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Insurance plans for Georgians with medical conditions now cheaper, easier

It will soon be cheaper and easier for Georgians to enroll in the federal high-risk insurance plans that provide crucial coverage to those with pre-existing conditions. In an effort to spark enrollment in this key provision of the Affordable Care Act, Health and Human Services officials announced Monday that premiums in Georgia will drop by 15.5 percent. Additionally, consumers will no longer need to provide a rejection letter from private insurers, as previously required.

“We are hopeful that these lower rates and easier application process will help more Georgians receive the coverage they need and deserve,” **said Georgia Watch Hospital Accountability Project Director Holly Lang.**

Currently, only about 515 Georgians are enrolled in the pre-existing condition plan, though it is estimated that more than 200,000 could benefit from these plans. Currently, monthly premiums range between \$147 and \$633, depending on your age and type of plan.

Georgia is one of 23 states whose high-risk pool is operated by the federal government. The high-risk pool is meant to help those with medical conditions have coverage until 2014, when insurance companies will no longer be able to deny coverage or charge higher rates.

To be eligible for these plans, applicants have to have been uninsured for at least six months and have to have a documented pre-existing condition that is proven by a doctor’s note. The lowered premiums will go into effect July 01, 2011. To learn more, visit GaHAP.org or PCIP.gov.

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Founded in 2002, Georgia Watch is a nonprofit, nonpartisan 501-(c)(3) watchdog group focusing on consumer education and research in the areas of health care, insurance, identity theft, consumer energy issues and personal finance. The Hospital Accountability Project is an initiative that specifically examines barriers to affordable care for uninsured and underinsured Georgians. For more information, call Georgia Watch at 404-525-1085, visit us at www.georgiawatch.org or gahap.org.