PA Fair Care

Pennsylvania’s health plan for uninsured adults with pre-existing conditions

Section 1101 of the Affordable Care Act established a “temporary high risk health insurance pool program” to provide health insurance coverage to uninsured individuals with pre-existing conditions. The high-risk pool program is an important first step in ensuring Pennsylvanians have access to affordable, quality health care.

Starting this fall, individuals who have been uninsured for at least six months and have a pre-existing condition will be able to get health insurance through the State’s temporary high-risk pool program – PA Fair Care. The program will continue until 2014 when health insurance exchanges become available.

Eligibility

In order to receive insurance through the temporary high risk pool program, an individual must meet the criteria established in the law. Eligible individuals must:

- Be a citizen or national of the United States or lawfully present in the US
- Be a resident of Pennsylvania
- Not have been covered under creditable coverage for the previous 6 months before applying for coverage; and
- Have a pre-existing condition

Benefits

PA Fair Care will provide a benefit package that includes:

- Preventive care
- Physician services
- Diagnosis and treatment of illness or injury including laboratory tests and X-rays
- Therapy services
- Skilled nursing
- Maternity/newborn care
- Inpatient hospitalization
- Outpatient hospital services
- Emergency accident and emergency medical care
- Prescription medications
- Durable medical equipment
- Serious mental illness
- Hospice

Premiums

The monthly premium is $283.20.

PA Fair Care  www.PAFairCare.com  877-945-PACARE (7222) (Not yet accessible)