

# General Notice of Pre-existing Condition Exclusion



**Note:** *The Affordable Care Act of 2010 eliminates pre-existing requirements and is being phased in during two separate time periods. Children under the age of 19 with a pre-existing condition can not be denied insurance at plan anniversaries on or after Sept. 23, 2010. This protection is extended to all other people with pre-existing conditions at plan anniversaries on or after Jan. 1, 2014.*

This plan imposes a pre-existing condition exclusion. This means that if you have a medical condition before coming to our plan, you might have to wait \_\_\_ days before this plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received within the \_\_\_-day period prior to your date of employment. The pre-existing condition exclusion does not apply to pregnancy, **children under the age of 19** or a child enrolled in the plan within 63 days of adoption or placement for adoption.

The length of this pre-existing condition exclusion will be reduced by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition waiting period if you have not experienced a gap in coverage of 63 or more days.

## **Certificate of Creditable Coverage**

To reduce the pre-existing condition exclusion by your creditable coverage, you should give your employer a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you have had prior health coverage, you may obtain one from your prior plan or issuer.

## **Questions?**

All questions about the pre-existing condition exclusion and creditable coverage should be directed to Blue Cross and Blue Shield of Kansas, Customer Service Department, 1133 Topeka Blvd., Topeka, KS 66629-0001. You may also call BCBSKS at 291-4180, in Topeka or 1-800-432-3990, toll-free.