

Individual Application Cover Sheet

(To Be Used With Idaho Individual Application)



Regence

Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association

Applicant's Name (please print) _____

Social Security Number _____ Idaho Driver's License Number _____

(Note: If applying for underage dependent only, please list parent/legal guardian Idaho Driver's License Number.)

| Plan Selection | | |
|--|---|---|
| Regence NowSelect | Regence Summit | Regence HSA HealthPlan |
| <p><i>Regence NowSelect is a limited health benefit plan. Please read your product brochure carefully for details.</i></p> <p><input type="checkbox"/> \$1,000 Deductible <input type="checkbox"/> \$2,500 Deductible <input type="checkbox"/> \$5,000 Deductible <input type="checkbox"/> \$7,500 Deductible</p> | <p><input type="checkbox"/> \$1,000 Deductible <input type="checkbox"/> \$2,500 Deductible <input type="checkbox"/> \$5,000 Deductible <input type="checkbox"/> \$7,500 Deductible</p> | <p><input type="checkbox"/> \$1,500 Deductible (Individuals Only) <input type="checkbox"/> \$2,500 Deductible (Individuals Only) <input type="checkbox"/> \$3,500 Deductible (Individuals Only) <input type="checkbox"/> \$3,000 Family Deductible (Families Only) <input type="checkbox"/> \$5,000 Family Deductible (Families Only) <input type="checkbox"/> \$7,000 Family Deductible (Families Only)</p> |

Detailed benefit information can be found in your product brochure or online at www.id.regence.com

I have been advised that if I am declined coverage under the plan I am applying for, the insurance carrier must offer me my choice of the High Risk Basic, Standard, Catastrophic A or Catastrophic B plans. I have also been advised that I may be eligible for one of the High Risk Basic, Standard, Catastrophic A or Catastrophic B plans, if my insurance carrier refuses to issue a health benefit plan providing coverage substantially similar to coverage offered under an equivalent High Risk Pool plan except at a rate exceeding the rate of the High Risk Pool plan.

| Method of Payment | |
|---|--|
| <input type="checkbox"/> Monthly automatic bank deduction (Authorization form will be sent to you) | <input type="checkbox"/> Monthly billing |
| <input type="checkbox"/> Yes <input type="checkbox"/> No Will any portion of the policy premium be paid directly by an employer? If Yes, you are not eligible for individual coverage (a single family paying with a personally owned business account is eligible). | |

| Effective Date |
|--|
| Please indicate your desired effective date on the front of the application. The options are: <ul style="list-style-type: none"> ■ The day after the date a complete, valid application is received and approved in our office (only available the first seven days of the month). ■ The first of the month following the date a complete, valid application is received and approved in our office. If an invalid or no effective date is requested, the first available effective date will be assigned. |

| Parent or Guardian Consent | |
|---|------------------------------|
| <i>(Complete only if applicant is under age 18 and will be the only insured.)</i> | |
| Notice is hereby given that _____ SSN _____ who is under the age of eighteen years is making application for Regence BlueShield of Idaho individual health care coverage, with my full knowledge and consent. I request that you consider the child for such health care coverage. I accept full responsibility for the payment of monthly premium and the contents of the application attached hereto. | |
| Signature: _____ | Date: _____ |
| Print Name: _____ | Relationship to Child: _____ |
| Phone #: _____ | Address: _____ |

Definition of Dependent:

Dependent means: (1) The legal spouse of the Policyholder; and/or (2) the unmarried child of a Policyholder or Policyholder's spouse, up to the age of Twenty-five (25) and who is financially dependent upon the Policyholder or Policyholder's spouse; or (3) an unmarried child of any age who is medically certified as disabled and dependent upon the Policyholder or Policyholder's spouse. The term "children" includes natural children, stepchildren, adopted children, or children in the process of adoption from the time placed with the Policyholder. The term "children" also includes children legally dependent upon the Policyholder or Policyholder's spouse for support where a normal parent-child relationship exists with the expectation that the Policyholder will continue to rear that child to adulthood. However, if one or both of that child's natural parents live in the same household with the Policyholder, a parent-child relationship shall not be deemed to exist, even though the Policyholder or the Policyholder's spouse provides support.

Medicare:

If you or any listed dependents have Medicare, please list family member's name and the Medicare Health Insurance Claim (HIC) number shown on his/her red, white and blue Medicare card:

ACKNOWLEDGEMENT

By signing the attached Idaho Individual Application, you understand and agree to the terms and conditions set forth on this coversheet as well as the terms and conditions set forth on the attached application.

YOUR PRIVACY

For information about the use and disclosure of health information, including uses and disclosures required by law, please refer to the Regence Consumer Privacy Notice. A copy is available on our Web site at www.id.regence.com or by calling 1-800-632-2022.

Federally Eligible Individual Information

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), guaranteed availability of individual coverage means that if you are HIPAA eligible, you cannot be denied the right to buy individual coverage. In addition, a pre-existing condition exclusion cannot be applied to your coverage.

You are HIPAA eligible, also called an "eligible individual," if **ALL** of the following are true at the time you apply for individual coverage.

- You have at least 18 months of continuous creditable coverage without any break in coverage greater than 63 days
- Your most recent coverage was under a group health plan, a governmental plan or a church plan (or health insurance offered in connection with such a plan)
- You are not covered under another group health plan
- Your most recent coverage was not cancelled because you did not pay your premiums or because you committed fraud
- You are not currently eligible for Medicare or Medicaid

If you are HIPAA eligible, you will lose your right to get individual coverage without an exclusion unless you submit an application for individual coverage within 63 days after the day your group health coverage or continuation coverage ends. Act promptly to protect your rights.

| -OFFICE USE ONLY- | |
|-------------------|------------------|
| POLICY NUMBER | POLICY EFF. DATE |
| | |
| | |

IDAHO INDIVIDUAL APPLICATION

Type of Enrollment:

-
- New Applicant
-
-
- Adding Dependents

Requested effective date:

 (Subject to insurance carrier approval)

Change current enrollment because of the following event:

-
- Marriage
-
- Divorce
-
- Birth
-
-
- Death
-
- Adoption
-
-
- Court order (copy of court order required)
-
-
- Other _____

 Date event occurred _____
MM DD YY

Please type or print legibly in black ink and complete all applicable sections. Thank you.

APPLICATION INFORMATION

| | | | | | | | |
|--------------------------|--|------|-------|------------|----------------|--|--|
| Applicant / Insured Name | | | | Occupation | | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____ | |
| Street Address | | City | State | Zip | Home Phone No. | | |
| Mailing Address | | City | State | Zip | Work Phone No. | | |
| Billing Address | | City | State | Zip | E-mail Address | | |

List all family members you wish to enroll, including any unmarried child who is under age 21; or who is under age 25, a full-time student and financially dependent upon you; or who is medically certified as disabled and dependent upon you for support (copy of certification required).

| Self and Dependent's Names (First, Initial, Last) | Relationship to Applicant | Date of Birth | Sex | Full-time Student? | Weight | Height | Social Security Number |
|--|---------------------------|---------------|-----|---|--------|--------|------------------------|
| Applicant / Insured | Self | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Spouse | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

List all other eligible dependents not applying for coverage at this time:

CURRENT / PRIOR COVERAGE INFORMATION

Please indicate for **EACH** person listed on this application any health insurance coverage (including Medicare, Medicaid, FEHBP, uniformed services, Indian Health Service, high risk pool or other creditable coverage) in effect within 12 months prior to the proposed effective date of this coverage. Each person applying for coverage must be listed below. If no health insurance coverage was in effect within the past 12 months, please indicate **NONE**. **If you have had coverage within 63 days of this coverage effective date, a *Certificate of Health Plan Coverage* or proof of existing coverage must be provided to accurately credit your waiting periods. If you have cancelled High Risk Pool (Basic, Standard, Catastrophic A or B, HSA) coverage within the past 12 months, you may not be eligible for coverage unless you are a federally defined eligible individual. Please read the *Notice of Federal Eligibility* on the bottom of page 3 of this application.**

| Applicant's Name | Insurance Company (Policy # and Phone #) | Dates of Coverage MONTH / DAY / YEAR | | Will continue any current coverage? | Type of Coverage | |
|---------------------|---|---|--------------|---|---|---|
| | | FROM | TO | | | |
| Applicant / Insured | | MM / DD / YY | MM / DD / YY | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Group <input type="checkbox"/> High Risk Pool | <input type="checkbox"/> Individual <input type="checkbox"/> Cobra |
| Spouse | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Group <input type="checkbox"/> High Risk Pool | <input type="checkbox"/> Individual <input type="checkbox"/> Cobra |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Group <input type="checkbox"/> High Risk Pool | <input type="checkbox"/> Individual <input type="checkbox"/> Cobra |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Group <input type="checkbox"/> High Risk Pool | <input type="checkbox"/> Individual <input type="checkbox"/> Cobra |
| Child | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Group <input type="checkbox"/> High Risk Pool | <input type="checkbox"/> Individual <input type="checkbox"/> Cobra |

List applicants eligible for coverage under any other plan (Group, Medicare, Medicaid, etc.) and type of plan eligibility:

HEALTH STATEMENT

INSTRUCTIONS:

- 1.) Each medical question below applies to all persons listed on this application who desire coverage.
- 2.) The questions apply to both past and present symptoms, conditions, diseases, illnesses, accidental injuries, or deformities (health conditions).
- 3.) Answer the questions below either Yes or No. Each of the questions must be answered. Answer Yes to a question if you or any family member for whom you want to obtain coverage now has, or at any time in the past has experienced or received care for the health condition or event specified in that question.
- 4.) Answer each question accurately and explain any conditions you answered yes to in the boxes provided below.
- 5.) Do not leave any question unmarked.
- 6.) No agent or any other person can waive these requirements or is authorized to set forth anything less than a complete and accurate response to each of the questions. The Insurance Carrier shall not be bound by an attempted waiver of complete answers to the questions set forth below.
- 7.) If you learn at any time before approval of coverage by the Insurance Carrier that any answer on this application is incomplete, you must advise the Insurance Carrier.

| | Yes | No | | Yes | No | | Yes | No |
|--|--------------------------|--------------------------|--|--------------------------|--------------------------|--|--------------------------|--------------------------|
| 1. Are you, your spouse, any eligible dependent child, or mate, whether or not listed on this application, now pregnant? | <input type="checkbox"/> | <input type="checkbox"/> | 14. Bodily deformity or congenital disease/defect | <input type="checkbox"/> | <input type="checkbox"/> | 31. Lung conditions or emphysema | <input type="checkbox"/> | <input type="checkbox"/> |
| Due Date _____ | | | 15. Breast condition or fibrocystic breast disease | <input type="checkbox"/> | <input type="checkbox"/> | 32. Lupus | <input type="checkbox"/> | <input type="checkbox"/> |
| Complications anticipated? | <input type="checkbox"/> | <input type="checkbox"/> | 16. Cancer | <input type="checkbox"/> | <input type="checkbox"/> | 33. Melanoma | <input type="checkbox"/> | <input type="checkbox"/> |
| Prior or anticipated multiple births? | <input type="checkbox"/> | <input type="checkbox"/> | 17. Colon / Bowel / Rectal condition | <input type="checkbox"/> | <input type="checkbox"/> | 34. Mental or nervous conditions | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Used any medication or drug within the past 12 months? (list below) | <input type="checkbox"/> | <input type="checkbox"/> | 18. Depression | <input type="checkbox"/> | <input type="checkbox"/> | 35. Mental retardation | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Positive test for HIV (Human Immunodeficiency Virus) infection | <input type="checkbox"/> | <input type="checkbox"/> | 19. Diabetes | <input type="checkbox"/> | <input type="checkbox"/> | 36. Neurological conditions | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Acquired immune deficiency syndrome (AIDS) or AIDS-related complex (ARC) | <input type="checkbox"/> | <input type="checkbox"/> | 20. Disorders of the female reproductive organs/infertility | <input type="checkbox"/> | <input type="checkbox"/> | 37. Phlebitis / Blood clot | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Alcoholism, drinking problem, drug abuse, or convicted of DUI/DWI | <input type="checkbox"/> | <input type="checkbox"/> | 21. Disorders of the male reproductive organs including the prostate/infertility | <input type="checkbox"/> | <input type="checkbox"/> | 38. Polio | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Allergies or Hay Fever | <input type="checkbox"/> | <input type="checkbox"/> | 22. Dizziness or headaches | <input type="checkbox"/> | <input type="checkbox"/> | 39. Sinus conditions | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Anemia or blood condition | <input type="checkbox"/> | <input type="checkbox"/> | 23. Epilepsy or seizure condition | <input type="checkbox"/> | <input type="checkbox"/> | 40. Stomach conditions or ulcers | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Arthritis or rheumatism | <input type="checkbox"/> | <input type="checkbox"/> | 24. Eye, ear, nose or throat condition | <input type="checkbox"/> | <input type="checkbox"/> | 41. Stroke or paralysis | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, list type | | | 25. Gallstone or gall bladder condition | <input type="checkbox"/> | <input type="checkbox"/> | 42. Thyroid or pituitary conditions | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Asthma or chronic bronchitis | <input type="checkbox"/> | <input type="checkbox"/> | 26. Heart or cardiovascular condition | <input type="checkbox"/> | <input type="checkbox"/> | 43. Tuberculosis | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Attempted suicide | <input type="checkbox"/> | <input type="checkbox"/> | 27. Hernia or rupture | <input type="checkbox"/> | <input type="checkbox"/> | 44. Tumor, growth, or cyst | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Back or joint condition | <input type="checkbox"/> | <input type="checkbox"/> | 28. High blood pressure | <input type="checkbox"/> | <input type="checkbox"/> | 45. Ulcerative colitis or Crohn's Disease | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, pins in place? | | | If yes, last reading and date | | | 46. Varicose Veins | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Bladder or kidney condition | <input type="checkbox"/> | <input type="checkbox"/> | 29. High cholesterol | <input type="checkbox"/> | <input type="checkbox"/> | 47. Any other condition or treatment in the last 5 years | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Bone infection | <input type="checkbox"/> | <input type="checkbox"/> | If yes, last reading and date | | | Other Information | | |
| | | | 30. Liver conditions, cirrhosis or hepatitis | <input type="checkbox"/> | <input type="checkbox"/> | 48. Are you a U.S. Citizen? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | If yes, list type | | | 49. Are you a resident of the state of Idaho? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | | | years _____ months _____ | | |
| | | | | | | 50. Do you have a family doctor? | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | | | Name _____ | | |

If you answered Yes to any question above, please explain below. Use extra paper if necessary.

| Item NO. | Patient's Name | Diagnosis/Condition Type of Treatment | Physician's Name and Address | Date of Illness | Date of Last Visit | Was Recovery Complete? |
|----------|----------------|--|---------------------------------|-----------------|--------------------|------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

List any medications or drugs taken by all applicants within the past 12 months. Use extra paper if necessary.

| Item NO. | Patient's Name | Medication Name | Prescribing Physician and Address | Condition Requiring Medication | Still Taking? |
|----------|----------------|-----------------|--------------------------------------|--------------------------------|---------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Are you or any of your dependents currently disabled? Yes No

Name of Disabled Person

Physician's Name and Phone Number

Date of Disability

Physician's Address (street, city, state, and zip code)

Nature of Disability

Has any person listed on this application used tobacco during the past twelve (12) months? Yes No

If yes, list applicant's name(s) _____

Has surgery, diagnostic testing, medical treatment or follow up visit been advised (but not yet performed) for any person listed on this application? Yes No

If Yes, give person's name and details: _____

Has any named person incurred medical expenses or claims exceeding \$10,000 in the past 24 months? Yes No

If Yes, give person's name and details: _____

Are you or any family members listed on this application covered on Medicare or have received Social Security Disability or Workers' Compensation payments or are now eligible to receive such payments? Yes No

If Yes, give person's name and details: _____

Has any insurance carrier refused, restricted (including waiver or condition), or rated any health coverage for you or any dependents listed on this application? Yes No

If Yes, please explain (list applicant's name, medical condition and whether refusal, waiver, or restriction) _____

Name of Insurance Carrier _____ Date of refusal, etc. _____
(Please attach a copy of refusal letter, if applicable)

Federally Eligible Individual Information

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), guaranteed availability of individual coverage means that if you are HIPAA eligible, you cannot be denied the right to buy individual coverage. In addition, a pre-existing condition exclusion cannot be applied to your coverage.

You are HIPAA eligible, also called an "eligible individual," if **ALL** of the following are true at the time you apply for individual coverage in Idaho.

- You have at least (in Idaho) 12 months of continuous creditable coverage without any break in coverage greater than 63 days
- Your most recent coverage was under a group health plan, a governmental plan or a church plan (or health insurance offered in connection with such a plan)
- You are not covered under another group health plan
- Your most recent coverage was not cancelled because you did not pay your premiums or because you committed fraud
- You are not currently eligible for Medicare or Medicaid

If you are HIPAA eligible, you will lose your right to get individual coverage without an exclusion unless you submit an application for individual coverage within 63 days after the day your group health coverage or continuation coverage ends. Act promptly to protect your rights.

AFFIRMATION

I affirm the answers given in this "Idaho Individual Application" are complete and correct. I am providing these answers as part of the application procedure required by this insurance carrier to enroll in its insurance coverage. I understand that the insurance carrier will rely on each answer in making its determination to extend coverage and to determine the type of coverage offered. I understand if this application contains any material misstatements or omissions, the insurance carrier may, within the first 24 months of coverage, deny coverage retroactively and / or take any other legal action available by law. I will promptly inform the insurance carrier in writing if anything happens before my coverage takes effect that makes any answer in this application incomplete or incorrect. I understand that a twelve month waiting period for coverage of pre-existing conditions may apply. I understand and agree no coverage shall be in force until approved by the insurance carrier. If approved, coverage will be in force as of the effective date determined by the carrier.

STATEMENT OF UNDERSTANDING

By signing this application, I represent that all my answers are complete and accurate to the best of my knowledge and belief and that I understand and agree to the following conditions:

- No independent producer, agent or employee of the insurance carrier, or of my employer can change any part of this application or waive the requirement that I answer all questions completely and accurately.
- The insurance carrier may terminate or rescind an insured's coverage for any misrepresentation, omission of fact by, concerning, or on behalf of any insured that was or would have been material to the insurance carrier's acceptance of a risk, extension of coverage, provision of benefits or payment of any claim.
- If this application is approved, coverage for me and any eligible persons named on this application will begin on the effective date assigned by the insurance carrier.
- I understand that this application will become part of the contract between the insurance carrier and me.
- **I affirm that I have reviewed all answers given on this application and, regardless of whether an independent producer or other person has filled out the answers for me, I verify that the answers are true and complete.**
- **NOTE:** A pre-existing condition is a condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the six (6) months immediately preceding the effective date of coverage; a condition for which medical advice, diagnosis, care or treatment was recommended or received during the six (6) months immediately preceding the effective date of coverage; or a pregnancy existing on the effective date of coverage.

I have been advised that if I am declined coverage under the plan I am applying for, that I may be eligible for my choice of the High Risk Basic, Standard, Catastrophic A, Catastrophic B, or HSA plans. I have also been advised that I may be eligible for one of the High Risk Basic, Standard, Catastrophic A, Catastrophic B, or HSA plans, if my insurance carrier refuses to issue a health benefit plan providing coverage substantially similar to coverage offered under an equivalent High Risk Pool plan except at a rate exceeding the rate of the High Risk Pool plan.

ACKNOWLEDGEMENT

I acknowledge and understand my health plan may request or disclose health information about me or my dependents (persons who are eligible for benefits coverage and are listed on the enrollment form) for the purpose of facilitating health-care treatment, payment or for the purpose of business operations necessary to administer health-care benefits; or as required by law.

Health information requested or disclosed may be related to treatment or services performed by:

- A physician, dentist, pharmacist or other physical or behavioral health-care practitioner;
- A clinic, hospital, long-term care or other medical facility;
- Any other institution providing care, treatment, consultation, pharmaceuticals or supplies or;
- An insurance carrier or group health plan.

Health information requested or disclosed may include, but is not limited to: claims records, correspondence, medical records, billing statements, diagnostic imaging reports, laboratory reports, dental records, or hospital records (including nursing records and progress notes).

This acknowledgement does not apply to obtaining information regarding psychotherapy notes. A separate authorization will be used for psychotherapy notes.

Signature of Applicant _____ Date _____

Signature of Spouse _____ Date _____

AGENT INFORMATION

Agent's Name _____ ID No. _____

Signature of Agent _____ Date _____