

Qualifying- Basic or Standard Plans

How do you know if you qualify for a basic or standard plan? In Iowa, you may buy an *IHR* plan if all of the following requirements are met.



Requirements - you must meet all of the following to qualify.

1. You must be an Iowa resident.
2. You must have had insurance coverage for at least 12 months with no lapse. You must apply for individual health insurance within 63 days of the end of your prior coverage.
3. You must not be over the age of 64 or receiving Medicare benefits.
4. You must have exhausted COBRA or state continuation rights.
5. You must have been declined coverage for a traditional health plan.

Consumer Affairs Bureau

The Consumer Affairs Bureau of the iid is a State service available to answer your questions and to protect you from deceptive or illegal insurance practices. The Bureau provides guidance regarding insurance-related questions and helps individuals who are having problems with their insurance companies, agents or agencies.

How We Can Help

The Iowa Insurance Division supervises insurance companies and agents to ensure they follow insurance laws and regulations.

Reporting your circumstances to the iid is important to discourage unethical practices or to recognize a simple error. Depending on the terms of your policy and Iowa law, the iid may be able to resolve your specific complaint. Our involvement typically encourages insurers to review your concerns more thoroughly.

When you file a complaint it also helps us assist other Iowans by identifying companies or agents that should be monitored or investigated. In addition, we can better determine the issues consumers need help with the most.

If you have questions about insurance policies or are interested in other services provided by the iid, you may reach our staff by telephone 8:00 am to 4:30 pm M-F, or by e-mail at consumer.affairs@iid.state.ia.us.

330 Maple Street
Des Moines, Iowa 50309
Phone: 515.281.6348 (local)
Toll free: 877.955.1212
www.iid.state.ia.us

Your Iowa's Right to Individual Continuous Health Coverage Reform

Maintaining Your Coverage

The Iowa Individual Health Reform (*IHR*) was enacted to help Iowans buy and keep health insurance.

In Iowa, *IHR* provides protection to individuals who want to maintain health coverage for themselves and their families. *IHR* allows you to continue health coverage by buying a “basic” or “standard” plan.

You may be eligible for a basic or standard plan if you have experienced one of the following events.



Events - you may be eligible if...

1. You are leaving a job that provided group health insurance.

- or -

2. You no longer qualify as a dependent under your parent's plan.

The Rates

Rates for basic and standard plans vary from company to company. A rate comparison compiled by the iid is available by request. A copy is also available on the division's web site.

Keep in mind, once you have selected a basic or standard plan, you are not able to go from one plan to another with a different carrier.

Q&A

What if I am leaving my employment?

If you are leaving your employment, you must first exhaust your options under the federal COBRA law or the state continuation law before you qualify.

What if I am leaving my job and my health plan at work is through a self-funded health plan?

If you work in the private sector and your health plan is self-funded, you may not be eligible for one of the policies through *IHR*. Ask your employer if it pays an assessment to make its self-funded plan eligible.

If you work in the public sector and your health plan is self-funded, you are eligible for *IHR*.

What if I am moving from another state?

If you are moving to Iowa and you were on a COBRA or continuation plan in your former state, then you will probably qualify for *IHR* as long as you have exhausted COBRA.

If my insurance runs out before I apply for the basic or standard policy, do I have a grace period to apply for a policy under *IHR*?

Yes, you can apply for coverage within 63 days and still qualify. Be sure to make other arrangements before you run out of COBRA.

What if I am high risk and have never had health insurance before?

If you think you are high risk and have not had health insurance in the past 63 days, you are not eligible under the *IHR*. However, you may qualify for coverage through the Iowa Comprehensive Health Association (ICHA). **

Once you have had ICHA coverage for 12 months, you will qualify for the *IHR*.

Do I qualify for *IHR* if my insurer tells me that my premium is going up?

Yes. If you are already covered under a policy and are notified of a rate increase, you are eligible to purchase a basic or standard plan from any insurer that sells in the individual health market in Iowa.

Do I have insurance as soon as I fill out the application and pay my premiums?

No. The application goes through a medical underwriting process. It generally takes 30-45 days for the policy to be issued. You are not covered until you receive the policy with an issue date on it.

Can I switch insurers if I find a better rate is being offered somewhere else?

No. Once you have selected a basic or standard plan you are not able to move from one plan to another with a different carrier. A rate comparison is available from the iid.

**Iowa Comprehensive Health Association (ICHA) For more information call 1-800-877-5156.