

Are you uninsured with a pre-existing medical condition?
There is a new health insurance plan for you.



Apply for California's Pre-Existing Condition Insurance Plan (PCIP)

It's easy to apply!

- Call **1-877-428-5060** to ask for an application
- Talk to an insurance agent or broker who can help you fill it out, or
- Visit **www.pcip.ca.gov**

Some benefits include:

- No annual or lifetime benefit maximum
- In-network: \$1500 annual deductible and \$2500 annual maximum copayment
- Doctor visits
- Preventive care services
- Prescription drugs
- Mental health services
- Labs and x-rays
- Hospital services
- Pregnancy care
- Durable medical equipment
- And more...

You may qualify for the PCIP program if:

- You live in California
- You have not had health insurance for at least six months
- You are a U.S. Citizen or U.S. National — or you are lawfully present
- You have a pre-existing condition as shown by:
 - ◆ A rejection letter sent by a health insurance company in the last 12 months, or
 - ◆ An offer of coverage with higher premiums than the Major Risk Medical Insurance Program (MRMIP) preferred provider organization (PPO) rate in the area where you live.
- Not enrolled in Medicare Part A & B, COBRA or Cal-COBRA

PCIP members pay a monthly premium

Your premium payment is based on your age and where you live. Look at the chart below to find out how much you would pay each month.

California PCIP Subscriber Premiums						
Effective August 1, 2011						
Age band	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
0 – 14	\$ 119	\$ 118	\$ 124	\$ 107	\$ 110	\$ 108
15 – 18	\$ 119	\$ 118	\$ 124	\$ 107	\$ 110	\$ 108
19 – 29	\$ 164	\$ 162	\$ 171	\$ 147	\$ 152	\$ 149
30 – 34	\$ 237	\$ 234	\$ 247	\$ 211	\$ 218	\$ 214
35 – 39	\$ 264	\$ 261	\$ 275	\$ 237	\$ 244	\$ 240
40 – 44	\$ 292	\$ 289	\$ 305	\$ 261	\$ 269	\$ 265
45 – 49	\$ 332	\$ 329	\$ 346	\$ 297	\$ 306	\$ 301
50 – 54	\$ 411	\$ 406	\$ 428	\$ 370	\$ 381	\$ 375
55 – 59	\$ 492	\$ 487	\$ 514	\$ 442	\$ 455	\$ 447
60 – 64	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
65 – 69	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
70 – 74	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
> 74	\$ 535	\$ 530	\$ 557	\$ 481	\$ 494	\$ 485
PCIP geographic regions: Counties in each region						
Region 1 Northern: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba						
Region 2 Valley: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus						
Region 3 Bay Area: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara						
Region 4 South Coast: Orange, Santa Barbara, Ventura						
Region 5 Los Angeles: Los Angeles						
Region 6 South: Riverside, San Bernardino, San Diego						