

## UNINSURED?

Buy your own health insurance?  
Have a pre-existing condition?

InclusiveHealth.org  
1-866-665-2117

**INCLUSIVE  
HEALTH**  
FEDERAL OPTION



North Carolina Health Insurance Risk Pool, Inc.

If you have pre-existing  
medical conditions, we can offer  
affordable health insurance coverage.

*Other insurance  
companies said they  
allowed pre-existing  
conditions, but  
the premiums were  
astronomical.  
Inclusive Health saves  
me \$1000 a month over  
my previous carrier.  
- Wanda A.*

*My husband retired, and  
when COBRA was about to  
run out, we started looking  
for health insurance. We  
felt we were both healthy,  
having only one prescription  
each. That was not how the  
insurance companies saw it!  
They looked for pre-existing  
conditions where there were  
none. I was so relieved when  
I called Inclusive Health and  
we were both immediately  
accepted.  
- Carol O.*

Call or visit us online today.

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**INCLUSIVE  
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Insuring individuals  
with medical conditions

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North Carolina Health Insurance Risk Pool, Inc.

# INCLUSIVE HEALTH

FEDERAL OPTION

Inclusive Health Federal Option provides affordable, individual health insurance for North Carolinians who buy their own health insurance, have a pre-existing medical condition, have been uninsured for more than 6 months and are a legal U.S. resident.

The Inclusive Health Federal Option offers a range of coverage choices to best fit your needs. Our three PPO plans have the features you expect, including copays, preventive benefits and more. Our High-Deductible 4500 plan offers a Health Savings Account and covers you 100% after you meet your deductible.<sup>1</sup>

## Coverage Options

Choose the plan that best fits your budget. For more info, visit us online at [InclusiveHealth.org](http://InclusiveHealth.org) or call 1-866-665-2117.

Coverage options and details	PPO 1000	PPO 2500	PPO 3500	High-Deductible 4500
<b>Annual Deductible</b>	<b>\$1,000</b> Applies to medical	<b>\$2,500</b> Applies to medical	<b>\$3,500</b> Applies to medical	<b>\$4,500</b> Applies to medical and drug
<b>Coinsurance</b>	<b>80% in-network</b> <b>50% out-of-network</b>	<b>80% in-network</b> <b>50% out-of-network</b>	<b>80% in-network</b> <b>50% out-of-network</b>	<b>100% in-network</b> <b>100% out-of-network</b>
<b>Annual out-of-pocket maximum</b>	<b>\$5,950 in-network</b> <b>\$7,000 out-of-network</b>	<b>\$5,950 in-network</b> <b>\$7,000 out-of-network</b>	<b>\$5,950 in-network</b> <b>\$7,000 out-of-network</b>	<b>\$4,500 in-network</b> <b>\$4,500 out-of-network</b>
<b>Lifetime benefit maximum</b>	<b>\$1,000,000</b>	<b>\$1,000,000</b>	<b>\$1,000,000</b>	<b>\$1,000,000</b>

<sup>1</sup> **Please note:** The copays only applies to the PPO1000, PPO2500 and PPO3500 plans. If you selected the HDHP 4500 High Deductible plan, prescriptions will not be reimbursed until you have satisfied your entire \$4,500 deductible. You will pay the Inclusive Health negotiated price for a prescription until you have reached the \$4,500 deductible, then all services are covered at 100%.

Premium rates are updated on an annual basis. Deductibles are calculated on a calendar - January-December. A new deductible will begin each year in January.

## Am I eligible?

**1** You are eligible if you have been without health insurance for at least six (6) months prior to applying and can answer YES to at least one of the following questions:

- ☐ You have been rejected or refused coverage by an insurance carrier.
- ☐ You have been offered coverage by an insurer with a conditional rider limiting coverage.
- ☐ You have one of the Inclusive Health **presumptive conditions\*** which allows automatic enrollment.

For a complete list of presumptive conditions, go to: [www.inclusivehealth.org/medicalconditions.htm](http://www.inclusivehealth.org/medicalconditions.htm).

## AND

**2** You can answer YES to ALL of the following questions:

- ☐ You are Not Medicare eligible.
- ☐ You are Not Medicaid eligible.
- ☐ You are a U.S. resident.
- ☐ You are a North Carolina resident.
- ☐ You are not covered as a dependent.

## Presumptive Conditions

For a complete list of presumptive conditions that allow automatic enrollment please go to: [www.inclusivehealth.org/medicalconditions.htm](http://www.inclusivehealth.org/medicalconditions.htm).

You must submit a letter from a physician to verify the diagnosis and medical condition.

You can also qualify for the Federal Option with a denial from an insurance company or a limited policy.

## I'm eligible! How do I apply?

Visit [InclusiveHealth.org](http://InclusiveHealth.org) for these options:

- Contact info to speak directly with an Agent
- Inclusive Health enrollment events in your area
- Apply online or download the application form

OR call our toll-free number: **1-866-665-2117**

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