



Application Instructions

Persons Eligible for the Health Coverage Tax Credit (HCTC) program

Please Note: These are updated instructions for the HCTC program. Please follow these instructions when you complete your Application for AccessWV.

Applying as a HCTC Eligible

If you are eligible for the Health Coverage Tax Credit (HCTC) Program and wish to apply to AccessWV for your qualified health coverage, you should: *Attach a copy of your letter from the “Health Coverage Tax Credit” Program. (This came with your Program Kit.)*

If you are eligible for the HCTC Program, AccessWV must accept your application for coverage.

Waiting Period for Pre-Existing Conditions

Some persons joining AccessWV must fulfill a 6-month waiting period before AccessWV provides coverage related to pre-existing conditions. This requirement does NOT apply to you if you are eligible for the Health Coverage Tax Credit AND

- You have had a minimum of 3 months of prior creditable coverage without a break of more than 63 days before applying to AccessWV.

Documentation Required:

- A copy of your “Certificate of Prior Creditable Coverage” (this would have been provided by your previous insurer); or
- If you do not have this form, you may request one from your previous plan. Or call us for assistance.

Initial Premiums

You will need to pay AccessWV directly until the IRS begins to pay on your account. ***You must include the full payment for your first month’s premium.*** If you are unable to pay the initial premiums in full, you may be able to get assistance from the Bridge Grant Program. Call (877) 967-5498 (toll free) to contact this program.

Ongoing Premiums

Once you are accepted by AccessWV, we will send you a bill for your second month’s premium shortly after your first month of coverage begins. You will need to send this to the HCTC program so that they can activate your account. Once your account with HCTC is activated, you will make your share of the premium payment to that program, and the program will send your entire premium to AccessWV. Your share of premiums, which you will send to the IRS, will be 20% of what is shown on the AccessWV “Premiums” sheet. Please call us, if you would like us to tell you this amount.

Application Assistance

Call AccessWV at 1-866-864-6142 for assistance in completing your application. We look forward to meeting your health insurance needs through AccessWV.

