

## AccessTN and Pre-Existing Condition Insurance Plan (PCIP) Comparison

*Those who are eligible for AccessTN may also be eligible for the federal Pre-existing Condition Insurance Plan, known as PCIP.  
Applicants are encouraged to explore all options when choosing a health insurance plan.*

	<b>AccessTN</b>	<b>Pre-Existing Condition Insurance Plan</b>
<b>Offered by</b>	State of Tennessee	Federal Government/ U.S. Dept. of Health and Human Services (HHS)
<b>Plan administrator</b>	BlueCross BlueShield of Tennessee (BCBST)	Government Employees Health Association (GEHA)
<b>Eligibility</b>	Tennessee residents who are U.S. citizens or are qualified aliens meeting one of nine listed categories	Tennessee residents who are U.S. citizens or are lawfully present in the U.S. (including Green Card or visa holders)
<b>Medical eligibility</b>	1) HIPAA-eligible 2) Denial by insurer 3) Diagnosed with one of 55 medical conditions	Proof of pre-existing medical condition by insurer denial or letter from a health care provider
<b>Uninsured period / "Go bare" requirement</b>	Three months	Six months
<b>Exceptions to "Go bare" requirement</b>	1) Those HIPAA-eligible after COBRA 2) Those ending TennCare or losing eligibility for CoverKids or TennCare 3) Those with permanent exclusions in current coverage	Those with permanent exclusions in current coverage
<b>Medical benefits</b>	Comprehensive coverage with three benefit plan choices; annual limit of \$300,000	Comprehensive coverage with no annual or lifetime limit
<b>Deductible</b>	Choice of \$1,000, \$3,000 or \$5,000 (pharmacy not subject to deductible for \$1,000 or \$5,000)	Varies among three plan options and ranges from \$1,250 to \$2,500
<b>Coverage of pre-existing medical conditions</b>	No limitations for HIPAA-eligible plans; Other plans have 50 percent coverage for first six month; full pharmacy benefits from day one	Full coverage; no limitation for pre-existing conditions
<b>Maternity coverage</b>	No waiting period for HIPAA-eligible plans; Other plans have 12 month waiting period	No waiting period
<b>Premiums</b>	\$284 to \$1038 depending on age, weight, tobacco use and plan	\$133 to \$571 depending on plan selection
<b>Premium assistance</b>	Not currently available	None

### LEARN MORE:

**AccessTN**  
**www.covertn.gov**  
**1-866-636-0080**

**Pre-Existing Condition Insurance Plan**  
**www.pcip.gov**  
**1-866-717-5826**