

## **High Level Medicare Supplement**

### **Field Underwriting Guidelines & Risk Determination**

The following information is meant to be used as a training guide for informational purposes. **This material, including any subpart(s), is not to be used as marketing and is not to be provided to a prospect, an applicant, member, group, or the general public.**

Health Underwriting is the assessment of the medical history and current health status of an application to determine the appropriate risk classification. Health underwriting does not apply in the states of Maine (ME), New Hampshire (NH) and Connecticut (CT).

When underwriting is required, the applicant must provide answers to medical questions on the application. Anthem determines the level of risk by using the health questions on the application, any claims history at Anthem and any additional medical information that may be requested. The underwriter may also contact the applicant to clarify the information provided before reaching a decision.

When making a determination regarding the duration of time for which a condition is considered a denial, the starting date for the timeframe begins once all treatment and therapies are complete. For instance, if someone is treated for colon cancer and they require chemotherapy, or radiation, or any other type of treatment, the timeframe to be considered outside the 5 year timeframe begins once the applicant has been sign, symptom and/or treatment free from that condition and are released from the physician's care. Annual follow ups are not considered treatment.

The following conditions/situations will make an applicant uninsurable and result in an application denial:

- The use of three or more cardiovascular medications, including those for elevated blood pressure, heart impairments, irregular heartbeat, circulation problems and stroke.
- The use of two cardiovascular medications plus Furosemide (Lasix), Bumex, Demadex or any other medication used to control retention of fluid/diuretic.
- Whenever further testing or evaluation has been recommended or planned.
- Any recommended/scheduled surgeries (That have not yet been done)
- Whenever the applicant is receiving treatment for an acute condition, or is receiving treatment for a chronic condition that requires frequent medical provider or hospital visits.

*Note: Applicant's may be unaware that they have a condition listed on the application but do in fact take a medication that indicates the condition exists and, therefore are uninsurable.*

**Should you have any specific questions based on individual situations, please submit the application as you normally would or contact your regional sales team.**

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## Health History Guidelines

*\*This is not an all-inclusive list and is subject to change.*

CONDITION	STARTING FROM APPLICATION RECEIPT DATE	UNDERWRITING ACTION (DECISION)
AIDS/HIV	Lifetime	DENIAL
Alcoholism	Within 5 years	DENIAL
Angina	Within 5 years	DENIAL
Alzheimer's Disease/Dementia	Lifetime	DENIAL
Arteriosclerotic Cardiovascular Disease	Lifetime	DENIAL
Bronchitis (chronic)	Within 3 years	DENIAL
Drug Abuse	Within 5 years	DENIAL
<b>Cancer</b>		
Breast	Within 5 years	DENIAL
Colon	Within 5 years	DENIAL
Lung	Within 5 years	DENIAL
Prostate	Within 5 years	DENIAL
Cirrhosis of Liver	Lifetime	DENIAL
Chronic Obstructive Pulmonary Disease (COPD)	Lifetime	DENIAL
Diabetes Mellitus – Insulin Dependent	Within 5 years	DENIAL
Emphysema	Lifetime	DENIAL
<b>Heart Disorders</b>		
Angioplasty	Lifetime	DENIAL
Cardiomyopathy	Lifetime	DENIAL
Congestive Heart Failure	Lifetime	DENIAL
Coronary or vascular stent, shunt, valve replacement, internal defibrillator or vascular strainer	Lifetime	DENIAL
Heart Attack	Within 5 years	DENIAL
Heart bypass surgery	Lifetime	DENIAL
Heart Pacemaker	Lifetime	DENIAL
Hodgkin's Disease	Within 5 years	DENIAL
Leukemia	Within 5 years	DENIAL
Lupus	Lifetime	DENIAL
Multiple Sclerosis	Lifetime	DENIAL
Neuropathy	Lifetime	DENIAL
Parkinson's Disease	Lifetime	DENIAL
Renal Failure	Lifetime	DENIAL

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Restless Leg Syndrome/abnormal movement disorders	Within 5 years	DENIAL
Stroke/ TIA	Within 5 years	DENIAL
<b>CONDITION</b>	<b>STARTING FROM APPLICATION RECEIPT DATE</b>	<b>UNDERWRITING ACTION (DECISION)</b>
<b>Transplant</b>		
Bone Marrow	Lifetime	DENIAL
Heart	Lifetime	DENIAL
Kidney	Lifetime	DENIAL
Liver	Lifetime	DENIAL
Lung	Lifetime	DENIAL
Tuberculosis	Within 5 years	DENIAL

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