

Inclusive Health Update

[Inclusive Health](#), North Carolina's Health Insurance Risk Pool, is pleased to announce that the availability of the **six-month waiting period for pre-existing conditions has been extended until December 31, 2009**. If you enroll in Inclusive Health before December 31, 2009, you will have a **reduced waiting period** for pre-existing medical conditions. The waiting period for coverage of any pre-existing condition is **reduced to six months**. After December 31, 2009, the waiting period will be 12 months for any pre-existing medical condition.

Whether or not you enroll before December 31, **your waiting period can be reduced or eliminated due to any of the following reasons:**

- You have 18 months of continuous coverage without a break of more than 63 days.
- You had previous coverage terminated within 63 days and your medical condition was covered under that prior coverage.
- You lost your job due to international trade and you are eligible for the Health Coverage Tax Credit (HCTC) under the Trade Adjustment Assistance (TAA), Alternate Trade Adjustment Assistance (ATAA) or Pension Benefit Guaranty Corporation (PBGC).
- You are a child, covered within 31 days of the child's birth, placement for adoption or as a foster child.

We very much appreciate the support of the brokers and agents in North Carolina. A non-profit created by the state legislature, Inclusive Health is the state's only option for health insurance for many people with health conditions from diabetes to MS to Crohn's Disease and several other health conditions that make getting adequate health coverage nearly impossible. That's also why the extension of the reduced waiting period is good news – more people can get access to affordable coverage quicker.

We have created an easy, one-stop [Referral Kit](#) for you to use when providing information to prospective Inclusive Health members. From an Eligibility Guide to a Provider Directory to an Application, it contains everything you need to identify and refer eligible clients to Inclusive Health. You can access the kit [online](#) or we'll [mail you one on CD](#).

To learn more about Inclusive Health, contact Lisa Gibson at 919-783-5766. You can also find information [online](#).