

HEALTH INSURANCE BASICS

Preexisting Condition

In general, the term preexisting condition refers to a health condition that was diagnosed or treated before you enrolled in or purchased a health insurance plan.

An exclusion period or preexisting wait period is the length of time that claims will not be covered for that health condition under your new plan. The exclusion period typically is based on when you are enrolling as well as any previous coverage or gaps in insurance coverage you may have had according to HIPPA rules and regulations.

Individual and group health insurance plans vary greatly and what's considered a preexisting condition can as well.

To learn more, contact your health benefits administrator.