



Insurers offering individual coverage and Ohio Basic/Standard plans

Individual coverage: If you are uninsured and are in good health, you may apply to any of the health insurers shown below. If the company's underwriting guidelines are satisfied, you will be accepted and issued a policy; if not, your application may be declined.

Health Insurance Portability and Accountability Act (HIPAA) guidelines:

FEI (Federally Eligible Individual) --- Based on Ohio Open Enrollment law, the following information on open enrollment and guaranteed issue coverage is for any individual with pre-existing health conditions who qualifies as a Federally Eligible Individual or FEI. **You are considered an FEI if:** (1) you have 18 months of creditable health care coverage and your most recent coverage was through an employer; (2) you have exhausted all continuation of benefit options (such as COBRA); (3) your old coverage did not terminate due to nonpayment of premium; AND (4) you are not eligible for Medicare, Medicaid or any other coverage. To have immediate coverage, an FEI must be enrolled in either the Ohio Basic or Standard Health Plan by midnight of the 63rd day after losing the old coverage. The insurer must waive the pre-existing condition exclusion waiting period. You must provide a copy of the Certificate of Creditable Coverage from your previous insurance company to the new insurer in order to have the pre-existing condition period waived.

Non-FEI --- If you do not qualify as a Federally Eligible Individual (FEI), you may apply for coverage to the insurers below. However, the company may impose a 90-day waiting period before coverage begins, and a 12-month exclusion waiting period for treatment for any pre-existing health conditions.

Company	Phone	Company	Phone
Aetna Ins. Co.#	1-888-438-8581	Golden Rule	1-800-444-8990
American Community	1-800-991-2642	The Health Plan *	1-800-624-6961
American Republic	1-800-247-2190	Humana #	1-800-257-3026
Anthem BCBS	1-888-641-5224 x4	Kaiser Permanente *	1-800-686-7100
Assurant (J. Alden/Time)**	1-800-800-1212	Medical Mutual of Ohio	1-800-242-1936
Celtic Life Ins. Co.	1-800-477-7870	Physicians Mutual	1-800-228-9100
Central Reserve	1-800-321-3997	Summa Ins. Co.	1-800-996-8411
Continental General	1-888-600-9331	United Healthcare Ins. Co	1-888-545-5205
Fidelity Security Life	1-800-446-1223	World Health Insurance	1-800-786-7557
Freedom Life	1-800-387-9027		

* **You must live in a county where the plan is available.** These plans are offered by Health Maintenance Organizations (HMOs). FEIs must apply for coverage before the 63-day period expires. Non-FEIs may apply to any HMO that serves their county, but only during the HMO's annual open enrollment month. Call the plan for details. ****Both John Alden and Time Insurance offer HIPAA plans.**

Plan has reached its required annual quota for open enrollment. Insurers must accept a certain percentage of FEIs and non-FEIs each calendar year for coverage under the federal HIPAA guidelines and Ohio Open Enrollment statute. However, when an insurer has met its annual quota, the insurer is not required to accept any additional FEI or non-FEI applications until the following January. If you have questions, please call a health analyst at the Ohio Department of Insurance: **1-800-686-1526.** **This may not be a complete list of insurers offering individual health coverage.**

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