

# Pre-Existing Condition Insurance Plan (PCIP): State by State PREMIUMS and COSTS, 2011

Table 2 – Supplement to NCSL report

Premium rates for all PCIPs must not exceed 100% of the standard risk rate. This means that the premiums charged must be equal to or less than those charged for private market coverage with similar benefits in each state. The rates also are useful as a 50-state measure of the individual health insurance market across the country.

The 27 State-run PCIP programs may set their own tiers of benefit package choices. The 23 federally run PCIPs have three uniform benefit levels and identical annual deductibles and enrollee out-of-pocket co-insurance or co-payment ceilings or limits. The table uses the "standard package" for comparison; the web links provide information on other levels of benefits.

State	Federal-funded PCIP Structure		2011 PCIP Federally-funded Premium Rates (Examples, Monthly) (Some state amounts are rounded to the nearest \$) <sup>1</sup>								Web link	State-only program also
	Date Coverage Began (in 2010)	State runs Federal Pool? (12/31/10)	Standard age 0-18	Standard 19-34	Standard Age 35-44	Standard Age 45-54	Standard Age 55+	Standard Deductible	Standard Out of Pocket Limit <sup>1</sup>			
Alabama	8/1/2010	NO	\$183	\$274	\$328	\$419	\$583	\$2,000	\$5,950	<a href="#">link</a>	YES	
Alaska	9/1/2010	YES	\$425-\$1,806 per month					\$1,500	\$3,000	<a href="#">link</a>	YES	
Arizona	8/1/2010	NO	\$174	\$261	\$313	\$400	\$557	\$2,000	\$5,950	<a href="#">link</a>		
Arkansas	9/1/2010	YES	\$156-\$624 per month for non-smokers					\$1,000	\$2,000		YES	
California	10/25/2010	YES	n/a	n/a	n/a	\$499	n/a <sup>2</sup>	\$2,000	<sup>2</sup> \$2,500	<a href="#">link</a>	YES	
Colorado	9/1/2010	YES	\$120-\$626 per month					\$2,500	\$5,950		YES	
Connecticut	9/1/2010 <sup>1</sup>	YES	\$242-\$893 per month					\$1,250	\$4,250		YES	
Delaware	8/1/2010	NO	\$181	\$271	\$325	\$416	\$578	\$2,000	\$5,950	<a href="#">link</a>		
Florida	8/1/2010	NO	\$196	n/a	\$352	\$450	\$626	\$2,000	\$5,950	<a href="#">link</a>	YES	
Georgia	8/1/2010	NO	\$174	\$261	\$313	\$400	\$557	\$2,000	\$5,950	<a href="#">link</a>		
Hawaii	8/1/2010	NO	\$116	\$174	\$209	\$267	\$371	\$2,000	\$5,950	<a href="#">link</a>		
Idaho	8/1/2010	NO	\$133	\$199	\$239	\$305	\$424	\$2,000	\$5,950	<a href="#">link</a>	YES	
Illinois	9/1/2010	YES	<sup>4</sup> \$135	\$135	\$174-\$243	\$253-\$355	\$368-\$455	\$2,000	\$5,950	<a href="#">link</a>	YES	
Indiana	8/1/2010	NO	\$168	\$251	\$301	\$385	\$536	\$2,000	\$5,950	<a href="#">link</a>	YES	
Iowa	9/1/2010	YES	\$177	\$198-\$278	\$281-\$377	\$346-\$423	\$434-\$601	\$1000	<sup>5</sup> \$3500	<a href="#">link</a>	YES	
Kansas	8/1/2010	YES	n/a	n/a	n/a	\$318 to \$350	n/a	\$2500	\$5,950	<a href="#">link</a>	YES	
Kentucky	8/1/2010	NO	\$164	\$246	\$295	\$377	\$525	\$2,000	\$5,950	<a href="#">link</a>	YES	
Louisiana	8/1/2010	NO	\$171	\$256	\$307	\$393	\$546	\$2,000	\$5,950	<a href="#">link</a>	YES	
Maine	8/15/2010	YES	\$438-\$658 per month					\$1,750 or \$2,500	\$3,500 or \$5,600	<a href="#">link</a>		
Maryland	9/1/2010	YES	\$141	\$141-\$354 per month				\$1,500	\$1,500	<a href="#">link</a>	YES	

## Pre-Existing Condition Insurance Plan (PCIP): State by State PREMIUMS and COSTS, 2011

Massachusetts	8/1/2010	NO	\$181	\$271	\$325	\$416	\$578	\$2,000	\$5,950	<a href="#">link</a>	
Michigan	10/1/2010	YES	\$171.65	\$182-\$256	\$260-\$296	\$350-\$447	\$563-\$686	\$2,500	\$5,950	<a href="#">link</a>	
Minnesota	8/1/2010	NO	\$156	\$234	\$281	\$358	\$498	\$2,000	\$5,950	<a href="#">link</a>	YES
Mississippi	8/1/2010	NO	\$149	\$224	\$269	\$343	\$477	\$2,000	\$5,950	<a href="#">link</a>	YES
Missouri	8/15/2010	YES	\$179	\$272-\$329	\$329-\$369	\$426-\$501	\$573-\$716	<sup>3</sup> \$2,600	\$5,950	<a href="#">link</a>	YES
<sup>6</sup> Montana	8/1/2010	YES	\$210-\$681 per month					\$2,500	\$5,950	<a href="#">link</a>	YES
Nebraska	8/1/2010	NO	\$166	\$249	\$298	\$381	\$530	\$2,000	\$5,950	<a href="#">link</a>	YES
Nevada	8/1/2010	NO	\$181	\$271	\$325	\$416	\$578	\$2,000	\$5,950	<a href="#">link</a>	
New Hampshire	7/1/2010	YES	\$283-\$1,127 per month					\$2,800	\$5,000	<a href="#">link</a>	YES
New Jersey	8/15/2010	YES	\$218	\$218-\$289	\$310-\$319	\$330-\$373	\$427-\$588	\$2,500	\$5,000	<a href="#">link</a>	
New Mexico	7/15/2010	YES	\$102	\$147-\$207	\$215-\$289	\$298-\$366	\$372-\$435	\$2000	\$5,950	<a href="#">link</a>	YES
New York	10/1/2010	YES	\$362-\$421 per month					None	\$5,950	<a href="#">link</a>	
North Carolina	8/1/2010	YES	\$194-\$131	\$135-\$199	\$198-\$255	\$264-\$377	\$390-\$412	\$2,500	\$5,950	<a href="#">link</a>	YES
North Dakota	8/1/2010	NO	\$133	\$199	\$239	\$305	\$424	\$2,000	\$5,950	<a href="#">link</a>	YES
Ohio	10/1/2010	YES	\$179-\$110	\$117-\$173	\$178-\$232	\$241-\$344	\$358-\$463	\$2,500	\$5,950	<a href="#">link</a>	
Oklahoma	9/1/2010	YES	\$137	\$137	\$178-\$256	\$267-\$383	\$395-\$524	\$2,200	\$5,950	<a href="#">link</a>	YES
Oregon	8/1/2010	YES	\$255	\$286-\$385	\$400-\$477	\$548-\$628	\$721-\$758	\$750	\$5,200	<a href="#">link</a>	YES
Pennsylvania	9/1/2010	YES	\$283	\$283	\$283	\$283	\$283	\$1,000	\$5,000	<a href="#">link</a>	
Rhode Island	9/1/2010 <sup>5</sup>	YES	\$206	\$206-\$270	\$285-\$308	\$#55-\$408	\$519-\$994	\$1,000	\$3,000	<a href="#">link</a>	
South Carolina	8/1/2010	NO	\$163	\$244	\$293	\$374	\$520	\$2,000	\$5,950	<a href="#">link</a>	YES
South Dakota	7/15/2010	YES	\$141	\$206-\$253	\$286-\$333	\$392-\$456	\$536-\$636	\$2,000	\$5,950	<a href="#">link</a>	YES
Tennessee	8/1/2010	NO	\$163	\$244	\$293	\$374	\$520	\$2,000	\$5,950	<a href="#">link</a>	YES
Texas	8/1/2010	NO	\$174	\$261	\$313	\$400	\$557	\$2,000	\$5,950	<a href="#">link</a>	YES
Utah	9/1/2010	YES	\$175	\$188-\$258	\$272-\$285	\$331-\$376	\$445-\$486	\$2,500	\$4,000	<a href="#">link</a>	YES
Vermont	8/1/2010	NO	\$148	\$222	\$266	\$339	\$472	\$2,000	\$5,950	<a href="#">link</a>	
Virginia	8/1/2010	NO	\$156	\$234	\$281	\$358	\$498	\$2,000	\$5,950	<a href="#">link</a>	
Washington	9/1/2010	YES	\$183	\$183-\$253	\$298-\$353	\$428-\$514	\$606-\$715	\$2,500	\$5,950	<a href="#">link</a>	YES



## Pre-Existing Condition Insurance Plan (PCIP): State by State PREMIUMS and COSTS, 2011

West Virginia	8/1/2010	NO	\$141	\$212	\$254	\$324	\$451	\$2,000	\$5,950	<a href="#">link</a>	YES
Wisconsin	8/1/2010	YES	\$119	\$127- \$159	\$181- \$215	\$266- \$330	\$405- \$474	\$2,500	\$3,000	<a href="#">link</a>	YES
Wyoming	8/1/2010	NO	\$126	\$189	\$227	\$290	\$403	\$2,000	\$5,950	<a href="#">link</a>	YES
Dist. Of Columbia	8/1/2010	NO	\$173	\$259	\$310	\$396	\$551	\$2,000	\$5,950	<a href="#">link</a>	
	<b>Total</b>	<b>Yes = 27</b>									YES = 35

**Source:** Department of Health & Human Services (DHHS) website - <https://www.pcip.gov/StatePlans.html>; individual state websites.

Rates reflect the non-smoker category and apply to an individual. n/a = data not available

1 \$5,950 in-network/\$7,000 out-of-network.

2 \$1,500 in-network / \$3,000 out-of-network; out-of-pocket \$2,500 in-network / no maximum out-of-network

3 combined medical and pharmacy deductibles, applied separately for consumer purchases

4 - varies by 4 geographic areas and tobacco use

5 - deductible is separate for medical (\$2500) and pharmacy (\$1000).

6 -Montana: As of 8/12/2010 the state-initiated Premium Assistance Plan is closed to new enrollment due to the enrollment cap being reached.

**TABLE DATA UPDATE – 1/1/2011 Document revised. 1/13/2011**

