

AccessTN Frequently Asked Questions

1. How do former TennCare enrollees who were classified as uninsurable qualify for AccessTN?

Those who were in an “uninsurable” category of TennCare must still qualify for AccessTN based on the program’s guidelines.

2. How do I demonstrate Tennessee residency?

You will need two types of identification to show residency, consistent with the standards for proving residency for a current Tennessee driver’s license, which can be found at www.state.tn.us/safety/driverlicense/dlproof.htm.

3. What will the premiums be?

Premiums are capped at 1.5 to 2 times the standard market rates...which is frequently less than the rates that the same applicants would pay in Tennessee for HIPAA plans. In general, premiums for 2009 will range between \$284 and \$1,225 per month, depending on weight, tobacco use, age and the coverage plan chosen by the participant.

4. Is premium assistance available for low-income participants?

Tennessee has allocated more state funding to premium assistance for this kind of high-risk pool than any other state in the nation. However, due to enrollment growth in the program, premium assistance funding is being fully used by those already on the program.

A waiting list is available for those applicants who cannot afford to pay full premiums. As space becomes available, applicants on the waiting list will receive assistance based on their annual household income.

For those who need coverage as soon as possible and must wait for premium assistance, CoverRx may be an option to provide prescription coverage during the waiting period.

Please note that anyone can contribute to the cost of co-pays and deductibles and other out-of-pocket expenses for an AccessTN applicant, but there are restrictions on who can contribute to an individual’s premium. Health care providers, government sponsored programs and employers are specifically restricted from contributing to the monthly premium. Charitable organizations, family and personal friends are not restricted from offering financial assistance to an AccessTN member.

5. Is AccessTN a limited benefit plan like CoverTN?

No. AccessTN is comprehensive health insurance. The benefits include a broad range of services which are most needed by chronically ill adults.

6. Does AccessTN include maternity coverage?

Maternity coverage is included as a core benefit of AccessTN. However, there is a 12-month waiting period from the date of enrollment before maternity services will be eligible.

7. Why is there a requirement that someone go without insurance for 3 months before they can be eligible?

This period is required to insure AccessTN is available to those without other insurance options and to discourage individuals from dropping other commercial coverage. This is sometimes called a go-bare period.

The go-bare requirement does not apply to:

- those exhausting COBRA coverage
- those completing TennCare or other qualifying eligibility
- those whose group ends coverage without a COBRA option

8. Why is there a six month waiting period before pre-existing medical conditions are eligible?

Like traditional, commercial individual health insurance plans, a limitation on pre-existing conditions reduces premium rates and helps make an insurance program financially stable for its members. The AccessTN Board of Directors determined that not having a pre-existing condition waiting period made premiums too expensive and decided on a six-month waiting period.

However, AccessTN will pay a 50 percent benefit for treatment of pre-existing conditions, rather than exclude coverage altogether. Outpatient drug coverage is available from the first day that is not subject to either the pre-existing conditions exclusion or a deductible. The AccessTN Board approved this to help participants afford medications for chronic conditions and chemotherapy or radiation treatment.

9. Does receiving services from one of the Safety Net programs (i.e., dialysis, transplant, oxygen, etc.) make someone ineligible for AccessTN or is the Safety Net not considered insurance?

Someone receiving Safety Net services is not considered insured, but they must meet program eligibility criteria in order to be eligible for AccessTN.

10. Is there an income test or an asset test?

There is no income test or asset test to for AccessTN. However, income guidelines are in place for those applicants who request premium assistance.

11. Can people with COBRA coverage apply for AccessTN?

An applicant must have exhausted all COBRA coverage available to them in order to be eligible to apply for AccessTN.

For applicants who exhaust COBRA coverage and apply within 63 days from the termination of COBRA, the applicant may apply directly to the Portability category without meeting the three month go-bare requirement and without a pre-existing condition waiting period.

If an applicant has access to COBRA and does not elect to take it, or discontinues COBRA insurance before exhausting the coverage available, the applicant will have a three month go-bare requirement from the last date of coverage before AccessTN coverage can be effective.

12. Can someone apply before their COBRA or other coverage ends?

Yes, it is important to apply early to avoid a gap in coverage. All AccessTN coverage begins on the 1st of the month, and applications must be approved by the 15th of the previous month for coverage to be effective.

An individual may apply up to 90 days before the loss of coverage to insure enough time for approval.

If an applicant exhausts COBRA and does not apply for AccessTN within 63 days, the earliest coverage date will be three months later, in accordance with the go-bare requirement and the pre-existing condition waiting period will be in effect.

13. What if COBRA or other coverage ends in the middle of the month?

All AccessTN coverage begins on the first of the month. Depending on when an application is processed, an applicant can choose during which month their coverage will begin. Be sure to apply early enough to avoid an interruption in coverage. Applicants should apply before their other coverage ends, if possible.



One Cameron Hill Circle
Chattanooga, TN 37402

bcbst.com