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Uninsured Idahoans can sign up for new health insurance plan

Program serves people denied coverage elsewhere

The estimated cost for premiums for a 50-year-old is between \$374 and \$475 a month. The insurance is one provision of the new federal health-insurance law. Idaho is one of 21 states that have decided to let the U.S. Health and Human Services Department administer their plans.

The federal law provides \$5 billion nationwide as a bridge to help pay for the coverage over the next four years, until more permanent "high-risk pools" begin operation in 2014.

Beginning in 2014, insurers will be required to accept all applicants, regardless of medical history.

About \$24 million is allocated for Idaho. An estimated 33,000 Idahoans could be eligible for the program.

The \$5 billion will come nowhere close to covering all the people in the U.S. who are uninsurable because of pre-existing conditions. The fund is enough to help cover 350,000 people over the next four years, which is only one-tenth of the individuals who could use such help, federal officials said.

To qualify for coverage, Idahoans must:

- Have been uninsured for six months.
- Have been unable to obtain health coverage because of a health condition.
- Be a U.S. citizen or reside in the country legally.

People who apply now for the plan could be covered by August, Idaho Department of Insurance officials said.