

Important Notice to Applicants

NEW TEMPORARY FEDERAL HIGH RISK POOL PROGRAM WILL NOT BE ADMINISTERED BY LOUISIANA HEALTH PLAN

LOUISIANA HEALTH PLAN WILL CONTINUE TO MAINTAIN AND OPERATE THE STATE POOL WHICH INCLUDES THE HIGH RISK POOL AND HIPAA POOL

Dear Louisiana High Risk Pool or HIPAA Pool Applicant:

On March 23, 2010, President Obama signed the Patient Protection & Affordable Care Act (P.L. 111-148) into law. The Act contains a provision (Section 1101) for a new temporary federal high risk health insurance pool program to be established within 90 days (the "Federal Pool").

To qualify for the Federal Pool, an individual must be a citizen or national of the United States, or lawfully present, must have a pre-existing medical condition, **and must have been uninsured for at least 6 months**, before applying for the Federal Pool. An enrollee in the Federal Pool will pay a premium rate equal to 100% of the standard risk rate in the commercial individual market. No pre-existing conditions will be applied.

July 1, 2010 is the earliest date coverage may be available through the Federal pool. We do not yet know the exact benefits provided or exact premium rates (in dollar amounts) that will be charged. We want you to be aware of this program so that you can be fully informed before you choose to enroll in either the High Risk Pool or HIPAA Plans offered by Louisiana Health Plan (the "State Pool"). **The Louisiana Health Plan ("State Pool") will NOT be administering the Federal Pool program in Louisiana.** As soon as the Secretary of Health and Human Services selects an administrator for Louisiana residents, we will provide that contact information on our Home Page.

The Federal Pool will be available **ONLY** to individuals who have been **UNINSURED throughout the 6-month period prior to their application to the Federal Pool.**

You should determine which risk pool program – state or federal – best serves your needs, based on your individual circumstances.

If you have any questions about the State Pools, or the information contained in this Notice, please call us at 1-800-736-0947 or e-mail us at lhpl@lahealthplan.org.

Louisiana Health Plan
Office of the CEO