

AccessTN and Pre-Existing Condition Insurance Plan Comparison

	AccessTN	Pre-Existing Condition Insurance Plan
Offered by	State of Tennessee	Federal Government, by the U.S. Dept. of Health and Human Services (HHS)
Plan administrator	BlueCross BlueShield of Tennessee (BCBST)	Government Employees Health Association (GEHA)
Eligibility	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)
Medical eligibility	1) HIPAA-eligible 2) Denial by insurer 3) Diagnosed with one of 55 medical conditions	Proof of pre-existing medical condition by insurer denial
Uninsured period / “Go bare” requirement	Three months	Six months
Exceptions to go-bare requirement	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
Medical benefits	Comprehensive coverage with three benefit plan choices; annual limit of \$300,000	Comprehensive coverage with no annual or lifetime limit
Deductible	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
Coverage of pre-existing medical conditions	No limitations for HIPAA-eligible plans; Other plans have 50 percent coverage for first six months; full pharmacy benefits from day one	Full coverage; no limitation for pre-existing conditions
Maternity coverage	No waiting period for HIPAA-eligible plans; Other plans have 12 month waiting period	No waiting period
Premiums	\$ 284 to \$1038 depending on age, weight, tobacco use and plan	\$133 to \$571 depending on plan selection
Premium assistance	Not currently available	None

LEARN MORE:

AccessTN
www.covertn.gov/web/access_tn.html
 1-866-636-0080

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