

Your Rights under Ohio Health Insurance Laws

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Guarantee issue policies for individuals in Ohio are available from all companies but only for certain months as specified under Ohio law. The companies required to offer the guarantee issue for each month can be found on the Ohio State Insurance website at <http://www.ohioinsurance.gov/>. The Ohio health insurance companies provide a variety of plans which may or may not cover doctor visits or prescriptions. Waiting periods for pre-existing conditions may be imposed.

Under Ohio law, individual health insurance policies are limited to one year riders on pre-existing conditions. Because of this most companies reject applicants who have serious pre-existing medical conditions that may be acceptable in other states.

Your Health Insurance policy cannot be cancelled because you get sick. Ohio Health Insurance companies must renew your policy as long as the premium payments are paid up to date.

Ohio HMO's and PPO's are required to offer their policies during a one month open enrollment period of their choosing to individuals with pre-existing medical conditions regardless of the type of pre-existing medical condition. They are not required to offer prescriptions with their healthcare plans. The PPO's can impose an exclusion rider for pre-existing conditions of up to one year. PHC's and HMO's are not allowed to impose an exclusion rider.

Group health insurance in Ohio must accept all pre-existing medical conditions with the following provisions. A company can impose up to an 18 month waiting period for pre-existing medical conditions if the employee was not previously covered under another plan within the previous 63 day period. Even if the person was covered within the previous 63 day period the Ohio Health Insurance provider can still impose up to a six month exclusion rider. Maternity cannot be considered as a pre-existing condition under Ohio Group Insurance.

Low income families can purchase Ohio health insurance for their children under the age of 18 from the Healthy Start program for minimal charge. Expectant single mothers of low income also can qualify for maternity coverage under this program.