



# ILLINOIS STANDARD HEALTH APPLICATION – INDIVIDUAL MARKET

## A. APPLICANT INFORMATION

Name (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_  
 Residential Street Address \_\_\_\_\_ Apt # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Mailing Address (if different) \_\_\_\_\_ Apt # \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Primary Phone Number (\_\_\_\_\_) \_\_\_\_\_ (Best time to call)  Morning  Afternoon  Evening  
 Secondary Phone Number (\_\_\_\_\_) \_\_\_\_\_ (Best time to call)  Morning  Afternoon  Evening  
 Email Address \_\_\_\_\_

Does any listed proposed insured live, reside, work or attend school outside the state of Illinois at any time during the year?  Yes  No If yes, % of time \_\_\_\_\_

Please check one of the following boxes:  New Application  Dependent Addition  Plan Change  Reinstatement

## B. APPLICANT AND DEPENDENT INFORMATION (attach separate sheet if necessary)

In the section below, list yourself and all eligible family members to be included under the policy.

Name (Last, First, MI)	Relationship to Applicant	Social Security # (for internal use only)	Date of Birth: MM/DD/YYYY	M/F	Weight	Height	State of Birth (Country if born outside of US)
	Self				lbs.		
	Spouse				lbs.		
					lbs.		N/A
					lbs.		N/A
					lbs.		N/A
					lbs.		N/A

Please check with your insurance agent or insurance company about who may qualify as an eligible family member under the policy. For information about Illinois' Young Adult Dependent Coverage law, please visit the Illinois Department of Insurance website at <http://www.insurance.illinois.gov>.

## C. CURRENT/PRIOR COVERAGE INFORMATION

Please indicate for EACH person listed on this application any health care coverage (including Medicare, All Kids, Family Care or other state programs) in effect within the last 24 months. Each person applying for coverage must be listed below. If no health care coverage was in effect within the last 24 months, please indicate NONE.

Individual's Name:	Insurance Company	Date of Coverage MM/DD/YYYY		Will the individual continue this coverage?
		From	To	
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No

## D. EMPLOYMENT INFORMATION

Employer \_\_\_\_\_ Group Insurer \_\_\_\_\_ Job Title \_\_\_\_\_ Hrs/Week \_\_\_\_\_  
 Spouse's Employer \_\_\_\_\_ Spouse's Group Insurer \_\_\_\_\_ Spouse's Job Title \_\_\_\_\_ Hrs/Week \_\_\_\_\_

1. Is any employer reimbursing or paying for any portion of this policy?  Yes  No
2. Are you self employed?  Yes  No If self employed, do you have any full time or part-time employees?  Yes  No



## E. HEALTH STATEMENT

**IF ANY OF THE BELOW CONDITIONS OR QUESTIONS ARE CHECKED "YES" PROVIDE DETAILS IN SECTIONS G. & H. ON THE FOLLOWING PAGE.**

The federal Genetic Information Nondiscrimination Act prohibits health insurers from requesting, requiring, purchasing, or collecting "genetic information" for underwriting purposes. "Genetic Information" includes your genetic tests, the genetic tests of your family members, and the manifestation of a disease or disorder in family members not covered by this policy. Genetic information can also include requests for, or receipt of, genetic services, or participation in clinical research which includes genetic services. **Do not report genetic information on this form.** However, information about manifested diseases or conditions of anyone applying for coverage is not considered genetic information and is to be reported on this form, even if the disease or condition is caused by or associated with genetics.

**EACH QUESTION MUST BE CHECKED "YES" OR "NO." This health statement must be complete or the application will be returned. Inaccurate health information may result in the coverage being cancelled retroactively. It is your responsibility to notify the insurer of any change in health status while application is pending.**

Respond to the following questions:		YES	NO	Within the past 5 YEARS has any applicant been diagnosed with, treated for, or had any of the following (cont.):		YES	NO
1	<b>Pregnancy / Adoption:</b> Are you, your spouse, or any dependent family member pregnant or financially responsible for an unborn child, or do you anticipate adopting a child in the next 12 months?			21	<b>Female Reproductive Conditions / Disorders:</b> Irregular bleeding, abnormal Pap smear/test, endometriosis, recurring pelvic pain, pelvic inflammatory disease, or any other disorder of the reproductive system?		
2	<b>Pregnancy / Fertility Related Treatment:</b> Are you, your spouse, or any dependent family member being treated for infertility, fertility evaluation or treatment (including medication), miscarriage, complications related to pregnancy (including premature births)?			22	<b>Digestive Conditions / Disorders:</b> Ulcers, hernias, chronic diarrhea, diverticulitis, diverticulosis, irritable bowel syndrome, reflux, GERD, any other gallbladder or digestive disorder, hemorrhoids, polyps, or any other rectal disorder?		
3	<b>Last Menstrual Period:</b> Have you, your spouse or any eligible child (whether or not proposed for insurance) missed her last menstrual period? If yes, provide date of last menstrual cycle on the following page.			23	<b>Nervous, Mental and Behavioral:</b> Mental health counseling, psychotherapy, depression, stress, anxiety, attention deficit hyperactivity disorder (ADHD), mental health disorder, or chemical imbalance that required consultation or medication?		
<b>Within the past 12 MONTHS has any applicant:</b>		<b>YES</b>	<b>NO</b>	<b>Within the past 10 YEARS has any applicant been diagnosed with or treated for any of the following:</b>		<b>YES</b>	<b>NO</b>
4	<b>Prescriptions / Medications / Immunizations:</b> Been prescribed or taken any prescription or over-the-counter medications, drugs, or shots (including immunizations, birth control, etc.)?			24	<b>Gout, arthritis, Rheumatoid arthritis, fibromyalgia, or scleroderma?</b>		
5	<b>Conditions Requiring Follow Up Medical Consult / Treatment:</b> Do you, your spouse or any dependent family member have a condition for which hospitalization, tests, consultation, evaluation, surgery, or medication have been advised, but not completed?			25	<b>Musculoskeletal Conditions / Disorders:</b> Ankylosing spondylitis, neuropathy, osteogenesis imperfecta, osteoporosis, herniated and/or ruptured disc, spina bifida, kyphosis, scoliosis, spinal stenosis, spondylolisthesis, spondylolysis, or other musculoskeletal disorder?		
6	<b>Medical Consult / Treatment:</b> Consulted or received treatment from a doctor, chiropractor, counselor, therapist, or other health care provider, including routine & wellness care?			26	<b>Digestive Conditions / Disorders:</b> Crohn's disease, colitis, colostomy, ileostomy, or any other digestive disorder?		
7	<b>Conditions Requiring Initial Medical Consult / Treatment:</b> Had a health condition, problem, disorder, or any other medical or mental health conditions not listed for which medical or mental health advice or treatment has <u>not</u> been sought?			27	<b>Alcohol or Drug Use / Abuse:</b> been advised to reduce/limit alcohol use, or attended Alcoholics Anonymous (or similar program) for his/her own alcohol consumption, drug dependency, abuse or misuse of prescribed or non-prescribed drugs such as opiates, stimulants, depressants, and/or hallucinogens?		
<b>Within the past 5 YEARS has any applicant been diagnosed with, treated for, or had any of the following:</b>		<b>YES</b>	<b>NO</b>	28	<b>Eating Disorders/ Obesity Treatment:</b> including bulimia, anorexia, or obesity and any surgical services for obesity.		
8	<b>Urinary, bladder, incontinence, kidney or liver conditions or disorders:</b> Kidney stones, jaundice, nephritis, or any other disorder of the liver, kidneys or pancreas?			29	<b>Respiratory Conditions / Disorders:</b> RSV, reactive airway disease, tuberculosis, asthma, sleep apnea, pleurisy, COPD, sarcoidosis, or emphysema?		
9	<b>Neurological Disorders:</b> Recurring headaches, migraines, head injury, epilepsy, seizures, convulsions or other neurological disorder?			30	<b>Tobacco use (chewing or smoking)?</b> Quit Date: _____		
10	<b>Metabolic and Endocrine Conditions / Disorders:</b> Lupus, thyroid disorder, goiter, or any other lymph system disorder?			<b>Has any applicant EVER been diagnosed with or treated for any of the following:</b>		<b>YES</b>	<b>NO</b>
11	<b>Eyes, ears, nose, sinus, or throat conditions / disorders</b> or any other respiratory system disorder, including allergies or hay fever.			31	<b>Birth Defects / Congenital Abnormalities:</b> premature birth, development or learning disability, mental impairment, Down syndrome, or autism spectrum disorder?		
12	<b>Skin Conditions / Disorders:</b> Acne, psoriasis, eczema, growths (except warts), abnormal moles, abnormal birthmarks, or any other skin disorder?			32	<b>Nervous, Mental and Behavioral:</b> Bipolar affective disorder, manic depression, schizophrenia, chronic organic brain syndrome, or psychotic disorder?		
13	<b>Breast Conditions / Disorders:</b> Breast lumps, breast augmentation, or breast reduction?			33	<b>Transplant or Implanted Device:</b> Any organ or tissue transplant, pacemaker, or other implanted device?		
14	<b>Heart Conditions / Disorders:</b> Chest pain, high blood pressure, high cholesterol, irregular heart beat, or any other heart condition?			34	<b>Heart and Circulatory Conditions / Disorders:</b> Heart murmur, heart attack, bypass surgery, angioplasty/stent, blood clot, stroke, heart surgery, coronary artery disease, or congestive heart failure?		
15	<b>Back, neck, bone, joint or spinal disorder:</b> bone or joint disorders (including foot, knee, jaw, fracture, dislocation or joint replacement)?			35	<b>Brain / Nervous System Conditions / Disorders:</b> Multiple sclerosis, muscular dystrophy, cerebral palsy, Lou Gehrig's disease (ALS), Parkinson's disease, Alzheimer's disease, or dementia?		
16	<b>Blood Conditions / Disorders:</b> Hemophilia, anemia, blood, or bleeding disorder?			36	<b>Diabetes (type I or II), insulin resistance?</b>		
17	<b>Male Reproductive Conditions / Disorders:</b> Impotence, prostate or testicular disorder, abnormal PSA, or other reproductive disorder?			37	<b>Immune System Conditions / Disorders:</b> Immune system diseases, human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS), or AIDS related complex (ARC)?		
18	<b>Circulatory System Conditions / Disorders:</b> Varicose veins, or any other circulatory disorder?			38	<b>Cancer / Tumors:</b> (including skin cancer or melanoma) or tumors?		
19	<b>Hospitalization / Surgery:</b> Have you, your spouse, or any dependent family member been hospitalized or had surgery?			39	<b>Urinary / Liver Conditions / Disorders:</b> Cirrhosis, hepatitis, or renal failure?		
20	<b>Sexually transmitted diseases?</b>			<b>OTHER MEDICAL INFORMATION</b>		<b>YES</b>	<b>NO</b>
				40	Any medical condition or treatment that you are unsure of where it fits in above?		





## I. ACKNOWLEDGMENT AND SIGNATURE

I hereby apply to be enrolled with my listed dependents, if applicable, for coverage. When incorporated with the policy, this application will become part of the policy. Once fully signed and executed, insurer and I agree to terms set forth in the policy. In connection with both this application and any coverage that may be obtained, I am acting as agent and/or as natural guardian for my spouse and other dependents. I agree to act on behalf of myself and my dependents. I understand that coverage is dependent upon my satisfaction of applicable underwriting criteria. I also understand that no coverage will be in force until each person listed above is approved; that no benefits will be provided for any services which begin before the policy is effective; and that except as expressly provided in the policy, benefits will not extend beyond the termination of either my coverage or the policy.

**CONSENT AT ENROLLMENT.** I understand that no producer or insurer representative is allowed to permit me to answer any question inaccurately, untruthfully, or incompletely, and I represent that such did not occur. I understand that it is my continuing responsibility to report to the insurer changes in eligibility of any applicants who become enrolled.

I understand that the data obtained by the use of this authorization will only be used to determine eligibility for coverage and for future benefit administration. I understand that my choice of health care providers whose services will be covered may be restricted by the policy, and I agree that coverage for any services that are obtained without or contrary to required preauthorization/precertification requirements in this policy may be denied. I understand the policy for which I am applying may limit or exclude certain conditions, regardless of whether or not they are pre-existing. I also understand that the policy may limit or exclude conditions for which a family member or I have received, or have been recommended to receive, any medical advice, diagnosis, care or treatment during the six months immediately preceding the date I apply for coverage, according to the pre-existing conditions limitation provisions of the policy.

**NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND HEALTH INSURANCE.** According to information furnished, you may intend to lapse or otherwise terminate existing accident and health insurance and replace it with a new policy. For your own information and protection, you should be aware of and seriously consider certain factors that may affect the insurance protection available to you under the new policy.

1. Health conditions which you may presently have (pre-existing conditions), may not be immediately or fully covered under the new plan. This could result in a denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present coverage.
2. You may wish to secure the advice of your present insurer or its producer regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interests to make sure you understand all relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present coverage and replace it with a new policy, be certain to truthfully and completely answer all questions on the application concerning your medical/health history.
4. Failure to include all material medical information on an application may provide a basis for the insurer to deny any future claims and to refund your premium as though the policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

I hereby declare that to the best of my knowledge and belief, the information given on this application, including the health information on pages two and three of this application, is correctly recorded, true, and complete. I understand that material omissions or intentional misrepresentations regarding information provided on this application could cause an otherwise covered service to be denied and/or could void any coverage issued. **If I subsequently become aware of information different from that provided in this application, I agree to provide that additional information promptly to the insurer. A change of information prior to the effective date of this policy may void an offer to provide coverage.**

I understand there may not be participating providers in all specialty fields.

I understand that credit for prior coverage will be based upon the information contained in this application and/or proof of prior coverage, such as a Certificate of Creditable Coverage that I have obtained from my prior health care insurer(s) and provided to the insurer.

If any information provided is false or incomplete, the insurer may without advance notice pursue any remedies available under state or federal law, including but not limited to: declaring the policy null and void and cancelling the policy retroactive to its original effective date; or imposing the pre-existing condition waiting period and denying claims that are pre-existing, subject to credit for prior coverage.

If the policy contained a voluntary arbitration provision: ANY MATTER IN DISPUTE BETWEEN YOU AND THE INSURER MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULES OF THE AMERICAN ARBITRATION ASSOCIATION OR OTHER RECOGNIZED ARBITRATOR, A COPY OF WHICH IS AVAILABLE ON REQUEST FROM THE INSURER. THE INSURER SHALL BEAR THE COSTS OF ARBITRATION, FILING FEES, ADMINISTRATIVE FEES AND ARBITRATOR FEES. OTHER EXPENSES OF ARBITRATION, INCLUDING, BUT NOT LIMITED TO: ATTORNEY FEES, EXPENSES OF DISCOVERY, WITNESSES, STENOGRAPHER, TRANSLATORS, AND SIMILAR EXPENSES, WILL BE BORNE BY THE PARTY INCURRING THOSE EXPENSES. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND THE COMPANY. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES, IF ALLOWED BY STATE LAW, AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.

I further certify that all information completed on this form is true, correct and complete and acknowledge the policy is subject to cancellation or other action permissible at law, if any completed information is found to be false or incorrect.

I attest that all information on this form is accurate. I have read the Acknowledgement of this document and agree to its terms. I have also completed an authorization to disclose protected health information, if such form accompanies this application.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

(A faxed signature shall be valid as an original signature.)

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

(Required if applying for coverage. A faxed signature shall be valid as an original signature.)

Requested Effective Date \_\_\_\_\_ (Coverage not in force until the insurer approves your application and determines the effective date.)



**J. PRODUCER AGREEMENT AND COMPENSATION DISCLOSURE (if applicable)**

I understand and agree that in acting as the producer for this applicant:

1. The application was completed by the applicant.
2. I am in possession of a valid license issued by the state of Illinois that authorizes me to sell and service health insurance.
3. I have no authority to: a) make, alter, interpret, or discharge an application or policy in the name of an insurer; or b) waive any terms of conditions of the policy.
4. I have no authority to assign effective dates or to effect member changes.

Producer Name \_\_\_\_\_ License # \_\_\_\_\_ Agency \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Producer Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

(A faxed signature shall be valid as an original signature.)

**Producer Compensation Disclosure:**

(Compensation includes commissions, fees, awards, overrides, bonuses, contingent commissions, loans, stock options, gifts, prizes, or any other form of valuable consideration.)

DRAFT

I have received written disclosure that the producer will receive compensation from the insurer or a third party administrator for the placement of insurance, including the amount or type of compensation.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_