



PA Fair Care: PA High Risk Pool

PA Fair Care is Pennsylvania's health plan for uninsured adults with pre-existing conditions. This plan offers temporary coverage until the full provisions of the health care reform take effect in January 2014. Applications for PA Fair Care are now being accepted online at www.pafaircare.com. This website also includes frequently asked questions and detailed information about the application process.

What PA Fair Care Covers:

- preventive care
- physician services
- diagnosis and treatment of illness or injury, such as laboratory tests, x-rays, wound dressing and casting to immobilize fractures
- therapy services
- skilled nursing
- maternity and newborn care (up to 31 days)
- inpatient hospitalization
- outpatient hospital services
- emergency accident and medical care
- prescription medications
- durable medical equipment
- serious mental illness
- hospice

PA Fair Care does not cover: services not medically necessary; services or supplies that are experimental or investigative except routine costs for clinical trials; hearing aids, hearing exams/tests for the prescription/fitting of hearing aids, and cochlear electromagnetic hearing devices; assisted fertilization techniques; alternative therapies/complementary medicine; dental care; routine foot care, unless medically necessary or associated with the treatment of diabetes; foot orthotics, except for those required for the prevention of complications associated with diabetes; contraceptive devices; immunizations for travel or employment; service or supplies payable under workers' compensation, motor vehicle insurance, Medicare or other legislation of similar purpose; cosmetic services/supplies; vision care; services for mental health conditions other than serious mental illness; abortions, except in cases of rape or incest, or where the life of the woman would be endangered.

Eligibility: To be eligible, you must be a U.S. citizen or lawful resident, be a PA resident, have a pre-existing condition, and be uninsured for the previous 6 months.

Cost: The monthly premium for PA Fair Care is about \$283 plus applicable copays and coinsurance.

In response to the Patient Protection and Affordable Care Act and the Health Care and Education Tax Credit Reconciliation Act, collectively known as Health Care Reform, Kistler Tiffany Benefits has formed a Health Care Reform committee to monitor legislation and provide guidance to our valued clients. Our team is creating user-friendly tools and resources, as well as establishing best practices for our clients in regards to the application of this legislation. For more information regarding our services, please contact us at reform@ktbenefits.com.