

## What is NECHIP?

NECHIP was created by the Nebraska Legislature to provide health insurance to people who can't otherwise obtain it. If you have had trouble getting health insurance for medical reasons, this program may help you obtain the coverage you need.

The Plan Administrator is responsible for determining applicant eligibility, collecting premiums, and paying claims. Please refer to the NECHIP website at [www.nechip.com](http://www.nechip.com) or contact the NECHIP Administrator for a detailed description of the coverage provided.

## What is the cost?

Premium charges for the current year are based on 145% of average standard health insurance rates.

## Who is eligible?

To be eligible to purchase NECHIP coverage, you must either:

### (A):

1. be a legal Nebraska resident for at least six months, who is not eligible for coverage under a group health plan, Medicare, or Medicaid; and

2. not have any other health insurance coverage comparable to pool coverage; and
3. have both elected and exhausted COBRA or similar continuation coverage if it was offered; and
4. (a) have been rejected for health insurance coverage for medical reasons within the last six months; or  
(b) have been offered, within the last six months, health insurance coverage which includes a restrictive rider limiting coverage for a medical condition; or  
(c) have been refused comparable health insurance coverage, including group coverage, or have been offered a comparable coverage at a higher premium within the last six months; or

### (B):

1. be a legal Nebraska resident for any length of time; and
2. have been covered for 18 months by prior creditable coverage under a group employer, governmental, or church plan; and

3. not be eligible for another group health plan, Medicaid, or Medicare due to age, or have other health insurance coverage; and
4. not have had your most recent coverage terminated because of nonpayment of premium or fraud; and
5. have both elected and exhausted COBRA or similar coverage, or the premium for the continuation coverage is higher than the NECHIP premium; or

### (C):

1. have been diagnosed with one of the specified conditions listed on the website at [www.nechip.com](http://www.nechip.com) provided you have been a legal Nebraska resident at least six months prior to application; or

### (D):

1. be a legal Nebraska resident for any length of time and be eligible for the Health Care Tax Credit (HCTC) under section 35 of the Internal Revenue Code.

## Pre-existing Conditions

NECHIP will not pay claims for pre-existing conditions for the first six months; however, this exclusion may be waived. Please refer to the NECHIP website at [www.nechip.com](http://www.nechip.com) or contact the Plan Administrator.

## Benefits

The NECHIP plan provides a variety of benefits. A detailed description of the covered services and plan benefits can be found on the NECHIP website at [www.nechip.com](http://www.nechip.com) or obtained from the Plan Administrator.

## How Do I Contact the Plan Administrator?

### Mailing Address

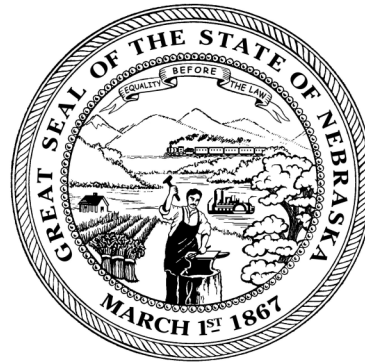
Blue Cross Blue Shield of Nebraska  
NECHIP Administrator  
P. O. Box 3248  
Omaha, Nebraska 68180-0001

### NECHIP Customer Service

Local: 402-343-3574  
Toll-free: 1-877-348-4304

Website: [www.nechip.com](http://www.nechip.com)

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Nebraska Department of Insurance  
941 O Street, Suite 400  
P.O. Box 82089  
Lincoln, Nebraska 68501-2089  
Phone: 402-471-2201  
FAX: 402-471-4610

Toll-free consumer hotline: 1-877-564-7323  
TDD: 1-800-833-7352  
VOICE: 1-800-833-0920  
Website: [www.doi.ne.gov](http://www.doi.ne.gov)

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# Nebraska Comprehensive Health Insurance Pool (NECHIP)

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A Non-Profit Program  
Created by the Nebraska Legislature