



# Tennessee Health Insurance Costs Come Down For Those With Pre-Existing Conditions

By [Wiley P Long](#)



While it is true that people suffering from pre-existing medical conditions are having a hard time getting Tennessee health insurance due to the underwriting policies of insurance companies, Tennesseans who have pre-existing conditions got a break last July 1. With the Pre-existing Condition Insurance Plan (PCIP) finally kicking in, these people are getting access to more affordable TN health insurance options.

Because insurers want to spend the least amount possible for a policyholders' medical treatment, they routinely decline applications from people who have a medical history of disease. If they do accept an application that shows health problems, they ask for a higher than standard rate or they place exclusions on the kind of care the applicant is most likely to need. For example, treatment for allergies and asthma is frequently not covered for people who have long-standing respiratory needs.

According to the Tennessee Health Care Campaign policy director, Tony Garr, PCIP will definitely lower the cost of coverage for these people. Garr says that enrolling in the Federal High Risk Pool is easier now, but people still must have been unable to get health coverage for at least 6 months.

To apply, you need to present a note from a physician verifying that you have a pre-existing condition, but you don't need to provide a denial letter from an insurance company. It typically takes about three weeks to process a PCIP application.

## The New Tennessee Health Insurance PCIP Option Is A Bridge To The State Exchange

PCIP was created as a temporary step to help to those with pre-existing conditions get coverage in the interim before the Affordable Care Act stops insurers from declining to cover people who aren't healthy. That's scheduled for 2014.

That's also the year that you'll have access to more affordable TN health insurance plans through a marketplace called an Exchange. State exchanges are supposed to provide a vibrant and transparent competition between insurers that will eventually result in lower premiums for individuals and small firms.

## New TN Health Insurance Plans Include Expanded Coverage

Part of the Affordable Care Act that has already gone into effect has expanded coverage. Previously purchased Tennessee health insurance plans are not required to participate, but if you get a plan now, your out-of-pocket costs will be reduced.

No co-insurance, co-payments, or deductibles can be applied to health care that fits the government list of services that help to maintain good health and identify disease in the early stages when it's most treatable.

There are still some ways to lose that coverage. Services from out-of-network doctors don't have to be covered because those services cost the insurer more. Insurers negotiate for treatment rates. They promise to provide a volume of business in exchange for providers charging them lower rates.

Getting more preventive care can save you money long-term, as well. If you can catch and reverse a disease in the beginning stages, you'll not only feel better, but you'll need less medical care. Better health doesn't just save you money because you have fewer out-of-pocket expenses. TN health insurance premiums are lowest for the people in the best health.

By **Wiley Long** - President, **eTNHealthinsurance.com** - Tennessee's leading independent online health insurance agency specializing in individual and family [Tennessee Health Insurance plans](#). Get an online [Tennessee Health Insurance quote](#), compare plans, apply online, and Save!

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