National Multiple Sclerosis Society
Greater Carolinas Chapter

HIGH RISK HEALTH INSURANCE

The **National MS Society** routinely provides information about services of importance to people living with MS. For more information: **1-800-344-4867** or **www.nationalMSsociety.org/greatercarolinas**.

North Carolina

The North Carolina Health Insurance Risk Pool is administered by a non-profit entity known as Inclusive Health. It is not part of state government but it operates under the supervision and control of a 12-member Board of Directors. Inclusive Health provides affordable individual health insurance coverage for North Carolina residents who:

- Do not have access to an employer health plan and who have a pre-existing medical condition
- Qualify for COBRA, the federal program that gives workers the right to continue group health benefits after they leave a job. (Residents with a pre-existing condition can qualify if their COBRA premium exceeds the premium they would pay for the high risk pool.)
- Have lost a job due to the effects of international trade and are eligible for the health coverage tax credit under the Trade Adjustment Assistance program
- Are eligible for the premium subsidy program known as Inclusive Health Assist based on an applicant's household size and annual income

For more information, visit the Inclusive Health website:

www.inclusivehealth.org

South Carolina

The South Carolina Health Insurance Pool (SCHIP) is administered by Blue Cross Blue Shield of South Carolina, a non-profit health insurance provider. SCHIP makes health insurance coverage available for South Carolina residents who:

- Are unable to obtain health insurance because of a pre-existing medical condition
- Are paying insurance premiums that exceed 150% of the pool rate
- Qualify for the health coverage tax credit under the Trade Adjustment Assistance program or the Pension Benefit Guaranty Corporation
- Are a Federally Defined Eligible Individual or a Health Insurance Portability and Accountability Act Eligible individual.

For more information, visit the South Carolina Department of Insurance website:

http://doi.sc.gov/consumer/Pages/SCHIP.aspx