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HIRSP Federal Plan - New Health Insurance Option

On March 23, 2010, President Obama signed the Patient Protection & Affordable Care Act into law. The Act establishes a new federal health insurance program for U.S. citizens who have pre-existing medical conditions and who have been uninsured for at least six months.

HIRSP is administering this new federal program in Wisconsin under the title, *HIRSP Federal Plan*. The HIRSP Federal Plan will provide the same medical and pharmacy benefits as the existing HIRSP program. The HIRSP Federal Plan will begin accepting applications on July 15, 2010 for August 1, 2010 effective dates.

Eligibility Requirements for the HIRSP Federal Plan: To qualify for the HIRSP Federal Plan, a person must:

- Be a Wisconsin resident, and
- be a citizen or national of the United States, or
- be lawfully present; and
- have a preexisting medical condition; and
- been uninsured for at least 6 months before applying for the HIRSP Federal Plan.

HIRSP Federal Plan Enrollment:

The HIRSP Federal Plan will be accepting applications beginning July 15, 2010 for August 1, 2010 effective dates. The HIRSP Federal Plan application will be available on July 15, 2010 on this website as a PDF document for download. You can submit the completed paper application by mailing or faxing the application packet to:

HIRSP
1751 W. Broadway
P.O. Box 8961
Madison, WI 53708-8961

Fax: 1.608.243.6136

An online version of the HIRSP Federal plan application will be available later in 2010. If you have questions, please call customer service at 1.888.253.2698.

HIRSP Federal Plan Options:

The HIRSP Federal Plan will offer four deductible options as outlined in the table below.

	Medical Deductible	Medical Coinsurance	Medical Out-of-Pocket Maximum	Drug Copay	Drug Out-of-Pocket Maximum	Total Out-of-Pocket
HIRSP Federal 500	\$500		\$1,500	\$10 Tier 1/ \$40 Tier 2	\$2,000 per year	\$3,500
HIRSP Federal 1,000	\$1,000	20% of	\$2,000	\$10 Tier 1/ \$40 Tier 2	\$2,000 per year	\$4,000

		allowed amount up to \$1,000 total per year				
HIRSP Federal 2,500	\$2,500		\$3,500	\$10 Tier 1/ \$40 Tier 2	\$2,000 per year	\$5,500
HIRSP Federal 3,500	\$3,500		\$4,500	\$10 Tier 1/ \$40 Tier 2	\$1,450 per year	\$5,950

Higher deductible plans have lower premiums and lower deductible plans have higher premiums.

The existing HIRSP state program offers five plan options, including \$1,000, \$2,500 and \$5,000 deductible plans, and \$2,500 and \$3,500 health savings account (HSA) qualified plans. HIRSP also offers a Medicare Supplement Plan for applicants who are eligible for Medicare and under 65 years of age.

HIRSP Federal Plan Premium Rates: The premiums for the HIRSP Federal Plan will be based on standard market rates for individual health insurance. The premium rates for the HIRSP Federal Plan will generally be lower than the full HIRSP premium rates for plans with the same deductible. However, if your household income is below \$33,000, you may be eligible for a premium reduction on the existing HIRSP plans. This may make your HIRSP premium lower than the HIRSP Federal Plan premium.

HIRSP Federal Plan Provider Network: To be covered by the HIRSP Federal Plan, healthcare providers **must** be Wisconsin Medicaid-certified. HIRSP Federal Plan will pay benefits up to the HIRSP Federal Plan allowed amount. You are responsible for any applicable deductible and coinsurance amounts.

If you receive emergency medical care from a healthcare provider located outside of the state of Wisconsin who is not Medicaid-certified, HIRSP Federal Plan will cover those health care services up to the HIRSP Federal Plan allowed amount. You are responsible for any applicable deductible and coinsurance amounts, and maybe balanced billed for the difference between the provider charges and the HIRSP Federal Plan allowed amount.

HIRSP Federal Plan Does Not Apply Preexisting Condition Exclusions: The HIRSP Federal Plan coverage will not be subject to any preexisting condition exclusions.

In contrast, the existing HIRSP program imposes a preexisting condition waiting period of six months on medical services for new enrollees, except those who have lost their employer-sponsored coverage and [apply to HIRSP under existing federal HIPAA guidelines](#). The existing HIRSP program also does not apply a preexisting condition waiting period to drug coverage. HIRSP defines a preexisting condition as any condition whether physical or mental, regardless of the cause, which was diagnosed or for which medical advice, care, or treatment was recommended or received during the six months immediately preceding the policy effective date.

If you have any questions about the HIRSP Federal Plan, please call: HIRSP Customer Service at 1-888-253-2698.