation
- Cannot be eligible for Medicaid, Medicare or group coverage (including COBRA).
- Cannot be an inmate of a public institution
- Cannot have been terminated for non-payment of premiums with Louisiana Health Plan or have been paid the maximum benefits with Louisiana Health Plan.
- You may additionally be eligible if you have been notified that you are Trade Adjusted Assistance Act (TAA) or Pension Benefit Guaranty Corporation (PBGC) eligible.
 - There is NO pre-existing condition for children who are "Special Enrollees" that enroll within 63 days of birth, adoption or placement for adoption.
 - There is a 12 month pre-existing condition for other "Special Enrollees" such as a spouse or dependent child of an Eligible Enrollee. (Eligible Enrollees are enrolled, or eligible to be enrolled, in the HIPAA Plan.)
- **NOTE: THERE IS NO WAITING PERIOD FOR PRE-EXISTING CONDITIONS FOR ELIGIBLE ENROLLEES IN THE HIPAA PLAN.**

HIPAA PLAN PREMIUMS

- Rates are based on different deductibles, gender (male and female), age, and geographic location (based on zip codes).
- Non-tobacco users may be entitled to a discounted rate.
- The premiums in the HIPAA Plan are 75% greater than the average of the top 5 individual health insurance carriers in the state of Louisiana.
- The benefit period is the calendar year January 1 - December 31.

SUMMARY OF BENEFITS FOR THE HIGH RISK POOL AND THE HIPAA PLAN

Major Medical Expense Benefits For All Plans

Only individual coverage is provided. No group coverage is available. Plans are defined by the deductible amount. Each medical deductible has a specific prescription deductible attached to it:

Medical Deductible	Prescription Deductible
\$1,000	\$ 250
\$2,000	\$ 500
\$3,500	\$ 875
\$5,000	\$1,250

Deductible means the amount of eligible expenses that must be paid before the policy starts to pay.

Maximum Benefits Payable per Lifetime	\$625,000
Maximum Benefits Payable per Calendar Year	\$125,000
Maximum Benefits Payable for Prescription Drugs Per Calendar Year (included in Calendar Year Maximum of \$125,000)	\$ 15,000
Maximum Benefits Payable for Eligible Transplants Per Lifetime	\$100,000

After your deductible has been met, eligible expenses provided by an In-Network Provider will be paid at a higher level than Out-of-Network Providers.

	In-Network	Out-of-Network
Eligible expenses, in general	80/20	60/40
Inpatient Hospital with Pre Certification	80/20	60/40
Inpatient Hospital without Pre Certification	50/50	40/60
Outpatient Surgery with Pre Certification	85/15	60/40
Outpatient Surgery without Pre Certification	50/50	40/60
Pre Admission Testing	85/15	60/40
Second Surgical Opinion	100/0	60/40
Dialysis Program	100/0	60/40
Diabetic Supply Program	100/0	See Prescription Drug Benefit

HIGHLIGHTS OF THE HIGH RISK POOL AND HIPAA PLANS

The High Risk Pool and the HIPAA Plan offer traditional major medical health insurance coverage. All policies are individual policies. There are no mental and nervous disorder benefits. There is an extremely limited one-time maternity benefit in the HIPAA Plan only. If you take advantage of our In Network Providers you may receive additional savings. You are not required to use the In Network Providers. You may go to any physician, hospital or other health care provider you choose for covered services. However, deductibles, coinsurance and benefits will be more limited. Pre-certification is required for hospital admissions and out-patient surgery. If you do NOT use the In Network Providers, you are not entitled to the In Network Provider Savings Discount.

Stop Loss Limits

There are two separate out-of-pocket maximums. Each maximum applies after the deductible has been reached.

Plan	In-Network Out-of-Pocket Max	Out-of-Network Out-Of-Pocket Max
\$1,000	\$3,500	\$7,000
\$2,000	\$4,500	\$9,000
\$3,500	\$4,500	\$9,000
\$5,000	\$4,500	\$9,000

After the Stop Loss Limit (Maximum Out-Of-Pocket Expense) is reached, LHP will pay 100% of covered reasonable and customary charges for medical expenses up to the applicable maximum benefits limit.

Retail	Minimum	or	Co-Insurance
1st Tier-Generic Medications:	Minimum \$10	or	20% co-insurance
2nd Tier-Preferred Brand	Minimum \$20	or	30% co-insurance
3rd Tier-Non-Preferred Brand	Minimum \$30	or	40% co-insurance
Mail Order (90 day Supply)			
1st Tier-Generic:	Minimum \$25	or	20% co-insurance
2nd Tier-Preferred Brand:	Minimum \$45	or	30% co-insurance
3rd Tier-Non-Preferred Brand:	Minimum \$85	or	40% co-insurance
Specialty Pharmacy Program (30 day Supply)			
Specialty Generic Drugs			20% co-insurance
Specialty Brand Drugs			40% co-insurance

What is Covered under the High Risk Pool and HIPAA Plans?

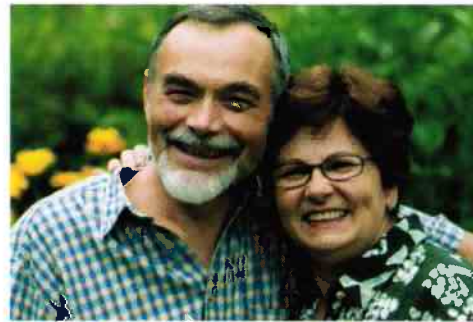
Most benefits ordinarily covered such as:

- Physician Services
- Hospital Services
- Diagnostic Tests
- Labs and X-Rays
- Therapies and Treatments
- Prescriptions
- Wellness Benefit

What is NOT covered under the High Risk Pool and HIPAA Plans?

Benefits ordinarily not covered:

- Mental and Nervous Conditions (including medications)
- Substance Abuse
- Obesity Surgical Procedures and Treatments
- Sleep Disorders and Sleep Apnea



HOW TO APPLY

Contact Louisiana Health Plan (LHP) at 1-800-736-0947 or in Baton Rouge (225) 926-6245 and ask for an application.

You may download an application from our website - www.lahealthplan.org

You may also reach us at our e-mail address: lhpl@lahealthplan.org

You may also obtain an application from a health insurance agent licensed in Louisiana.

Non-profit costs per unit \$.07

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~~Uninsurable!~~



Allow us to rewrite your expectations.

High Risk Health Insurance Pool

HIPAA Plan

