



**For Immediate Release**  
**Oct. 17, 2011**

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**10,000 North Carolinians and counting: Risk Pool Grows to Fourth in the Nation**  
***Member's health coverage allows her to continue working despite life-long medical condition***

RALEIGH – Membership of Inclusive Health has just surpassed 10,000 members, making it one of the fastest growing health insurance risk pools in the nation. Ten thousand North Carolinians like Marsha Walpole who now have health insurance to treat their medical conditions.

“I was without health care coverage for close to 10 years,” says the Sugar Grove resident. “Inclusive Health’s been great. I feel like my coverage is every bit as good as (traditional insurance). The premiums are very affordable. I’ve never had any trouble going to the pharmacy – no trouble getting claims paid.”

Inclusive Health has offered its state high risk pool option since January 2009. It was created by the N.C. Legislature to provide an affordable option for individuals with pre-existing medical conditions who lack access to group coverage or other government programs like Medicare or Medicaid.

The Risk Pool coverage expanded in July 2010 with the introduction of the federal high risk pool known as the Pre-existing Condition Insurance Plan (PCIP). As the first major initiative under the Affordable Care Act, it targets individuals who have been without health insurance for at least six months. With rates for both programs established by law, premiums are designed to be lower than traditional insurance for individuals with medical conditions.

“We are growing faster than expected which is an exciting place to be. Passing 10,000 members is an enormous watermark for Inclusive Health,” said Michael Keough, Executive Director of Inclusive Health. “We understand the dire need of our members to have health insurance – the core foundation of coverage is to make sure you can get medical care when you need it. Inclusive Health is helping so many North Carolinians at a time in their lives when they truly need the support and the insurance.”

There are currently 7,826 members in the state option and 2,630 in the Federal Pre-Existing Condition Insurance Plan. The PCIP total gives Inclusive Health the fourth largest federal high risk pool enrollment in the nation (behind Pennsylvania, California and Texas). It is estimated that over 200,000 North Carolinians are uninsured due to a pre-existing medical condition.

Walpole suffers from genetic blood disorder and was paying for her treatments and care out of pocket. As a self-employed business owner – she sells used books – she found insurance difficult to find due to her condition.

“We started looking for individual coverage and that was when we found out there would be a problem with getting me insured,” she explains. “It was health pin ball. For most people, Hemochromatosis is not a very expensive disease to control – basically three or four times a year take a blood test to see what your iron levels are and then a therapeutic phlebotomy if they are too high.”

***Release continues***

In 2008 she was diagnosed with Lupus, which is much more expensive to treat. Walpole carefully watched as North Carolina started the dialogue about creating a risk pool knowing she could not sustain both diseases out of pocket indefinitely. The State option was more than she could afford, so she held out for the federal plan knowing it would offer more affordable rates.

“This is the beauty of Inclusive Health for me – because for me, the alternative would have been to go on to disability so I could qualify for Medicaid,” said Walpole, who is 51. “I can still work. I can take the medication and still work. It goes well beyond being able to take care of your medical costs.”

Anyone wanting additional information can visit [www.inclusivehealth.org](http://www.inclusivehealth.org) or call our customer service line at (866) 665-2117.

**[www.inclusivehealth.org](http://www.inclusivehealth.org) ~ *North Carolina Health Insurance Risk Pool, Inc.***

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