

Arkansas State Comprehensive Health Insurance Plan (CHIP)

CONDITIONAL WAIVER Pre-Existing Condition Exclusion

The CHIP Policy to which this Waiver is attached is hereby amended to eliminate in its entirety, with respect to an Insured Person, the pre-existing condition exclusion provision under the GENERAL LIMITATIONS section of the Policy. Such benefits are subject to the conditions, limitations and exclusions otherwise included in the CHIP Policy. All other provisions of the CHIP Policy shall remain in full force and effect.

Eligibility

A HCTC Standard Eligible Person or a HCTC Standard Eligible Family Member is eligible for this pre-existing condition exclusion Waiver to the extent such individual:

- (1) Has satisfied similar exclusions and had six months of coverage under any prior individual Health Insurance Coverage that was involuntarily terminated for other than fraud or non payment of premium;
- (2) Has applied for CHIP coverage not later than thirty (30) days following the involuntary termination.

Additional Premium

An additional premium is required for this Waiver in the amount of a 10% surcharge on each Insured Person's otherwise applicable annual premium, for as long as that individual's coverage remains in effect, or sixty (60) months, whichever occurs sooner. This additional premium is payable at the same time as the premium for the Policy. The additional premium is subject to the same conditions as stated in the Policy for the payment of the premium for the Policy.