

PRE-EXISTING CONDITION INSURANCE PLAN (PECIP)

The Dirigo Health Agency (DHA) is administering the Pre-Existing Condition Insurance Plan through a contractual relationship with Health & Human Services (HHS). Any benefits through the plan are at all times subject to federal law and regulation. The program is available to individuals and self employed of one starting August 1, 2010 through the DirigoChoice program. To be included in the pre-existing condition plan the individual must meet the following criteria:

*Not had medical coverage for the previous 6 months before applying for assistance and provide a signed statement.

*Have at least one of the following 30 pre-existing medical conditions and provide supporting documentation from a medical provider:

- | | | |
|-----------------------------|--|-------------------------------|
| 1. Angina pectoris | 11. Heart disease requiring open-heart surgery | 21. Muscular dystrophy |
| 2. Asthma | 12. Hemophilia | 22. Myasthenia gravis |
| 3. Cirrhosis of the liver | 13. Hodgkin's disease | 23. Myotonia |
| 4. Congestive Heart Failure | 14. Huntington's chorea | 24. Parkinson's disease |
| 5. Coronary Artery Disease | 15. Hypertension | 25. Polycystic kidney disease |
| 6. Coronary occlusion | 16. Juvenile diabetes | 26. Psychotic disorders |
| 7. Cystic fibrosis | 17. Leukemia | 27. Quadriplegia |
| 8. Diabetes | 18. Metastatic cancer | 28. Stroke |
| 9. Friedreich's ataxia | 19. Motor or sensory aphasia | 29. Syringomyelia |
| 10. HIV/AIDS | 20. Multiple sclerosis | 30. Wilson's disease |

*Be 1) a citizen or national of the US and able to provide a copy of their US public birth certificate or passport **or** 2) lawfully present with permanent resident status in the US and able to provide a copy of their permanent resident card

Subsidies are available on a sliding scale to enrollees with household incomes under 300% of the Federal Poverty Limit (\$32,490 for a single, \$66,150 for a family of four) and assets under \$60,000 for a single and under \$120,000 for a household of 2 or more.

To enroll

1. Contact DHA customer service at 1-877-892-8391 to prescreen, determine monthly cost and request application forms
2. Send completed application forms and supporting documents (typically tax returns and other proof of income **and** assets, coverage certification, provider documentation, and citizenship/residency forms) to DirigoChoice 153 State House Station, Augusta, ME. 04333.
3. DHA will make a final eligibility determination within 30 days of receipt of all required documentation. Coverage is effective the first of the month and is not retrospective.

Attachments

PRE-EXISTING CONDITION INSURANCE PLAN

1. Did you have health insurance coverage for the 6 months prior to your application for DirigoChoice?

Yourself: Yes No

Dependent(s) you are covering: Yes No

If you answered No to question #1, please continue:

2. Do you and/or any of the dependent(s) you are covering have one of the medical conditions specified below?

Yourself: Yes No

Dependents(s): Yes No Name(s) _____

If you answered Yes to question #2, please continue:

3. Is a statement(s) from a medical doctor indicating the medical condition included?

Yes No

4. Is the person(s) with the medical condition a citizen of the United States or lawfully present in the US?

Yes No

5. Circle the document(s) you are providing for citizenship purposes for the person(s) with the medical condition.

Birth Certificate

Green Card

US Passport

Naturalization Certificate

Military record showing US citizenship

Permanent Resident Card

Signature _____ Print Name _____ Date _____

Medical Condition Listing:

- | | | |
|-----------------------------|--|-------------------------------|
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Medical Condition Descriptions

	SCIENTIFIC NAME	OTHER NAMES/RELATED TERMS	BRIEF OVERVIEW/DESCRIPTION
1	Acquired Immune Deficiency Syndrome	HIV/AIDS	AIDS, caused by the Human Immunodeficiency Virus (HIV), is a condition which progressively reduces the effectiveness of the immune system, making individuals more susceptible to infections and tumors. HIV is transmitted through the direct contact of mucous membranes, blood stream, or with bodily fluid containing the virus.
2	Angina Pectoris	Angina, Stable Angina, Unstable Angina, Microvascular Angina	Angina - the medical term used to describe temporary chest discomfort that occurs when the heart is not getting enough blood. "A strangling feeling in the chest."
3	Asthma	Brittle Asthma, Exercise-induced Asthma, Occupational Asthma	A chronic obstructive condition, asthma is a common chronic inflammatory disease of the airways characterized by variable and recurring symptoms, airflow obstruction, and bronchospasm. Symptoms include: wheezing, coughing, chest tightness, and shortness of breath.
4	Cirrhosis of the Liver		Cirrhosis - a consequence of chronic liver disease, is a slowly progressing disease in which healthy liver tissue is replaced with scar tissue, eventually preventing the liver from functioning properly.
5	Congestive Heart Failure	CHF, Heart Failure	Congestive Heart Failure - a condition in which the heart is unable to supply sufficient blood flow to meet the body's needs.
6	Coronary Artery Disease	CAD, Atherosclerotic Heart Disease	Coronary Artery Disease - the end result of the accumulation of athermatous plaques (blockages) within the walls of the coronary arteries that supply the muscle of the heart with oxygen and nutrients. Can cause sudden heart attack.
7	Coronary Occlusion	Coronary Artery Occlusion, Coronary Heart Disease	Coronary occlusion - the partial or complete obstruction of blood flow in a coronary artery. This condition could cause a heart attack.

8	Cystic Fibrosis	CF	Cystic Fibrosis - a common disease that affects the entire body, causing progressive disability and early death. It is the scarring and cyst formation within the pancreas, and the most common symptom is difficulty breathing.
9	Diabetes	Diabetes Mellitus	Diabetes - is a chronic (lifelong) disease marked by high levels of sugar in the blood. This occurs either because the body does not produce enough insulin, or because cells do not respond to the insulin the body produced. There are multiple types of diabetes, the three most common being: Type 1, Type 2 and Gestational. Classic symptoms include: frequent urination, increased thirst and increased hunger.
10	Friedreich's Ataxia	Ataxia, Hereditary Spinal Sclerosis	Friedreich's Ataxia - an inherited disease that causes progressive damage to the nervous system, resulting in symptoms that range from gait disturbance and speech problems to heart disease.
11	Heart Disease (Requiring Open-Heart Surgery)	Cardiopathy	Heart Disease - an umbrella term for a variety of diseases that affect the heart. Types include: Coronary Heart Disease, Cardiomyopathy, Cardiovascular Disease, Ischaemic Heart Disease, Hypertensive Heart Disease, Heart Failure, Inflammatory Heart Disease, and Valvular Heart Disease.
12	Hemophilia	Haemophilia (A, B & C)	Hemophilia - a group of hereditary genetic disorders that impair the body's ability to control blood clotting or coagulation (used to stop the bleeding when a blood vessel is broken).
13	Hodgkin's Disease	Hodgkin's Lymphoma, Lymphoma	Hodgkin's Disease/Lymphoma - a cancer of lymph tissue found in the lymph nodes, spleen, liver, bone marrow, and other sites. Usually begins with an enlarged lymph node which appears without a known cause.
14	Huntington's Chorea	Huntington's Disease, Huntington's Disorder (HD)	Huntington's Chorea - a progressive neurodegenerative genetic disorder. It affects muscle coordination and leads to cognitive decline and dementia.
15	Hypertension	HTN, High Blood Pressure	Hypertension - a chronic medical condition in which the blood pressure in the arteries is elevated. Persistent hypertension is a risk factor for strokes, heart attacks, heart failure, and arterial aneurysm. It is the leading cause of chronic kidney failure.
16	Juvenile Diabetes	Type 1 Diabetes	Juvenile Diabetes - a syndrome with disordered metabolism and inappropriately high blood glucose levels due to deficiency of insulin secretion in the pancreas. The body does not produce insulin.

17	Leukemia	Leukaemia, Acute Leukemia, Chronic Leukemia, Lymphocytic Leukemia, Myelogenous Leukemia	Leukemia - cancer of the blood or bone marrow, characterized by an abnormal increase of blood cells (usually white blood cells).
18	Metastatic Cancer	Metastatic Disease, Metastasis, Mets	Metastasis - the spread of a disease (cancer) from one organ or part to another non-adjacent organ or part. The most common places for cancers to metastasize include the brain, lungs, liver and bones.
19	Motor or Sensory Aphasia	Broca's Aphasia (Expressive Aphasia), Wernicke's Aphasia (Sensory Aphasia), Anomia	Aphasia - an acquired language disorder, where there is an impairment of language modality. Partial and/or total loss of language (may include difficulty producing/comprehending spoken/written language).
20	Multiple Sclerosis	MS, Disseminated Sclerosis, Encephalomyelitis Disseminata	Multiple Sclerosis - an autoimmune disease that affects the brain and spinal cord (central nervous system). MS is caused by damage to the myelin sheath, the protective covering that surrounds nerve cells. When this covering is damaged, nerve impulses are slowed or stopped.
21	Muscular Dystrophy	MD	Muscular Dystrophy - refers to a group of hereditary muscle diseases that weaken the muscles and cause loss of muscle tissue. Nine diseases that fall under the category of MD are: Duchenne, Becker, Limb Girdle, Congenital, Facioscapulohumeral, Myotonic, Oculopharyngeal, Distal, and Emery-Dreifuss.
22	Myasthenia Gravis	MG	Myasthenia Gravis - an autoimmune neuromuscular disease caused by a defect in the transmission of nerve impulses to muscles. Leads to muscle weakness and fatigability. Commonly associated with other autoimmune diseases: Thyroid diseases, Lupus, Rheumatoid Arthritis.
23	Myotonia	Myotonia Congenita, Mytonic Dystrophy	Mytonia is a symptom among a handful of neuromuscular disorders, which can be characterized by the slow relaxation of the muscles after voluntary contraction or electrical stimulation. Can be inherited or acquired - caused by abnormality in the muscle membrane.
24	Parkinson's Disease	PD, Parkinson's	Parkinson's Disease - a progressive disorder of the central nervous system that often impairs motor skills, speech and other functions. It develops gradually.
25	Polycystic Kidney Disease	Polycystic Kidney Syndrome, PKD, PCKD	Polycystic Kidney Disease - a cystic genetic disorder of the kidneys, characterized as the presence of multiple cysts.

26	Psychotic Disorders	Psychosis, Secondary Psychosis, Some Disorders include: Schizophrenia, Delusional Disorder, Brief Psychotic Disorder	Psychotic Disorders are severe mental disorders that cause abnormal thinking and perceptions. Those with Psychotic Disorders usually have one or more of the following symptoms: hallucinations, delusions, paranoia or thought disorder. "Loss of contact with reality."
27	Quadriplegia	Tetraplegia	Quadriplegia - paralysis caused by illness or injury that results in partial or total loss of all use of limbs and torso. Loss is usually sensory and motor, which means both sensation and control are lost.
28	Stroke	Cerebrovascular Accident (CVA), Brain Attack	A Stroke - occurs when blood supply to part of the brain is disrupted, causing brain cells to die. When blood flow to the brain is impaired, oxygen and glucose cannot be delivered to the brain leading to a loss of brain function(s).
29	Syringomyelia	Congenital Syringomyelia, Acquired Syringomyelia (can be caused by trauma, meningitis, hemorrhage or tumor)	Syringomyelia - a generic term that refers to a disorder in which a (fluid-filled) cyst or cavity forms within the spinal cord, essentially destroying it over time. Without the right procedures, this could lead to paralysis.
30	Wilson's Disease	Hepatolenticular degeneration	A rare Inherited disorder where there is too much copper in the body's tissue. Excess copper damages the liver and nervous system. Can be treated with medication, but often a liver transplant is required.