

States To Miss Health Care Deadline

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HEADLINE: States to miss health care deadline; Coverage plan goes into effect this week

BYLINE: Alison Young

Beginning Thursday, residents in most states will be able to apply for new federal health coverage for people denied insurance because of medical problems, but some of the nation's largest states will miss the deadline, according to state insurance departments.

A major early component of the nation's new health law aims to provide affordable coverage to about 200,000 people with pre-existing medical conditions, such as cancer or diabetes, through federal high-risk insurance pools. The law called for the program to be in place last week, 90 days after its enactment, though the Department of Health and Human Services had said the programs would launch Thursday to coincide with the start of states' fiscal years.

Sen. Mike Enzi of Wyoming, the top Republican on the Senate health committee, sent a letter last week to HHS Secretary Kathleen Sebelius criticizing the department for missing the health law's 90-day deadline, delaying health coverage for people who can't get it elsewhere.

Ron Pollack, executive director of the consumer health group Families USA, said, "I believe it's truly remarkable that so many states will have these pools operational in such a short period of time."

Applications to buy the coverage will be ready Thursday for residents of about 20 states that asked HHS to run the program for them, said Richard Popper of the department's insurance programs division. Details of the costs and coverage will be posted at www.healthcare.gov.

About 30 states opted to run the programs themselves. Of those, he said about 20 will be ready to accept applications in early to mid-July. About 10 states are working through legislative and other issues that may take weeks or months to resolve.

States that reported issues to USA TODAY include:

*Michigan, where residents won't be able to get the insurance until October, said state Insurance Commissioner Ken Ross. The state is accepting bids from companies to manage the program.

*Illinois, which also is in the bidding process, said Michael McRaith, state insurance director. He hopes to enroll people in August.

*California, which needs its Legislature to pass two bills to allow it to run the program, said Jeanie Esajian, spokeswoman for the state's insurance program. Votes are expected this week, she said. "Our plan, if everything goes smoothly, is to begin taking enrollment in August and be open for business in September," she said.

The health law allocates \$5 billion for states to run the programs -- along with the insurance premiums consumers will pay -- until 2014. That's when most of the law's provisions take effect and the pools are replaced by health insurance exchanges where everyone can buy insurance that can't discriminate against people with health problems.

To qualify for the temporary pool coverage, a person can't have had health coverage for six months. Because funds are limited, enrollment will be capped in some states. It's unclear how quickly the programs will fill up.

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