GETTINGUSCOVERED

GettingUSCovered Fact Sheet

- Opening on July 6, 2010, GettingUSCovered is a comprehensive, statewide health plan for people who have been unable to get health coverage because of a medical condition and who have been uninsured for at least six months.

- GettingUSCovered is part of the federal government's new high-risk pool program. GettingUSCovered is a bridge to 2014, when comprehensive health reform is fully implemented.

- GettingUSCovered is administered by non-profit entities, Rocky Mountain Health Plans and CoverColorado. It is designed and administered according to rules set out by the U.S. Department of Health and Human Services.

- To qualify for the health plan, applicants must be Colorado residents and U.S. citizens or lawfully residing in the U.S.; uninsured for at least six months; and have a pre-existing condition that has prevented them from getting health coverage.

- GettingUSCovered lets people with medical conditions buy health insurance at the "standard" rate, the same price a healthy person the same age with no pre-existing conditions would pay.

- Premiums for GettingUSCovered are based on an individual's age, where he or she lives and whether the individual smokes. Premiums will range from $115 to $601 a month for non-smokers.

- The plan has a $2,500 deductible and copays of $30 for primary care and $45 for specialist physician visits. Members will pay no more than $5,950 in out-of-pocket costs per year.

- GettingUSCovered members can choose their own doctor. Members get access to the Rocky Mountain Health Plans network of more than 2,500 primary care physicians; 9,000 specialists and specialty providers; and 99 hospitals statewide.

- Because the program's costs will exceed premium dollars taken in, the federal government will subsidize GettingUSCovered. Colorado expects to receive $90 million from the federal government to subsidize the program over three years.

- GettingUSCovered is great news for up to 4,000 previously uninsured people in Colorado, who have been denied access to insurance because of their health conditions. They will now have access to a health plan and medical care.

- GettingUSCovered will phase out in 2014, when insurance companies must offer coverage to everyone, regardless of preexisting conditions.