



MEDICA SOLO – APPLICATION CHECKLIST

How to Apply:

- For faster service you may choose to apply online. To be set up for online enrollment please go to: <https://personalplans.medica.com/QuickQuote/QuickQuoteStart.aspx?AgentInfo=%2b7qcqjEY90JTL91PAPTjFQ%3d%3d>
- Read the instructions on page 2 of the application.
 - o **IMPORTANT:** Be sure to be very thorough when filling out the application. ALL questions that you answer yes to in questions #E1, E2, E3 and #E4, MUST have corresponding answers in question #E7 (i.e. reason for visit, results of physical or test, recovery date if applicable).

Underwriting Review:

- You will want to expect about one month for the underwriting review, some application do go quicker and some do take longer – up to 60 days.
- It is possible that underwriting may require additional information from a clinic, doctor or hospital. Should your medical records be requested your provider may charge for this service!

Monthly Premium:

- PLEASE send your first estimated premium with the application.** Your check will not be cashed unless you are approved for coverage.
- Should you desire to use the Automatic Payment method, please complete the Automated Payment Plan (ACH) form and attach a voided check with the application.

Sending in the Application:

- Sign and date the application. **NOTE: The application MUST be received within 60 days of the desired effective date.**
- Return the application in the enclosed pre-paid envelope.
- Please be sure to include the signed **Authorization to Release Application Information** form. This form is needed in order for us to be able to assist you in the application process.
- So the we can provide you with application status updates, complete the following contact information:

Email Address: _____

Daytime Phone # _____

For a complete provider directory visit: <http://www.medica.com/>

We will be happy to assist you wherever possible. Please contact us at 952.224.0123.

There is no guarantee the coverage will be offered. **Do not cancel your existing medical policy until you have verification of your acceptance.** Should you be declined coverage from any private health insurer, you would in most cases qualify for the Minnesota Comprehensive Health Association (MCHA) health coverage (<http://www.mchamn.com/> for more information).

MEDICA®

MINNESOTA

Medica SoloSM

Medica EncoreSM

Application Form.....

Medica SoloSM and Medica EncoreSM provide benefits for prenatal care services.

Medica SoloSM and Medica EncoreSM do not cover maternity care services which include maternity labor and delivery services, and post partum care services.

Medica Insurance Company
MN-S&ECMB-AP 09-100-00

IMPORTANT INFORMATION ABOUT YOUR APPLICATION

- Please review your application to assure that every question has been completed and thoroughly answered.
- To avoid unnecessary delays, please provide a complete explanation of all “Yes” answers in the space provided under Section E7. Please indicate whether any checkups, physicals, exams, lab work, or X-rays you’ve listed were routine or due to medically diagnosed conditions. Also indicate if the results were normal or if any problems were noted. For each medical condition, illness, or injury, include both the onset date and the complete recovery date when appropriate.
- See Section C3, for information on your effective date. Medica will notify you if you have been approved and your effective date. Processing time of your application is approximately 3 to 4 weeks. Do not cancel any existing coverage until the Medica policy has been approved, issued and accepted by you.
- Submit your premium payment along with your application. If the full first month’s premium payment is not received, your application cannot be processed.
- Please complete, sign and date your application and mail to Medica in the enclosed postage-paid envelope. If the applicant is under age 18, the guarantor signature must be completed. Your enrollment form is valid for a period of 60 days from the date you sign it. After 60 days a new application must be completed in full.
- Please be sure to indicate the deductible you are applying for in Section B.
- You are not required to disclose the results of a test to determine the presence of the human immunodeficiency virus (HIV) antibody performed on a criminal sex offender or a crime victim who was exposed to or had contact with an offender’s bodily fluids during commission of a crime that was reported to law enforcement. Additionally, you are not required to disclose the results of a test to determine the presence of a bloodborne pathogen* performed on the following individuals when a significant exposure* may have occurred: (1) an emergency medical services person* or source individual* at a hospital or freestanding emergency medical care facility; or (2) a corrections employee or source inmate at a correctional facility; or (3) an employee of a secure treatment facility or source patient at a secure treatment facility.

ANY MISSING INFORMATION WILL CAUSE DELAYS IN THE PROCESSING OF YOUR APPLICATION AND MAY RESULT IN RESCISSION OF YOUR POLICY.

If you have questions or need assistance completing this application, please contact a Medica Sales Service Specialist at 952-992-2080 or 1-800-670-5935 between 8:00 a.m. to 5:00 p.m., Monday through Thursday, and 9:00 a.m. to 5:00 p.m. on Friday.

Thank you for your interest in Medica.

* DEFINED TERMS: The term “emergency medical services person” includes (1) individuals employed or receiving compensation to provide out-of-hospital emergency medical services such as a firefighter, paramedic, emergency medical technician, licensed nurse, rescue squad person, or other individual who serves as an employee or volunteer of an ambulance service as defined by Minnesota law or a member of an organized first responder squad that is formally recognized by a political subdivision in the state, who provides out-of-hospital emergency medical services during the performance of the individual’s duties; (2) an individual employed as a licensed peace officer under Minnesota law; (3) an individual employed as a crime laboratory worker while working outside the laboratory and involved in a criminal investigation; (4) any individual who renders emergency care or assistance at the scene of an emergency or while an injured person is being transported to receive medical care and who is acting as a good samaritan as described under Minnesota law; and (5) any individual who, in the process of executing a citizen’s arrest as defined by Minnesota law, may have experienced a significant exposure* to a source individual*.

The term “bloodborne pathogen” means pathogenic microorganisms that are present in human blood and can cause disease in humans. These pathogens include, but are not limited to, hepatitis B virus (HBV), hepatitis C virus (HCV) and human immunodeficiency virus (HIV).

The term “source individual” means an individual, living or dead, whose blood tissue or potentially infectious body fluids may be a source of bloodborne pathogen exposure to an emergency medical services person. Examples include, but are not limited to, a victim of an accident, injury, or illness, or a deceased person.

The term “significant exposure” means contact likely to transmit a bloodborne pathogen, in a manner supported by the most current guidelines and recommendations of the United States Public Health Service at the time an evaluation takes place, that includes (1) percutaneous injury, contact of mucous membrane or nonintact skin, or prolonged contact of intact skin; and (2) contact, in a manner that may transmit a bloodborne pathogen, with blood, tissue, or potentially infectious body fluids.

Applicant's Name: _____

C. PAYMENT AND EFFECTIVE DATE SELECTION

1) Initial payment mode (*check one*)

- Check
- Credit Card

Amount paid with this application \$.

(Please make your check payable to Medica. Include the Credit Card Form if applicable.)

2) Ongoing payment mode (*check one*)

- Check
- Automatic Payment

(Include the ACH Authorization Form if applicable.)

3) **Effective Date:** Initial payment or payment information for this policy must be submitted with this application.

We cannot process your application if you fail to answer all questions completely or if you fail to submit your initial payment. I understand that, if approved by the last day of the month, coverage will be effective the first day of the following month. If possible, I would like my coverage to begin on the first of the month of _____, provided this date is not more than 60 days beyond the signature date of this application.

D. OTHER INSURANCE INFORMATION

1) Do you currently have **any** health insurance coverage? Yes No

2) Have you ever been a member of Medica? Yes No

3) Have you had any health insurance coverage within the past 63 days? Yes No

If "Yes" to any question, you must provide your health coverage history for the past 24 months and complete the insurance information below.

	Insurance company name	Type of coverage	Effective date of coverage	Termination date of coverage
1		<input type="checkbox"/> Individual coverage <input type="checkbox"/> Group coverage <input type="checkbox"/> COBRA		
	Reason for termination of health care coverage:			
2		<input type="checkbox"/> Individual coverage <input type="checkbox"/> Group coverage <input type="checkbox"/> COBRA		
	Reason for termination of health care coverage:			

4) Will this coverage replace or change any existing health insurance? Yes No

If "Yes," please explain why: _____

5) Are you covered by Medicare Part A and/or Part B? Yes No

6) Have you applied for a Medica Individual plan in the past? Yes No

If "Yes," when? Month Year

Under what primary applicant name? _____

E. YOUR HEALTH INFORMATION

Answer every question by checking a Yes or No box. For each question answered "Yes," please complete Section E7.

SECTION E1: Has any person named on this application ever been diagnosed with, treated for, or consulted with a physician or practitioner for:

- | | Yes
↓ | No
↓ |
|---|--------------------------|--------------------------|
| a. Heart attack, coronary artery disease, heart bypass surgery, angioplasty, heart valve replacement or congestive heart failure? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Stroke, aneurysm, carotid artery blockage, blood clots, embolism or multiple sclerosis? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Emphysema, chronic obstructive pulmonary disease (COPD) or pulmonary fibrosis? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Hepatitis*, cirrhosis of the liver, pancreatitis, Crohn's disease or ulcerative colitis? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Diabetes? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Cancer? | <input type="checkbox"/> | <input type="checkbox"/> |
| g. HIV* positive, AIDS* or lupus? | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION E2: Within the past five years, have you been diagnosed with, or treated for, or consulted with a physician or practitioner for:

- | | | |
|--|--------------------------|--------------------------|
| a. Heart disorders, including but not limited to chest pain, heart murmur, mitral valve prolapse, angina, high blood pressure or cardiovascular disease? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Circulatory or vascular disorders, including but not limited to peripheral vascular disease, varicose veins, varicose ulcer, blockage of arteries or other vascular or circulatory disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Respiratory disorders, including but not limited to shortness of breath, tuberculosis, asthma, allergies, hay fever, sleep apnea, pneumonia, lung or respiratory disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Nervous system disorders, including but not limited to paralysis, epilepsy, fainting, dizziness, seizures, headaches, migraines, or any other disease or disorder of the brain or nervous system? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Digestive disorders, including but not limited to stomach or duodenal ulcer, other ulcer, hernia, gastroesophageal reflux disease (GERD), colitis, chronic diarrhea, jaundice, or any disorder of the liver, gallbladder, stomach, intestine, or rectum? | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Urinary tract disorders, including but not limited to kidney, bladder, kidney and bladder stones, protein or blood in the urine, infection or other disorder(s) of the kidney(s), bladder, ureter(s) urethra, or prostate? | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Musculoskeletal disorders, including but not limited to arthritis, or any disorder of the joints, muscles or bones, any knee, neck, back or spinal trouble, neuritis, sciatica, spinal curvature to include kyphosis and lordosis, fibromyalgia, gout, carpal tunnel syndrome, TMJ or amputation? | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Reproductive system disorders, including but not limited to any disease or disorder of the breast or reproductive organs (male and female), complication of breast implants, infertility, abnormal menstrual periods, endometriosis, or sexually transmitted disease? . . . | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Metabolic or endocrine disorders, including but not limited to sugar intolerance, albumin, blood or sugar in the urine, any disorder of metabolism or endocrine system? | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Eating disorders, including but not limited to anorexia, bulimia, unexplained weight loss or fever, obesity or other related disorders? . . | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Tumor, cysts, neoplasm or growths of any kind? | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Immune system disorders, including but not limited to collagen disease, scleroderma, rheumatoid arthritis or any other connective tissue disease? | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Blood disorders, including but not limited to anemia, hemophilia, hemochromatosis, leukemia or any other disease or disorder of the blood? | <input type="checkbox"/> | <input type="checkbox"/> |
| n. Any disease of the eyes, ears, nose, throat, tonsils, or sinuses? | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Mental, emotional or nervous disorders, including but not limited to hyperactivity, attention deficit, anxiety, depression or personality disorder? | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Glandular disorders, including but not limited to Addison disease, Cushing disease, goiter, lymph gland enlargement or any disease or disorder of the adrenal gland, thyroid gland, pituitary, pancreas, or lymph system? | <input type="checkbox"/> | <input type="checkbox"/> |
| q. Congenital birth or developmental disorders, including but not limited to cleft palate, club foot, congenital heart defects, chromosomal abnormalities, physical or cognitive delays or autism? | <input type="checkbox"/> | <input type="checkbox"/> |
| r. Skin disorders, acne, psoriasis, warts, lesions or any other disease or disorder of the skin? | <input type="checkbox"/> | <input type="checkbox"/> |
| s. General fatigue, malaise, mononucleosis, Chronic Fatigue Syndrome or Epstein-Barr Syndrome? | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION E3: Within the past five years, have you:

- | | | |
|---|--------------------------|--------------------------|
| a. Been evaluated for, treated for, or joined any organization for alcoholism/chemical dependency (you are not required to disclose the name of the organization); consumed alcohol to excess or used any controlled drug not prescribed by a doctor or exceeded prescription usage of any drug without physician approval? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Been convicted for or had a driver's license suspended for DWI/DUI or been convicted for any alcohol or drug-related moving violation? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Been advised by a medical professional to modify or restrict eating or drinking habits for health purposes? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Been hospitalized? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Been advised by a medical professional to have surgery, treatment or testing, not yet performed? | <input type="checkbox"/> | <input type="checkbox"/> |

Continues next page >

* See page 2 for exceptions.

Applicant's Name: _____

F. AUTHORIZATION & REPRESENTATION – Read this section, then sign and date the application.

TO BE SIGNED BY APPLICANT:

I have reviewed the above statements/questions and the corresponding answers and represent them to be true and complete. I understand that this application form and any amendments will be the basis for my policy with Medica. Benefits under the policy, if approved, will be based upon the selection made in Section B, unless Medica has offered, and I have accepted, an alternative plan. I understand that if I do not qualify for the coverage selected, Medica may offer an alternative plan. Medica will not rescind coverage that has been in effect for two (2) or more years UNLESS I knowingly made a misstatement on this application form.

I understand and agree that my policy, if approved, will be issued solely as an individual policy. The policy is not offered pursuant to and does not comply with state or federal group health plan laws. I understand and agree that any attempt to use the individual policy in a manner that results in it being considered a group health plan under state or federal law is strictly prohibited.

If there is a change in my health condition between the date of this application and my effective date of coverage, I agree to notify Medica immediately. This new information may be used in determination and/or reversal of my acceptance. If I do not notify Medica of any change in my health condition prior to my effective date of coverage, my policy may be rescinded.

On behalf of myself, I authorize any hospital, clinic, institution, physician, insurance company, MIB, Inc. ("MIB"), or other organization, institution or person to give Medica or any of its designees any and all records or information pertaining to medical history or services rendered to me including, but not limited to, information relating to any medical records or medical insurance claims, consultations or treatments; outpatient or inpatient hospital services; prescription information and lab work. I understand that this information will be used for underwriting, risk rating, enrollment or eligibility for benefits. I understand that in certain circumstances Medica may disclose the information collected to third parties without authorization, and that the information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality, and that I have the right to see and correct my personal information in accordance with applicable law. I understand that I have the right to review Medica's Privacy Notice before signing this form and to request a copy at any time. This authorization does not extend to a release concerning the performance of, or results of, a test to determine the presence of the HIV antibody or other blood borne pathogen as described on page 2 of this enrollment form. I also authorize the use of a Social Security Number for the purpose of identification. The information provided on this application is accurate and complete. I understand and agree that any omissions or incorrect statements knowingly made by me on this application may invalidate my coverage. I understand that I may revoke this authorization by notifying Medica in writing. If I revoke the authorization, it will not affect any actions already taken by Medica prior to Medica's receipt of the revocation. If I refuse to sign this authorization, it will affect my eligibility and enrollment for benefits. Unless revoked, this authorization will remain in effect until termination of coverage. Information used or disclosed pursuant to this authorization will remain subject to Medica's privacy standards. A photographic copy of this authorization shall be as valid as the original. I understand if I am approved for coverage, my policy will not cover preexisting conditions during the first 18 months following my enrollment date. However, if I have maintained continuous health care coverage, the preexisting condition limitation applies during the first 12 months following the enrollment, and will be reduced by the aggregate of certain periods of qualifying coverage applicable to me as of the enrollment date. I authorize Medica to disclose my protected health information to the Guarantor identified below if I am under age 18 and if such information is the basis for Medica's denial of coverage.

I know that my application contains personal information, including my health care information. By checking "Yes" in the space provided, I will be releasing my application to both Medica and my broker of record, who will have access to my personal information. By checking "No" in the space provided, I will be releasing my application only to Medica. My broker of record will not receive my application or have access to my personal information. My choice will not affect my eligibility for the policy I am applying for Yes No

X

Signature of Applicant _____
Date

X

Signature of Guarantor, Parent or Legal Guardian _____
(Please complete if the Applicant is under age 18) Date

A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

G. FOR AGENT USE ONLY

Application was completed by Applicant (Parent or Legal Guardian if applicant is under age 18) Agent. I certify that I have reviewed this application. If application was completed by agent, agent certifies that he/she personally completed this application, that each question was asked separately, that the answers recorded in this application are complete and accurate as given. *Please write legibly for this to be processed.*

X _____ ()
Signature of Agent Date Print Agent's Name & Number Agent's Telephone Number

H. FOR OFFICE USE ONLY

Date Received	Policy Effective Date	Plan Code	PE Mo.	Reviewed By: Date: A D	Payment ID	Amount
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Medica Privacy Notice

Medica takes its responsibility of protecting your personal information seriously. Where possible, Medica de-identifies or encrypts personal information. We use and disclose personal information only to the extent necessary to conduct treatment, payment and health care operations, or to comply with legal, regulatory or accreditation requirements.

Medica and its business associates obtain, maintain, use and share personal information to carry out certain routine activities. Routine activities include: (i) treatment-related activities, such as referring you to a doctor or other provider; (ii) payment-related activities, such as paying a claim for medical services rendered; and (iii) health care operations, such as professional peer review.

The law also gives you rights to access, copy, and amend your personal information. You have the right to request restrictions on certain uses and disclosures of your personal information. You also have the right to obtain information about how and when your personal information has been used and disclosed.

Medica's full Privacy Notice is available upon request by calling 1-800-670-5935 or by going to www.medica.com.

MEDICA[®]

Mail Route CP320

PO Box 9310, Minneapolis, MN 55440-9310

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Medica SoloSM and Medica EncoreSM are service marks of Medica Health Plans.

Automated Payment Plan (ACH)

Here's How You Benefit From Automatic Premium Payment:

Peace of Mind – have peace of mind that your Medica coverage continues because your health plan premium is paid on time, every time.

Easy – no more wondering if you have envelopes, stamps or checks on hand.

Safe – Automatic premium payment is a safe transaction, protecting you and your hard-earned money. Should there ever be a dispute about a fund transfer, electronic records make it easier to resolve the issue. The fund transfer is conducted using the Automated Clearing House (ACH) system with the withdrawal happening up to the 10th of the month. ACH is a fund transfer system with national rules, standards and procedures that allows financial institutions to make electronic payments on behalf of its customers. ACH is widely used by financial institutions across the country.

Here's What You Need To Do:

- **Complete the Authorization Form below and attach a voided check or savings deposit slip from the account to be withdrawn from.**
- **If you are mailing this Authorization Form along with an application for coverage, please be sure you include a check for one month's payment.**
- **If you are already a Medica Direct Value or HSA member, do not send money. However, in order for the ACH program to be activated by the time your next premium is due, Medica must receive the attached Authorization Form at least 15 days prior to the start of the month you would like it effective. Mail the completed form to the address listed at the bottom of the Authorization Form below.**

 Please cut along dotted line to detach Authorization Form.

Automated Payment Plan (ACH) Authorization Form

Name on bank account:

Bank account number:

Bank name:

Telephone:

City:

State:

Zip code:

I authorize Medica and the bank named above to initiate monthly withdrawals from my checking or savings account, as indicated. This agreement will remain in effect until I notify Medica and my bank in writing to cancel it.

Print name of applicant:

Social Security Number:

X

Date:

Signature of bank account holder

X

Date:

Signature of bank account holder (if joint account)

Please mail this completed ACH Authorization Form with your voided check or savings account deposit slip to:

Medica Automated Payment Plan

Attn: Individual Administration Route MN015-2838

4316 Rice Lake Road

Duluth, MN 55811

Authorization to Release Application Information to My Broker

Applicant's Name (please print):

I know that my application contains personal information, including health care information, about me (and my dependents).

Yes

By checking "Yes" in the space provided, I authorize the release of my application to both Medica and my broker of record, who will have access to my personal information.

No

By checking "No" in the space provided, I do not authorize the release of my application to any person or entity other than Medica. My broker of record will not receive my application or have access to my personal information beyond the information I shared with my broker at the time of my application.

My choice will not affect my eligibility for the policy I am applying for.

X

Signature of Applicant

Date