

UNINSURED?

Buy your own health insurance?
Have a pre-existing condition?
On COBRA?
Eligible for HCTC Benefits?

InclusiveHealth.org
1-866-665-2117

**INCLUSIVE
HEALTH**
STATE 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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Insuring individuals
with medical conditions

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1-866-665-2117



North Carolina Health Insurance Risk Pool, Inc.

Inclusive Health provides affordable, individual health insurance for North Carolinians who buy their own health insurance and have a pre-existing medical condition, are exhausting COBRA or are eligible for Health Coverage Tax Credit (HCTC) benefits.

We offer a range of coverage options to best fit your needs. Our three PPO plans have the features you expect, including copays for office visits, drug coverage, preventive benefits and more. Our High-Deductible 5000 plan offers a Health Savings Account and covers you 100% after you meet your deductible.¹

Coverage Options

Choose the plan that best fits your budget. For more info, visit us online at InclusiveHealth.org or call 1-866-665-2117.

Coverage options and details	PPO 1000	PPO 2500	PPO 3500	High-Deductible 5000
Annual Deductible	\$1,000	\$2,500	\$3,500	\$5,000
Coinsurance	80% in-network 50% out-of-network	80% in-network 50% out-of-network	80% in-network 50% out-of-network	100% in-network 100% out-of-network
Annual out-of-pocket maximum	\$2,000 in-network \$4,000 out-of-network	\$4,000 in-network \$5,000 out-of-network	\$6,000 in-network \$7,000 out-of-network	\$5,000 in-network \$5,000 out-of-network
Lifetime benefit maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

¹ **Please note:** The copay only applies to the PPO1000, PPO2500 and PPO3500 plans. If you selected the HDHP 5000 High Deductible plan, prescriptions will not be reimbursed until you have satisfied your entire \$5,000 deductible. You will pay the Inclusive Health negotiated price for a prescription until you have reached the \$5,000 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 can answer YES to AT LEAST ONE of the following questions:

- ☐ Your medical condition makes you “uninsurable.”
- ☐ You have been offered coverage by an insurer with a conditional rider limiting coverage.
- ☐ You have only been offered coverage at a premium rate that is higher than Inclusive Health’s rate.
- ☐ You have one of the Inclusive Health **presumptive conditions** which allows automatic enrollment.
- ☐ You have had 18 months of continuous coverage and have exhausted COBRA coverage.
- ☐ You are eligible for the Health Coverage Tax Credit (HCTC) for trade displaced workers under the TAA, ATAA or PBGC programs.

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 or your spouse are not eligible for insurance at work.
- ☐ You are not covered as a dependent.

I’m eligible! How do I apply?

Visit 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**

Presumptive Conditions

Conditions that allow for automatic approval for coverage if you answer YES TO ALL in question 2.

AIDS/HIV	Kidney Disease requiring dialysis
Alcohol Addiction	Leukemia
Alzheimer's Disease	Lupus Erythematosus Disseminate
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	Major Organ Transplant
Aneurysm	Malignant Lymphoma
Angina Pectoris	Malignant Tumors
Angioplasty	Melanoma
Ankylosing Spondylitis	Morto/ Sensory Aphasia
Anorexia or Bulimia	Multiple or Disseminated Sclerosis
Aplastic Anemia	Muscular Dystrophy
Cancer (except skin) treated or diagnosed in past 5 years	Myasthenia Gravis
Cardiomyopathy	Myocardial Infarction
Cerebral Palsy	Myotonia
Chronic Obstructive Pulmonary Disease	Open Heart Surgery
Chronic Renal Failure	Paget's Disease
Chronic Pancreatitis	Paraplegia or Quadriplegia
Cirrhosis of the Liver	Parkinson's Disease
Congestive Heart Failure	Polyarteritis (periarteritis nodosa)
Coronary Insufficiency	Polycystic kidney
Coronary Occlusion	Primary Cardiomyopathy
Crohn's Disease	Progressive Systemic Sclerosis (Scleroderma)
Cystic Fibrosis	Psoriatic Arthritis
Dementia	Psychotic Disease
Diabetes – Type I or Type II	Psychotic Disorder
Emphysema	Raynaud's Disease
Friedreich's Ataxia	Rheumatoid Arthritis
Hemochromatosis	Schizophrenia
Hemophilia	Sickle Cell
Hepatitis C	Stroke(CVA)
Hodgkin's Disease	Suicide Attempt
Huntington's Chorea	Syngomyelia
Hydrocephalus	Tetralogy of Fallot
	Ulcerative Colitis
	Wilson's Disease