As of late Friday afternoon, April 30, 43 states had responded to the letter from Secretary of Health and Human Services Sebelius on high-risk insurance pools. According to an HHS blog posting, 28 states will run a state high-risk pool and 15 states have declined. Of the 28 states, nine states (ME, MA, MI, NJ, NY, OH, PA, RI and VT) and the District of Columbia do not already operate a high-risk pool. For the states that decline, the federal government will run a pool to provide insurance coverage for those denied health insurance. Under federal health care reform, $5 billion is available to subsidize health insurance coverage through these high risk pools for individuals who are denied health insurance. The high risk pools bridge the gap until 2014, when the new law will prohibit insurance companies from denying coverage to adults. The law prohibits denying children coverage later this year.