

## **Preexisting Condition**

A preexisting condition is a medical condition diagnosed before joining a new plan. Many insurance plans will not cover preexisting conditions and some will cover them only after a waiting period. However, in 1997, Congress passed the Health Insurance Portability and Accountability Act (HIPPA), which mandates that preexisting conditions be covered without a waiting period when an individual who has been insured during the previous 12 months joins a new group plan.

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