

Need help with your premium?



We can offer assistance to people who qualify based on income and family size. Visit our web site at [InclusiveHealth.org](http://InclusiveHealth.org) to learn more.

[InclusiveHealth.org](http://InclusiveHealth.org)  
1-866-665-2117

**INCLUSIVE  
HEALTH**



North Carolina Health Insurance Risk Pool, Inc.

If you have pre-existing medical conditions, we can offer affordable health insurance coverage.

*Other insurance companies said they allowed pre-existing conditions, but the premiums were astronomical. Inclusive Health saves me \$1000 a month over my previous carrier.*  
-Wanda A.

*My husband retired, and when COBRA was about to run out, we started looking for health insurance. We felt we were both healthy, having only one prescription each. That was not how the insurance companies saw it! They looked for pre-existing conditions where there were none. I was so relieved when I called Inclusive Health and we were both immediately accepted.*  
-Carol O.

Call or visit us online today.  
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North Carolina Health Insurance Risk Pool, Inc.

**INCLUSIVE  
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Insuring individuals  
with medical conditions

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North Carolina Health Insurance Risk Pool, Inc.

# INCLUSIVE HEALTH

Inclusive Health provides affordable, individual health insurance for North Carolinians who buy their own health insurance and have a pre-existing medical condition, are exhausting COBRA or are eligible for Health Coverage Tax Credit (HCTC) benefits.

We offer a broad range of services, including preventive care, urgent care, outpatient services, and prescription drug benefits. InclusiveHealth members can take advantage of health programs online and other free benefits, including account management 24/7. Contact us or visit [InclusiveHealth.org](http://InclusiveHealth.org) to learn more.

## INCLUSIVE HEALTH Coverage Options

Choose the plan that best fits your budget. For more info, visit us online at [InclusiveHealth.org](http://InclusiveHealth.org) or call 866-665-2117.

Coverage options and details	PPO 1000	PPO 2500	PPO 3500	High-Deductible 5000
Annual deductible	\$1,000	\$2,500	\$3,500	\$5,000
Coinsurance	80% in-network 50% out-of-network	80% in-network 50% out-of-network	80% in-network 50% out-of-network	100% in-network 100% out-of-network
Annual out-of-pocket maximum	\$2,000 in-network \$4,000 out-of-network	\$4,000 in-network \$5,000 out-of-network	\$6,000 in-network \$7,000 out-of-network	\$5,000 in-network \$5,000 out-of-network
Lifetime benefit maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

*Jill Notter  
Supply, NC*

INCLUSIVE HEALTH  
member since 1/1/09

Learn more about Jill's story at [InclusiveHealth.org](http://InclusiveHealth.org).



## Am I eligible?

### 1 You are eligible if you can answer YES to AT LEAST ONE of the following questions:

- ☐ Your medical condition makes you "uninsurable."
- ☐ You have been offered coverage by an insurer with a conditional rider limiting coverage.
- ☐ You have only been offered coverage at a premium rate that is higher than Inclusive Health's rate.
- ☐ You have one of the Inclusive Health **presumptive conditions** which allows automatic enrollment.
- ☐ You have had 18 months of continuous coverage and have exhausted COBRA coverage.
- ☐ You are eligible for the Health Coverage Tax Credit (HCTC) for trade displaced workers under the TAA, ATAA or PBGC programs.

## AND

### 2 You can answer YES to ALL of the following questions:

- ☐ You are not Medicare eligible.
- ☐ You are not Medicaid eligible.
- ☐ You are a U.S. resident.
- ☐ You are a North Carolina resident.
- ☐ You or your spouse are not eligible for insurance at work.
- ☐ You are not covered as a dependent.

## I'm eligible! How do I apply?

Visit [InclusiveHealth.org](http://InclusiveHealth.org) for these options:

- Contact info to speak directly with an Agent
- Inclusive Health enrollment events in your area
- Apply online or download the application form

OR call our toll-free number: 1-866-665-2117

## Presumptive Conditions

Conditions that allow for automatic approval for coverage if you answer YES TO ALL in question 2.

- AIDS/HIV
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- Aneurysm
- Angina Pectoris
- Angioplasty
- Ankylosing Spondylitis
- Cancer (except skin) treated or diagnosed in past 5 years
- Cardiomyopathy
- Cerebral Palsy
- Chronic Obstructive Pulmonary Disease
- Chronic Renal Failure
- Cirrhosis of the Liver
- Congestive Heart Failure
- Coronary Insufficiency
- Coronary Occlusion
- Crohn's Disease
- Cystic Fibrosis
- Emphysema
- Hemochromatosis
- Hemophilia
- Hepatitis C
- Hodgkin's Disease
- Huntington's Chorea
- Hydrocephalus
- Leukemia
- Lupus
- Major Organ Transplant
- Multiple or Disseminated Sclerosis
- Muscular Dystrophy
- Myasthenia Gravis
- Myocardial Infarction
- Paget's Disease
- Paraplegia or Quadriplegia
- Parkinson's Disease
- Polyarteritis (periarteritis nodosa)
- Psoriatic Arthritis
- Raynaud's Disease
- Rheumatoid Arthritis
- Schizophrenia
- Stroke (CVA)
- Suicide Attempt
- Tetralogy of Fallot
- Ulcerative Colitis

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