

Pre-existing Conditions

NECHIP will not pay claims for pre-existing conditions for the first six months; however, this exclusion may be waived. Please refer to the NECHIP website at www.nechip.com or contact the Plan Administrator.

Benefits

The NECHIP plan provides a variety of benefits. A detailed description of the covered services and plan benefits can be found on the NECHIP website located at www.nechip.com or by contacting the Plan Administrator.

Reduction in Benefits

If you are covered by other insurance, a major medical plan, or a local, state or federal program, NECHIP benefits will be reduced by all amounts payable under your other plans.

How Do I Contact the Plan Administrator?

The Plan administrator is Coventry Health and Life Insurance Company.

Coventry Health and Life Insurance Company
NECHIP Administrator
P. O. Box 541210
Omaha, Nebraska 68154

Toll-free: 1-855-247-5201
FAX: 1-866-799-9448
8:00am—5:00pm Monday-Friday
website: www.nechip.com

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Nebraska Department of Insurance
941 O Street, Suite 400
P.O. Box 82089
Lincoln, NE 68501-2089
Phone: 402-471-2201
FAX: 402-471-4610

Toll-free consumer hotline: 1-877-564-7323
TDD: 1-800-833-7352
VOICE: 1-800-833-0920

Website: www.doi.ne.gov

Nebraska Comprehensive Health Insurance Pool (NECHIP)

A Non-Profit Program
Created by the
Nebraska Legislature

What is NECHIP?

NECHIP was created by the Nebraska Legislature to provide health insurance to people who can't otherwise obtain it. If you have had trouble getting health insurance for medical reasons, this program may help you obtain the coverage you need.

The Plan Administrator is responsible for determining applicant eligibility, collecting premiums, and paying claims. Please refer to the NECHIP website at www.nechip.com or contact the NECHIP Administrator for a detailed description of the coverage provided.

What is the cost?

Premium charges for the current year are based on 150% of average standard health insurance rates.

Who is eligible?

To be eligible to purchase NECHIP coverage, you must qualify under one of the following:

1. Be a legal Nebraska resident at least six months prior to application*; and shall be an individual:

(i) who is not eligible for coverage under a group health plan comparable to pool coverage, Medicare by reason of age, or medical assistance pursuant to the Medical Assistance Act or section 43-522, or any successor program, and who does not have any other health insurance coverage comparable to pool coverage; and

(ii) who, if such individual was offered the option of continuation coverage under COBRA or under a similar program, both elected such continuation coverage and exhausted such continuation coverage; and

(iii) Who has:

(a) been rejected for health insurance coverage comparable to Pool coverage for medical reasons within the last six months from a Nebraska insurer. If you are a minor, you are deemed to have been rejected coverage; or

(b) been offered health insurance coverage comparable to Pool coverage within the last six months which includes a restrictive rider limiting coverage for a preexisting medical condition; or

(c) been refused health insurance coverage comparable to Pool coverage or has been offered a comparable coverage at a higher premium within the last six months.

If you have one of the specified conditions listed on the NECHIP website at www.nechip.com, you are eligible to apply for NECHIP coverage without meeting the requirements of paragraph (iii) above. The residency requirement and paragraphs (i) and (ii) above still apply;

or

2. Be a legal Nebraska resident*; and

(i) Have an aggregate of at least 18 months prior creditable coverage without a significant break in coverage of at least 63 days, most recently under a group health plan, governmental plan or church plan; and

(ii) Not be eligible for another group health plan, Medicare or Medicaid, or have other health insurance coverage; and

(iii) The most recent prior creditable coverage was not terminated due to nonpayment of premiums or fraud; and

(iv) Continuation coverage under COBRA or a similar program, if offered, was elected and has been exhausted;

or

3. Be a legal Nebraska resident*, and potentially eligible for the Health Coverage Tax Credit under the Trade Adjustment Assistance Reform Act of 2002. You must certify eligibility via **Attachment A** on the application form.

If you're eligible for Medicare by reason of age, Medicaid or other medical assistance, you cannot purchase NECHIP coverage. If you have NECHIP coverage, it will terminate when you become eligible for Medicaid or Medicare by reason of age. A person who becomes eligible for Medicare for reasons other than age (i.e. disability, kidney transplant, dialysis) will continue to be eligible for NECHIP coverage.

* To be eligible for continued NECHIP coverage, you must maintain residency in the state of Nebraska.