



ALCC

AIDS LEGAL COUNCIL of CHICAGO

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Illinois' subsidized high risk health insurance pool to stop accepting applications March 2nd

The federal office charged with implementing health care reform announced Friday that the subsidized plans that are currently insuring more than 100,000 individuals nationwide, will be closing their doors to new enrollees months before other coverage is available on the new insurance exchanges.

Although most of the provisions of the Affordable Care Act do not become effective until January 1, 2014, the law set up interim plans, called "Pre-Existing Condition Insurance Plans" for people who could not buy health insurance on the private market because of serious health conditions, including HIV. In Illinois, the state opened the Illinois Pre-Existing Insurance Plan (IPXP) in August 2010. Approximately 3000 people now have insurance through IPXP. Although those people currently enrolled in those plans will continue to have coverage until January 1, 2014, when they will be able to move to private insurance coverage, Friday's announcement means that no new applications will be accepted after March 2, 2013.

Ann Fisher, Executive Director of the AIDS Legal Council of Chicago, explained why this is bad news for people with HIV or any other pre-existing condition that blocks them from getting private insurance. "IPXP has been an important source of health care coverage for people with HIV, including people on the AIDS Drug Assistance Program whose income climbs above 300% of the federal poverty level (about \$35,000) but do not have health insurance on the job and cannot afford to pay for their medications themselves." "The state has been able to refer those individuals to IPXP, and to help pay the IPXP premiums, so that they do not lose access to their medications.

Fisher explained that IPXP was always meant to be a temporary program, set to expire once pre-existing conditions no longer prevent people from buying insurance. "But," she added "we always assumed, perhaps naively, that IPXP

would continue to accept new enrollees until very close to January 1st.” “It appears,” she added,” that IPXP is a victim of its own success. There was a limited pool of money available for the plans, and in order to make sure they can continue to pay claims of current enrollees, they now have to cut off future ones.”

ALCC is getting the word out regarding the closing of enrollment, and encouraging anyone who has been without insurance for at least six months to quickly apply for IPXP. ALCC is available to answer questions or assist with the enrollment process. We can be reached at 312 427 8990.

Founded in 1987, ALCC works to preserve, promote, and protect the legal rights of men, women, children, and families in the metropolitan Chicago area impacted by HIV and AIDS. The Council provides free direct legal services to people in need, educates the public about HIV-related legal issues, and advocates for social policies that ensure fair treatment for all people affected by HIV and AIDS.

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