



Nevada Division of Insurance

Health Care Reform

Frequently Asked Questions regarding the High-Risk Pool

Who will operate the temporary federal high-risk pool in Nevada and how can I obtain coverage through the federal program?

Please See the [Governor's press release](#) and letter to U.S. Health and Human Services Secretary Kathleen Sebelius for information regarding the implementation of the high-risk pool, which will be administered at the federal level.

The Patient Protection and Affordable Care Act directs that the U.S. Department of Health and Human Services will administer the federal high-risk pool program directly or through contracts with states or private, non-profit entities. Eligible Nevadans will be able to obtain coverage through a federal high-risk pool beginning July 1, 2010. To be eligible for this coverage, an individual must:

- Be a U.S. citizen or national, or in the United States legally;
- Not be covered by health insurance for six months prior to applying for coverage through the federal high-risk pool; and
- Have a pre-existing medical condition as determined by the U.S. Department of Health and Human Services.

How do I sign up for the temporary federal high-risk pool?

At this time, the application for the temporary federal high-risk pool is not available. In the coming weeks, the U.S. Department of Health and Human Services will hire an administrator for the Nevada temporary federal high-risk pool program and provide instructions for application to the pool. The Nevada Division of Insurance will provide contact information for the administrator once it becomes available. Also, you may visit the [HHS Office of Consumer Information and Insurance Oversight](#) website for additional information.

How long may I stay in the temporary federal high-risk pool?

The temporary federal high-risk pool will be operational from 2010 through 2013. The temporary federal high-risk pool is projected to terminate on January 1, 2014, the date on which a state or federal health benefit exchange will be established. Members enrolled in the temporary federal high-risk pool will be transitioned into plans offered through the state or federal health benefit exchange at that time.

What will it cost to join the temporary federal high-risk pool?

The premium charged will be established at a standard rate for a standard population in Nevada. Premium cannot be based on health status, except that a 50 percent surcharge may be applied to smokers. There likely will be a 35 percent coinsurance for all covered benefits except preventive services, and the maximum annual out-of-pocket limit for an individual will be \$5,950.

Will there be enough federal funding to cover all Nevadans eligible for the temporary federal high-risk pool?

State of Nevada estimates show that Nevada's share of the federal high-risk pool funding is expected to cover less than 3,000 out of an estimated 100,000 Nevadans eligible for the pool.