

INCLUSIVE HEALTH

Insuring Individuals with Medical Conditions

You are Insurable.

Hearing you've been denied for health insurance due to a medical condition is devastating. When you are sick, the security of health coverage is most critical. Now North Carolinians with pre-existing medical conditions have an affordable option through Inclusive Health.

Because "denied" is not in our vocabulary.

Inclusive Health - Federal Option

Inclusive Health provides affordable health insurance to individuals with pre-existing medical conditions. *Inclusive Health – Federal Option* targets individuals who have been without insurance for at least six months.

You qualify for Inclusive Health - Federal Option if you can answer YES to at least one of these questions:

- * Your medical condition makes you "uninsurable."
- * You have been refused or denied coverage for health reasons.
- * You have been offered coverage by an insurer with a conditional rider limiting coverage.
- * You have one of the Inclusive Health - Federal Option presumptive conditions which allows automatic enrollment.

You are eligible if you can answer YES to ALL of the following questions:

- * You are a U.S. resident.
- * You are a North Carolina resident.
- * You are not covered as a dependent.

There is NO waiting period for coverage of pre-existing medical conditions. Inclusive Health offers four plans options with affordable premiums. Our preventive benefits are covered at 100 percent — without the need to first meet the deductible.



Inclusive Health gives you peace of mind while you're fighting your fight.

Bev, Wilmington
Cancer Survivor and
Inclusive Health Member

Help is Here

Do you have a pre-existing medical condition and need health insurance?

It is estimated that
200,000
North Carolinians
are uninsured.

We are striving to
reduce that number.

Contact us to see if
Inclusive Health
is an option for **you**.

For more information:

www.InclusiveHealth.org

(866) 665-2117

North Carolina Health Insurance Risk Pool, Inc.