



Special Instructions

Persons Losing Coverage As A Result of the Pull-Out of Medical Savings Insurance Company from West Virginia

"Medically Eligible" Person

You may qualify for eligibility in AccessWV as a "Medically Eligible" Person, if you have difficulty obtaining coverage in the regular market because of a health condition or you have a health condition that automatically qualifies for AccessWV coverage. *Please refer to the section "Medically Eligible Person" on p. 2 of the AccessWV application.*

Waiting Period for Pre-Existing Conditions

In general, persons joining AccessWV must fulfill a 6-month waiting period before AccessWV provides coverage related to pre-existing conditions. This requirement may be waived for someone who loses coverage involuntarily (such as in your current situation with Medical Savings) provided the following conditions are met:

- You have met at least a six month waiting period for pre-existing conditions with the previous carrier.
- Your application to AccessWV is made no later than 63 days from the date your previous coverage is involuntarily ended.
- Your coverage in AccessWV begins the date the previous coverage was involuntarily terminated.

Example: If your coverage is being terminated effective June 30, your application would have to be received by AccessWV no later than September 1. You would have to pay sufficient premiums with your application so that coverage would be effective July 1.

Note: If you are in this situation, we would encourage you to file your AccessWV application early enough so that your coverage is active from the day your other coverage terminates. In other words, if your coverage with Medical Savings will end June 30, you should apply to us by June 15 so that your coverage, if approved, will be active on July 1. In this situation, you would need to send the premium for the month of July with your application.

If you are applying to us after the date your coverage with Medical Savings ends but within the 63 day deadline, please call us on 1 888 680 7342 ext. 217 for the amount of premium you will need to pay to start your coverage retroactively.

Documentation Needed with Application

To be considered for a waiver of the pre-existing conditions you must provide the following with your application:

- Copy of the letter from Medical Savings indicating the date your coverage will be terminated.