



WEST VIRGINIA

Despite enactment of the Health Insurance Portability and Accountability Act of 1996 (HIPAA, P.L. 104-191), individuals with preexisting conditions continue to face challenges accessing affordable and adequate health insurance. HIPAA sets minimum standards of protection to improve access to health insurance for millions of Americans obtaining coverage through group insurance. HIPAA also imposes some limits on the time that preexisting conditions may be excluded from coverage and guarantees access to coverage for certain individuals who lose group coverage. However, HIPAA does not address the private individual insurance market. Despite its strengths, HIPAA has many gaps that have been exposed over the decade since its enactment, including insufficient protection of individuals with chronic illnesses. Below is a snapshot of chronic illness and the uninsured population in your state.

DEMOGRAPHICS

	West Virginia	United States
• Population	1,791,520	292,947,440
• Non-Elderly Adults who are Uninsured	20% (304,070)	18% (46,118,230)
• Children who are Uninsured	9% (35,790)	12% (9,035,420)
• Total Enrollment of Medicaid Population ¹	14% (258,180)	13% (37,868,010)
• Individuals with a Life-Threatening, Chronic or Debilitating Illness ²	32% (573,286)	32% (93,743,181)
• Individuals in the Private Market (non-group) ³	2% (38,710)	5% (14,162,970)

STATE HIGH RISK POOL

• Number Enrolled in State High Risk Pool ⁴	102
• Waiting Period for Preexisting Conditions	6 months
• Average Cost to State per Enrollee per Year	NA
• Average Cost to Enrollee per Year ⁵	NA

AccessWV, West Virginia’s high risk pool, was established by the West Virginia state legislature in 2004 and became operational in 2005. AccessWV offers coverage to state residents who have been denied individual insurance in the private market, who can get coverage only at rates higher than those offered by AccessWV, or who have a recognized chronic illness. AccessWV is funded by premiums and an assessment to insurers, and has a premium cap of 150 percent.⁶

HEALTH INSURANCE PORTABILITY ASSURANCE INITIATIVE

The goal of the National Patient Advocate Foundation (NPAF) Health Insurance Portability Assurance Initiative is to ensure access to affordable and adequate health insurance for all individuals, particularly those who have become uninsurable due to a preexisting condition or a family history of chronic, debilitating, or life-threatening conditions. NPAF stands ready to work with federal, state, and local policymakers and other stakeholders on this important policy initiative. For more information contact Amy Boivin at amyb@npaf.org

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National Patient Advocate Foundation (NPAF) is a national, non-profit organization that is dedicated to the mission of creating avenues of patient access through improved access to, and reimbursement for, evolving therapies, therapeutic agents, and devices through policy and legislative reform at the state and federal levels. Our mission is shaped by the experiences of the patients served through our companion organization, Patient Advocate Foundation.

¹The Henry J. Kaiser Family Foundation ²Centers for Disease Control, an estimate based on national prevalence data ³The Henry J. Kaiser Family Foundation
⁴National Association of State Comprehensive Health Insurance Plans ⁵The Commonwealth Fund ⁶The Robert Wood Johnson Foundation