

**APPLICATION FOR INDIVIDUAL COVERAGE**



PO Box 13368  
528 E. Spokane Falls Blvd.  
Suite 301  
Spokane, Washington 99202

**MAIL APPLICATION TO:**

PO Box 1107  
1602 21<sup>st</sup> Ave.  
Lewiston, ID 83501

All answers must be complete and accurate. Omissions or incomplete answers will result in the return of your application and may cause delays. In most cases, approved applications postmarked or delivered to Asuris Northwest Health by the 20<sup>th</sup> of the month are eligible for an effective date of the first of the following month.

**SECTION 1. TYPE OF APPLICATION** (Check all that apply.)

- New Application
- Changing Coverage Type
- Transferring from another carrier
- Transferring from Asuris Northwest Health Group or COBRA Coverage
- Adding Dependent(s). (Dependent(s) may be added only to your current plan/deductible option.)

**SECTION 2. TYPE OF NEW COVERAGE** (SELECT ONLY ONE PLAN.)

**PREFERRED PLANS — Deductible Options:**

<p><b>Asuris Clarity<sup>SM</sup> 50</b>  <input type="checkbox"/> \$2,500    <input type="checkbox"/> \$5,000</p> <p><b>Asuris Clarity<sup>SM</sup> 70</b>  <input type="checkbox"/> \$1,000    <input type="checkbox"/> \$3,000</p> <p><b>Asuris Clarity<sup>SM</sup> 80</b>  <input type="checkbox"/> \$500    <input type="checkbox"/> \$1,500</p>	<p><b>Asuris HSA Healthplan</b>  <input type="checkbox"/> \$2,500  <input type="checkbox"/> \$3,500</p>	<p><b>Asuris HSA Healthplan (Comprehensive)</b>  <input type="checkbox"/> \$1,500</p>	<p><b>PPO Catastrophic</b>  <input type="checkbox"/> \$1,750</p>
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**TYPE OF CURRENT COVERAGE. CLOSED PLANS** (Available ONLY to current Members who are adding Dependents to their current plan)

<p><b>Catastrophic (HSA-Qualified)</b>  <input type="checkbox"/> \$2,500 Member/<input type="checkbox"/> \$5,000 Family</p>	<p><b>PPO Comprehensive</b>  <input type="checkbox"/> \$750</p>
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**SECTION 3. PAYMENT TYPE** (Select one of the following payment options.)

- Monthly
- Quarterly
- Semiannually
- Annually
- Automatic Bank Withdrawal  
Complete the enclosed Subscriber Agreement for Preauthorized Bill Payment (monthly only).

**SECTION 4. MEMBER INFORMATION** To be eligible to apply for our individual plans, you must reside in our service area for at least 30 days prior to submitting your application and continue to live in our service area for six months out of the year. Eligible dependents include your spouse and/or children under the age of 23. Proof of residence within the Asuris Northwest Health service area may be required. (See the Application Checklist on page 4 for acceptable forms of proof.) Please list subscriber, spouse, and eligible dependent children for whom you are requesting coverage. Please provide Social Security numbers for yourself and all dependents over one year of age. **PLEASE PRINT.** (Persons who are eligible for Medicare coverage are not eligible for coverage under individual contracts.)

Name			Social Security Number	Sex	Birth Date	Relationship to Subscriber
First	MI	Last				
					/ /	<b>SUBSCRIBER</b>
					/ /	
					/ /	
					/ /	
Street Address			City	State	ZIP	County
Mailing Address			City	State	ZIP	Home Telephone Number
Billing Address (if different)			City	State	ZIP	E-mail address (optional)

Name and Health Insurance Claim Number of anyone listed on this form that is covered by Medicare.

**ASURIS NORTHWEST HEALTH USE ONLY**

Date Application Substantially Complete	COB	Effective Date	Package Number	Agent Number

**SECTION 5. EXCEPTIONS FOR THE STANDARD HEALTH QUESTIONNAIRE**

Please read the full explanation of the exceptions listed on the Standard Health Questionnaire (SHQ). Do your circumstances match any of the exceptions described in the SHQ? If so, please complete this section.

Name of person(s) not required to complete the Standard Health Questionnaire: \_\_\_\_\_

Reason for exception (check one):

- Relocation:** Change of your prior coverage service area in Washington State. *Include a copy of a utility bill in your name from the prior address and a letter of verification from your prior carrier verifying that because you have moved, you no longer reside in their service area and they cannot provide health insurance at your new location.*
- Provider Cancellation:** Health provider left network. *Include a letter of verification from the provider or carrier.*
- COBRA Exhaustion:** Exhaustion of COBRA continuation. *Include a letter from the COBRA Administrator verifying that you have exhausted your COBRA benefits.*
- COBRA Termination:** Former employer has gone out of business while member was on COBRA coverage. *Include a letter of verification from the employer or carrier.*
- Employer's Plan Not Subject to COBRA or Loss of Basic Health Plan (BHP) Coverage:** You have lost or are losing coverage under an employer's plan that was not subject to COBRA coverage or under the BHP and you had at least 24 months of continuous group or BHP coverage before such loss. *Include a letter of verification from the employer or BHP.*
- Other: Any additional exception(s) as listed on the SHQ not detailed above.** *Please provide brief explanation.*

\_\_\_\_\_

In addition to the exceptions listed above, the Standard Health Questionnaire is not required for the **subscriber's** natural newborn or newly adopted child if the Company receives the application for coverage within 60 days of birth or placement of adoption (to be effective from date of birth or placement of adoption if the subscriber has active coverage on the date of birth or placement of adoption). Are you adding a newborn or newly adopted child with this application?

- Yes (For adopted child, include documentation indicating date of placement.)

**SECTION 6. OTHER COVERAGE INFORMATION**

Are you or any dependents who are applying for coverage currently covered on any group, individual, or self-insured plan?

- Yes  No

If Yes, do you intend to replace your current plan with this contract?  Yes  No

Asuris Northwest Health Individual Plans contain a nine-month preexisting condition waiting period. In certain circumstances, we will waive or credit this waiting period based on current or prior coverage. To help us determine if you qualify for crediting the preexisting condition waiting period, please provide the following information, and attach a copy of your Certificate of Coverage from your current or prior carrier or a similar document showing the beginning and ending dates of your current coverage, if applicable. Please note: If your prior coverage was with an Asuris Northwest Health group plan, it is not necessary to include a copy of your Certificate of Coverage. SEE THE APPLICATION CHECKLIST ON PAGE 4 FOR MORE INFORMATION.

Name (First, Last)	Birth Date	Insurance Company	Policy Number	Dates of Coverage		Type of Coverage
				Date Coverage Began	Date Coverage Ended (indicate Active if you are currently covered)	
1.						<ul style="list-style-type: none"> <li>• Employer Group</li> <li>• Individual</li> <li>• Medicare</li> <li>• COBRA</li> <li>• High Risk Pool</li> </ul>
2.						
3.						
4.						
5.						

Deductible amount: \$ \_\_\_\_\_ per individual per year

Deductible amount: \$ \_\_\_\_\_ per family per year

Out-of-pocket (stoploss) amount: \$ \_\_\_\_\_  
per individual per year

Out-of-pocket (stoploss) amount: \$ \_\_\_\_\_  
per family per year

**SECTION 7. NON-SMOKER CERTIFICATION STATEMENT**

Complete this section only if you or your spouse is applying for a non-smokers' discount.

I certify that I have not smoked cigarettes, cigars, pipes, or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substance within the past 12 months. PLEASE NOTE: The Company reserves the right to cancel coverage and collect claims payments or other damages if false information is submitted or if you fail to notify us you are no longer eligible for the non-smoker discount.

Subscriber's Signature \_\_\_\_\_

Date \_\_\_\_\_

Spouse's Signature (If applying) \_\_\_\_\_

Date \_\_\_\_\_

**SECTION 8. RELEASE OF INFORMATION**

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 application) 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.

\*For more information about such uses and disclosures, including uses and disclosures required by law, please refer to the Asuris Consumer Privacy Notice. A copy is available from our Web site (www.asuris.com) or by phone at 1-866-704-2708.

**SECTION 9. APPLICATION AGREEMENT**

I hereby apply for myself and/or for any spouse/dependent(s) listed on this application for coverage under the individual Contract indicated on this form or currently in effect if adding dependent(s). Contracts are offered through Asuris Northwest Health (the Company). I understand I will have the right to examine and return the Contract (if new) within 10 days of its delivery to me. I certify that my listed dependents and I meet the eligibility requirements set forth in **Section 4. Member Information**.

I agree to pay in advance the appropriate rates for myself and listed dependents and authorize rate increases as the Company deems necessary.

I have read and understand the waiting period provisions of the plan for which I am applying. I understand that under certain circumstances the Company may impose a **nine-month waiting period** for preexisting conditions as defined in the Contract.

I understand that occupational injuries and illnesses are not covered under PPO Comprehensive, PPO Catastrophic and Catastrophic (HSA-Qualified) plan.

I understand that this application is not an offer of coverage from Asuris Northwest Health and that submission of this application does not guarantee I will receive coverage. **Please sign and date Section 10. Signature and Date**

**SECTION 10. SIGNATURE AND DATE**

I have provided these answers as part of the application procedure required by Asuris Northwest Health to enroll in coverage and I certify that all information completed on this form and the Standard Health Questionnaire (if applicable) is true, correct, and complete. I understand that Asuris Northwest Health will rely on each answer in making coverage and rating determinations. For the protection of all of our members, fraud or misrepresentation of material fact by you for the purposes of defrauding Asuris Northwest Health may result in Asuris Northwest Health taking any action allowed by law or Contract, including termination or rescission of coverage, denial of benefits, and/or pursuit of criminal charges and penalties.

**SUBSCRIBER SIGNATURE:\*** \_\_\_\_\_ **DATE:** \_\_\_\_\_

\*If signature by a personal representative of the member/enrollee, please complete the following:

Personal Representative's Name: \_\_\_\_\_

Relationship to Individual:  Parent  Legal Guardian†  Holder of Power of Attorney†

(†Attach legal documentation if legal guardian or Holder of Power of Attorney)

**SPOUSE SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_  
(If applying)

**Dependent Signature:** \_\_\_\_\_ **Dependent Signature:** \_\_\_\_\_  
(If age 18 or over) (If age 18 or over)

In most cases, approved applications postmarked or delivered to Asuris Northwest Health by the 20<sup>th</sup> day of the month will be considered effective on the first day of the following month.

To select a later effective date, please indicate here: \_\_\_\_ / 01 / \_\_\_\_ (no more than two months from date of application).

**HOW DID YOU HEAR ABOUT ASURIS NORTHWEST HEALTH?**

Please check the box that best describes how you heard about Asuris Northwest Health.

- Asuris Group Plan       Web site       Seminar       Agent       Radio
- Television       Newspaper       Direct mail       Word of mouth
- Other: \_\_\_\_\_

## APPLICATION CHECKLIST

To ensure timely processing of your application, please review this checklist.

- ✓ Proof of residency may be required with all new applications. A photocopy of one of the following may be requested as proof of residency:
  - A. Valid Washington State driver's license or identification card.
  - B. Current utility bill with name and address.
- ✓ Did you indicate the type of coverage you are selecting in **Section 2. Type of Coverage**?
- ✓ If you chose automatic bank withdrawal in **Section 3. Payment Type**, did you complete the **Subscriber Agreement for Preauthorized Bill Payment** form enclosed? Please pay your paper billing until you are notified that your electronic funds transfer has been initiated. Processing can take up to 60 days. Our notification to you will appear as a message on your billing statement. (Not required when adding dependent(s) to current coverage.)
- ✓ Have you completed the **Standard Health Questionnaire** for yourself and each dependent you want to cover, if required?
- ✓ If you or your dependents do not have to complete the Standard Health Questionnaire, did you include the required proof (see **Section 5. Exceptions for the Standard Health Questionnaire**)?
- ✓ Did you complete **Section 6. Other Coverage Information**? Please provide us with documentation of current or prior coverage showing beginning and ending dates of coverage for you and/or your dependent(s) unless the current or prior coverage was with Asuris Northwest Health. Examples of documentation of coverage could include a copy of your Certificate of Coverage from your current or prior carrier. If you do not have a Certificate of Coverage, you may provide other documentation in accordance with federal law.
- ✓ If you and/or your dependent spouse are non-smokers, did you read **Section 7. Non-Smoker Certification Statement** and sign, if applicable?
- ✓ Please read **Section 8. Release of Information** and **Section 9. Application Agreement**.
- ✓ Did you sign and date this application (including all family members age 18 and over) in **Section 10. Signature and Date**?
- ✓ If an agent is helping you complete these forms, he or she must complete the **Agent Information** section.

***Do not send a rate payment with your application. You will receive a statement from us upon acceptance of your application.***

### AGENT INFORMATION

IF APPLICATION IS BEING MADE THROUGH AN AGENT, HE/SHE MUST PROVIDE THE INFORMATION BELOW.

NOTE: Agents who do not have a current appointment with Asuris Northwest Health are not authorized to enroll members.

Agent Name <b>Dann Loewenthal</b>	Firm or Agency <b>CDA Insurance LLC</b>	
Agent Address <b>PO Box 26540, Eugene, OR 97402</b>	Agent Telephone Number <b>800.762.8309</b>	
I certify I have verified that all persons applying for coverage are eligible. I further certify, to the best of my knowledge, the information on this application and the Standard Health Questionnaire (if applicable) has been completed truthfully by the applicant(s).		
_____	_____	
Agent Signature	Date	
Agent's Washington State License Number <b>200392</b>	Expiration Date <b>8/2/2010</b>	Asuris Northwest Health Agent Number <b>C01977</b>
Contact Person		

If you have an agent, that agent may receive bonuses, commissions, administrative service fees, or other compensation, including non-cash compensation, from Asuris Northwest Health. Incentives may be based on any of several factors, including the products you buy, your agent's volume of business with Asuris, and the other services your agent provides to you. These incentives may have an indirect impact on your rates. For more information, please contact your agent.