

Health Reform Prioritizes Creating National High-Risk Pool

National Hemophilia Foundation e-notes

Great Lakes Hemophilia Foundation
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Last month, President Obama signed sweeping healthcare reform legislation into law. Read a [summary of the health reform legislation](#). Some provisions of the law will become effective as early as the end of June and many others by September.

One of the first provisions taking effect is the creation of a temporary national high-risk pool to provide coverage to adults who have been uninsured for six months as a result of pre-existing conditions. The health reform bill provides \$5 billion to create a network of risk pools by July 1, which will exist until 2014, after which insurance companies will no longer be able to deny coverage to adults with pre-existing conditions. Unlike current high-risk pools, the new high-risk pool program will require plans to keep their premiums at “standard rates” that are no higher than what the average person of that age would pay for insurance in the private market.

Many aspects of the new program are still unclear, such as how the \$5 billion will be distributed to states. Last week, the Secretary of the U.S. Department of Health and Human Services sent a letter to states outlining several options for implementing the new high-risk pool program. Our current understanding is that states with existing pools will maintain them and create new pools to satisfy the new law.

The implementation of the new high-risk pool program is just one example of how quickly some provisions of the bill will be implemented and the need to monitor this process closely. NHF’s state and federal advocacy teams are working together to closely monitor the implementation of the new laws. We will keep you informed via articles in eNotes, HemAware and on the NHF Web site. Another good Web site to track progress of the implementation is: www.healthreform.gov. Please feel free to contact NHF’s advocacy team if you have questions by visiting www.hemophilia.org.

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