



Insuring Individuals with Medical Conditions

For Immediate Release
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State High Risk Pool Gets Funding to Provide Premium Subsidies ***\$1.5 million federal grant to make Inclusive Health even more affordable***

RALEIGH – Inclusive Health is unveiling a new program known as Inclusive Health Assist to subsidize the monthly premiums of individuals who may not be able to afford participation in the state’s high risk pool. Inclusive Health will award the subsidies on a first-come basis beginning today.

“Inclusive Health is already providing valuable coverage to over 2000 North Carolinians who could not find affordable insurance in the private insurance market. These federal dollars will open the door to even more of our citizens and make sure they have the security of quality health insurance regardless of their medical history,” said Gov. Bev Perdue.

The grant was awarded to Inclusive Health by the Centers for Medicare and Medicaid Services (CMS) under a federal High Risk Pool Operational Loss Grant Program. Inclusive Health Assist is offering discounted premiums to eligible individuals with annual incomes up to 300 percent of the federal poverty level. That’s equal to \$32,490 for a single person, \$43,710 for a two person household or \$66,150 for a family of four. Discounts will range from 20 to 43 percent off of Inclusive Health’s monthly premiums beginning Jan. 1, 2010, to approved applicants. The subsidy is available to existing and new Inclusive Health members.

“We are very excited about Inclusive Health Assist and know it will bring health insurance coverage to individuals who are already struggling to find affordable insurance due to their medical status. A million and a half dollars gives Inclusive Health the opportunity to cover even more North Carolinians including those who may not have been able to afford our premiums until now. We anticipate awarding subsidies to around 500 people through this new money,” said Michael Keough, Executive Director of Inclusive Health. “I encourage anyone who may qualify for this subsidy to start the application process immediately – enrollment will be limited by the availability of this federal funding and we anticipate a great demand for this additional assistance.”

Inclusive Health – also known as the North Carolina Health Insurance Risk Pool (NCHIRP) – started offering coverage on Jan. 1. It was created by the state of North Carolina as an affordable option for individuals with pre-existing medical conditions who lack access to group coverage or other government programs like Medicare or Medicaid. It also covers North Carolinians who have exhausted COBRA and trade displaced workers. Funding from the State allows Inclusive Health to cap its rates, making it significantly less expensive than what is traditionally offered to individuals with pre-existing medical conditions.

Anyone interested in Inclusive Health Assist is encouraged to visit the Web site, www.inclusivehealth.org, or call the Customer Service line at (866) 665-2117.

ENROLLMENT EVENT: Winston-Salem, Asheville, Charlotte, Rocky Mount

Experts will be available to help with eligibility questions and assisting you through the enrollment process at the following locations over the next month. These agents can help applicants see if they qualify for assistance under this federal subsidy program. They can also answer questions or compare benefit plans and premium rates as well as helping to qualify individuals for Inclusive Health. A list of items applicants should bring to help with the process is available on our Web site.

- Tuesday, Nov. 11: Winston-Salem
Forsyth Medical Center Conference Center
3333 Silas Creek Parkway Winston-Salem
11 a.m. – 2 p.m.

Release continued

- Friday, Nov. 20: Asheville

Mission Children's Clinic
11 Vanderbilt Park Drive
11 a.m. until 1:30 p.m.

- Monday, Dec. 7: Charlotte
Providence Plaza, 108 Providence Road
Second Floor Conference Rooms B & C
11 a.m. until 2 p.m.

- Thursday, Dec. 10: Rocky Mount
Nash General Hospital, 2460 Curtis Ellis Drive
11 a.m. until 1 p.m.

www.inclusivehealth.org
North Carolina Health Insurance Risk Pool, Inc.
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