

[Here's to a Healthier New Year](#)

As pieces of the Patient Protection and Affordable Care Act go into effect, UP will continue to explain [new options and rules](#). In our [June 2010 Tip of the Month](#) we touched on the new protection that went into effect for parents who want to put their children back onto their insurance plans. Since that time, a new insurance option has become available for people with pre-existing conditions.

If a pre-existing condition has prevented you from having health insurance for six months or more, you can now buy the coverage through your state's newly created [Pre-Existing Condition Insurance Plan](#) (PCIP). Rates will be based on your age – not your condition.

And, as of last September, children ages 1-26 can come back onto a parent's health insurance plan when the plan comes up for renewal. Insurers cannot refuse to insure a child under 19 years old because of a pre-existing condition. Insurers can refuse an adult child 19-26 with a pre-existing condition but that adult child can now seek coverage through the PCIP if they can't find or afford another option.