

Your Rights under California Health Insurance Law

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The only guarantee issue **California Health Insurance** policies for individuals with pre-existing medical conditions that prevent them from being insured with other **California Health Insurance Companies** are from the State of **California**. You must be a resident of **California** for a minimum of 90 days prior to applying. This program is also available for low income individuals. The program is The **CA Major Risk Medical Insurance Program** at <http://www.mrmib.ca.gov/MRMIB/MRMIP.html> They can also be reached at 1-800-289-6574. There is a three (3) month waiting period before pre-existing medical conditions are covered. There may be a 12 to 18 month waiting list before you are able to enroll in the program. The coverage is limited and only covers catastrophic situations and cannot be considered to be a full benefit health insurance program.