

**OHIO DEPARTMENT OF INSURANCE
STATE OF OHIO**

BULLETIN 2010-04

NOTICE TO DECLINED HEALTH INSURANCE APPLICANTS

ABOUT THE OHIO HIGH RISK POOL

Effective August 23, 2010

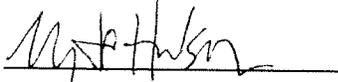
Section 1101 of the Patient Protection and Affordable Care Act of 2010 (Public Law 111-148) ("PPACA") authorized states to establish and operate, with full federal funding, temporary high risk pools to provide comprehensive health insurance coverage to US citizens and legal residents that have been uninsured for at least six months and have a pre-existing health condition. Ohio's open enrollment program under Ohio Revised Code 3923.58 and 3923.581 also provides coverage to Ohioans who have pre-existing health conditions at rates that are limited by law.

Ohio established a qualified high risk pool which began taking applications on August 1, 2010, with coverage for the first enrollees effective on September 1, 2010. Ohio's high risk pool will provide coverage through December 31, 2013, at which time high risk pool enrollees will be transitioned to coverage under federal reforms effective on January 1, 2014, including coverage through health insurance exchanges.

Consumers who have been declined coverage in Ohio's individual market due to pre-existing conditions should be informed about the availability of high risk pool and open enrollment coverage. Therefore, the Ohio Department of Insurance requests that health insurance carriers in the individual market provide applicants declined for coverage due to a pre-existing condition with information about the availability of high risk pool and open enrollment coverages. Carriers are requested to provide the following information to applicants declined for coverage under such circumstances:

Ohio's high risk pool and open enrollment programs provide coverage to individuals with pre-existing health conditions subject to certain eligibility requirements and available funding. More information can be obtained about Ohio's high risk pool by calling 1-800-730-1117 on and after August 2nd or accessing the following website www.OhioHighRiskPool.com starting August 1st. Information about Ohio's open enrollment program can be obtained by calling 1-800-686-1526 or accessing the following website: www.insurance.ohio.gov.

In addition, consumers may become eligible for the high risk pool if they provide documentation of denials from two separate insurance companies because of a pre-existing condition. Insurance agents are requested to assist their customers in obtaining documentation of such denials so that they can help their customers submit the appropriate information to the high risk pool to demonstrate eligibility and meet the documentation requirements.

A handwritten signature in black ink, appearing to read "MaryJo Hudson", written over a horizontal line.

MaryJo Hudson
Superintendent of Insurance