



National Association of Health Underwriters

States with Programs for the Medically Uninsurable, Excluding State High-Risk Health Insurance Pools

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State	Mechanism for Providing Medically Uninsurable Individuals with Coverage Options
California	All carriers must guarantee-issue two standardized plans to all individuals who exhaust their high-risk pool benefits.
District of Columbia	Guarantee-issue coverage is available through Carefirst Blue Cross/Blue Shield all year. Coverage is limited to a specified plan (HMO) with no cap on rates.
Hawaii	State comprehensive employer program requires employers to provide coverage to individuals who work 20 or more hours per week. There are no coverage requirements for individuals who do not have access to the employer group market.
Iowa	Carriers must guarantee-issue a standard plan for anyone who has 12 months of consecutive coverage, has exhausted COBRA, and is a resident of the state. Those without 12 months of coverage go the state high-risk pool until they've completed the 12 months.
Idaho	Carriers must guarantee-issue products but may impose rating restrictions. High Risk Reinsurance Pool began in 2001 to allow individuals to purchase these basic plans at lower cost.
Maine	All carriers must guarantee-issue all products.
Massachusetts	All carriers must guarantee-issue all products.
Michigan	Open enrollment for private carriers. Blue Cross/Blue Shield of Michigan must provide guarantee-issue coverage all year.
New Jersey	All carriers must guarantee-issue all products.
New York	All carriers must guarantee-issue all products.
North Carolina	Blue Cross/Blue Shield of North Carolina must provide guarantee-issue coverage for some products all year.
Ohio	All carriers must guarantee-issue coverage with caps on each carrier's participation based on their volume of business. Rates are limited based on whether or not a person is a HIPAA eligible. HMOs have one annual enrollment. Other carriers open each January 1 st until they reach their maximum required enrollment, and only two products are required to be available.
Pennsylvania	The state's various Blue plans must provide guarantee-issue coverage all year, but it is limited to certain products.
Rhode Island	Carriers must guarantee-issue at least two products to individuals with 12 or more months of creditable coverage. Blue Cross Blue Shield of Rhode Island voluntarily conducts an open enrollment period.
South Dakota	Carriers must guarantee issue standard and basic plans up to a specified percentage of their overall block of business.
Tennessee	The medically uninsurable component of TennCare.
Utah	All carriers must guarantee issue a basic plan similar to a plan offered by the state's high-risk pool, only if the high-risk pool is at its capacity.
Vermont	All carriers must guarantee-issue all products.
Virginia	Anthem Blue Cross and Blue Shield provides guarantee-issue coverage, limited to certain products, all year.
Washington	All carriers must guarantee-issue all products to medically qualified individuals who are deemed too healthy for coverage in the state high-risk pool.
West Virginia	Some HMOs conduct open enrollment periods. The state passed legislation in April of 2004 authorizing the creation of a high-risk pool.

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