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INTRODUCING . . .



NY Bridge Plan

**NY's Pre-Existing Condition Insurance Plan
Administered by **GHI**, an EmblemHealth Company**

In March 2010, Congress passed the health care reform law, the Patient Protection and Affordable Care Act. The law created a temporary program until January 2014 that makes coverage available for individuals who have a pre-existing medical condition, have not had insurance for six months, and who are legal citizens or US residents.

This new program is called the Pre-Existing Condition Insurance Plan (PCIP) and will be available throughout the country. In New York State, the PCIP plan is the NY Bridge Plan, administered by GHI, an EmblemHealth company.

PCIP plans will operate until the year 2014. At that time other provisions of health care reform will go into effect and state health benefit exchanges will be available for individuals to purchase coverage.

The NY Bridge Plan provides "a bridge" of health insurance from October 1, 2010 until January 1, 2014 for uninsured New Yorkers with pre-existing medical conditions.