



Quality Benefits, Targeted Advocacy & Education for Today's Seniors
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Congress Enters Recess With Heavy Load of Unfinished Business

AHIP, Washington Update, 7/2/2010

The Fourth of July recess is now underway following a week in which Congress made progress, but still needs to take final action, on several key legislative priorities.

Last night, the House approved a supplemental appropriations bill that will need to go back to the Senate after the recess. The House also voted this week to approve an extension of unemployment insurance and the conference report for a financial regulatory reform bill – both of which will be awaiting Senate action after the recess. Other items on the post-recess agenda include the annual appropriations bills for fiscal year 2011 and additional efforts to pass an extension of enhanced federal funding for state Medicaid programs and premium assistance for unemployed workers. Efforts to address the Medicaid funding issue received a boost this week when a bipartisan group of governors visited Capitol Hill to urge congressional action on this priority.

The Senate is scheduled to reconvene on July 12 and the House will return on July 13. The next stretch of the 2010 session will be relatively brief, as the House is scheduled to begin its summer recess on July 31 and the Senate is planning to recess again on August 7.

HHS Announces Federal Pre-existing Condition Insurance Plan

Yesterday, Secretary of Health and Human Services (HHS) Kathleen Sebelius announced a new federal Pre-existing Condition Insurance Plan that is now available in certain states to people who qualify for coverage under the temporary high-risk pool program that became effective on July 1.

The high-risk pool program, enacted under the "Patient Protection and Affordable Care Act" (PPACA), establishes a new coverage option for people who have been uninsured for at least six months, have been unable to obtain coverage because of a pre-existing condition, and are U.S. citizens or are residing in the United States legally. This temporary program is scheduled to expire on December 31, 2013.



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Under this program, states have the option of operating their own pre-existing condition health insurance plan or having HHS administer the plan. Twenty-one states have elected to let HHS run the program, while 29 states and the District of Columbia have decided to run their own program. The federal Pre-existing Condition Insurance Plan that HHS announced yesterday is available to eligible persons in the 21 states where HHS is administering the program. Beginning yesterday, HHS is accepting applications for the new plan and coverage will begin on August 1 for persons who are approved for enrollment by July 15. Additional information about the program can be found in a [statement issued by HHS](#).

HHS Launches Consumer Web Portal

On July 1, the Department of Health and Human Services (HHS) launched a new web portal – located at www.healthcare.gov – that consumers can use to locate and research available health coverage options. HHS was directed to establish this portal by the “Patient Protection and Affordable Care Act” (PPACA).

The new web portal includes information for consumers about small group and individual insurance products, Medicaid, Children’s Health Insurance Plans, and high-risk pools. Consumers can receive information about available coverage options after answering some preliminary questions (e.g., marital status, reason for seeking coverage) and identifying their residential zip code. In addition to providing information to consumers about available coverage options, the portal also includes information on prevention, quality, and applicable legal requirements.

The July 1 version of the consumer web portal is an initial release; HHS is planning to launch a more robust portal that will include pricing information by October 1, 2010.

The American Senior Benefits Association (ASBA) is a 501(c)(3) not-for-profit association where membership is completely free. ASBA is committed to lifestyle enhancement through benefits, advocacy and education for the over-50 population. ASBA concentrates its efforts on the issues that are of greatest concern to its members. Through its partners and programs, ASBA members receive product and service discounts, as well as other benefits. Current ASBA membership stands at over 500,000 nationally.