

LOUISIANA HEALTH PLAN
Eligibility Requirements for Each Pool

HIGH RISK POOL	HIPAA POOL
Premiums are 125% greater than the average of the top 5 health insurance carriers in the state of Louisiana	Premiums are 175% greater than the average of the top 5 health insurance carriers in the state of Louisiana
Must be a resident of the state of Louisiana for at least 6 consecutive months	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	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 his letterhead stating that he/she has contacted the underwriting department of two insurance carriers and that the carriers will deny coverage based on pre-existing conditions	Most recent coverage must have been under a group plan; or under an individual plan where the carrier has discontinued all health insurance coverage in the state of Louisiana
	Must apply 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 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 eligible for Medicaid, Medicare or group coverage (including COBRA)
Cannot be an inmate of a public institution	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	Cannot have been terminated for non-payment of premiums with Louisiana Health Plan or have been paid the maximum benefits with Louisiana Health Plan
NOTE: There is a 6-month waiting period in the High Risk Pool for pre-existing conditions	NOTE: There is NO waiting period for pre-existing conditions
Policy is effective on the first day of the month following the postmark date of the application	If the application is postmarked prior to the ending of COBRA/continuation benefits, the LHP policy is effective the day after COBRA/continuation benefits end. If the policy is postmarked within 63 days AFTER COBRA /continuation benefits end, the LHP policy will be effective on the postmark date of the application
	Can apply to the High Risk Pool to secure a lower premium, BUT will have a 6-month waiting period on pre-existing conditions.
	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.)

