

General Provider Communication

Maricopa County Regional Behavioral Health Authority
Magellan Health Services of Arizona, Inc.

Dear Provider,

As many of you are aware, the federal government has been pursuing health care reform to ensure that the American people have access to health care. One such initiative through the Department of Health and Human Services (HHS) is the Pre-Existing Condition Insurance Plan (PCIP). Many individuals receiving behavioral health services through the RBHA do not qualify for AHCCCS, and do not qualify for either state or federal insurance coverage. PCIP is designed to assist people who are not able to find and obtain health insurance due to a pre-existing health condition. Under the PCIP, a pre-existing condition is a condition, disability or illness, including mental illness that a person has before enrolled in a health plan.

In Arizona, the Pre-Existing Condition Insurance Plan (administered by HHS) went live this week. In order to qualify for the program, a person must meet the following:

1. Uninsured for at least six months
2. Denied health coverage because of a health condition
3. US citizen (or living here legally)

The monthly premiums for the Arizona PCIP range from \$323 per month for people 0-34 years old to \$688 per month for people over 55. PCIP has a \$2,500 annual deductible and a \$25 copayment for doctor visits after that. Additionally there are some medicine co-pay costs. The person's out-of-pocket costs are capped at \$5,950 per year. To learn more about the plan, please visit the [PCIP website](#).

Given the economic situation and continued funding reductions for stat-only behavioral health services, this is an opportunity to assist non-Title 19 service recipients who are uninsured. Magellan would encourage providers to share the health plan with your uninsured service recipients, and assist those that meet the above criteria with applying. Applications are available on the [HHS website](#).

We appreciate your awareness and participation in this to help people obtain health insurance. This plan will allow for more affordable health care (behavioral and medical) for people in need, and maximize resources for the service delivery system in behavioral health.

If you have questions, please visit the [PCIP website](#) or contact your assigned provider relations liaison.

