

Do you have chronic or serious medical conditions that keep you from getting health insurance?



## AccessTN IS GOOD NEWS FOR YOU!

AccessTN is comprehensive health insurance for uninsurable adults. Choose the coverage that fits your needs. Household income does not affect eligibility and asset tests are not required for application.

Disease management and coordination of medical services can help with your health needs. No one will be turned away because of their health status or medical conditions.

COVER+TENNESSEE

programs:

COVERTN  
COVER+TENNESSEE

COVERKids  
COVER+TENNESSEE

COVERRx  
COVER+TENNESSEE

ACCESSTN  
COVER+TENNESSEE

ACCESSTN  
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Cover Tennessee offers health insurance to uninsured individuals in Tennessee through three insurance programs and a pharmacy benefit program. CoverTN is an affordable and portable basic health insurance initiative for uninsured small businesses. Comprehensive insurance for children is provided through CoverKids and chronically ill adults and children are eligible for AccessTN. CoverRx is a statewide pharmacy benefit program designed to assist those who have no pharmacy coverage but have a need for medication. Please note that enrollment to new members in CoverTN is closed.

1-866-COVERTN  
www.CoverTN.gov



317355  
January 2012

Affordable health care coverage for the chronically-ill and uninsurable

1-866-636-0080  
WWW.COVERTN.GOV





## Benefits

- ★ Comprehensive health insurance
- ★ 3 plans to choose from with \$1,000, \$3,000 and \$5,000 deductibles
- ★ 50% medical benefit for pre-existing conditions for 6 months before full benefit begins\*
- ★ Annual maximum benefit of \$250,000 medical and \$100,000 pharmacy for Plan One and Plan Three
- ★ Full pharmacy benefit from day one of coverage for Plan One and Plan Three; Plan Two must meet deductible before pharmacy is covered



## Cost to participate

- ★ Monthly premiums based on commercial rates
- ★ Premium assistance available based on family income, subject to funding

## Eligibility

- ★ No income limits, no asset test
- ★ Tennessee resident for 6 months\*
- ★ U.S. citizen or qualified legal alien
- ★ Uninsurable because of health status
- ★ No access to employer insurance, except CoverTN
- ★ No health insurance for previous 3 months (some exceptions apply)
- ★ Special rules may apply to those finishing COBRA, TennCare or CoverKids policies

## Two ways to show you are uninsurable

- ★ Doctor's letter stating you have one of more than 50 specified medical conditions
- ★ Denial of health insurance by one unaffiliated insurance carrier

# AccessTN Monthly Premiums

AccessTN offers three plan options with varying annual deductibles. Plan One offers higher monthly premiums and has a \$1,000 annual deductible. Plan Two offers slightly lower premiums with a \$3,000 annual deductible and is health savings account eligible. Plan Three offers the lowest premiums and has a \$5,000 annual deductible. Monthly premiums are based on an individual's age, weight and tobacco use.

### PLAN ONE: \$1,000 deductible

Age	Target Weight or Below		Above Target Weight	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<18	\$410	\$410	\$410	\$410
19-29	\$410	\$472	\$456	\$524
30-39	\$477	\$548	\$530	\$608
40-49	\$579	\$666	\$643	\$740
50-59	\$688	\$792	\$765	\$880
60-64	\$812	\$934	\$902	\$1,038
65+	\$958	\$1,102	\$1,065	\$1,225

### PLAN TWO: \$3,000 deductible (health savings account eligible)

Age	Target Weight or Below		Above Target Weight	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<18	\$318	\$318	\$318	\$318
19-29	\$318	\$366	\$353	\$406
30-39	\$369	\$425	\$410	\$472
40-49	\$449	\$516	\$498	\$573
50-59	\$534	\$614	\$593	\$682
60-64	\$630	\$724	\$699	\$804
65+	\$743	\$855	\$826	\$950

### PLAN THREE: \$5,000 deductible

Age	Target Weight or Below		Above Target Weight	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
<18	\$284	\$284	\$284	\$284
19-29	\$284	\$326	\$315	\$362
30-39	\$330	\$379	\$366	\$420
40-49	\$399	\$460	\$444	\$511
50-59	\$475	\$547	\$528	\$607
60-64	\$561	\$645	\$623	\$717
65+	\$662	\$761	\$736	\$847

**VISIT [WWW.COVERTN.GOV](http://WWW.COVERTN.GOV) FOR APPLICATIONS AND MORE INFORMATION OR CALL 1-866-636-0080**