

Vista Individual



Producer's Guide to Medical Underwriting

Producer's Guide to Medical Underwriting for Vista Individual



Confidentiality Notice: The information contained in this Producer's Guide to Medical Underwriting is confidential, proprietary or privileged information. This Guide is intended for the sole use of contracted Agencies and Producers appointed with Vista Healthplan of South Florida (Vista or VSF). Any additional use, distribution or copying of the following material is strictly prohibited.

Disclaimer: This Guide replaces and / or supersedes any previous Vista document or partial document that refers to Vista Individual Medical Underwriting practices. The guidelines contained herein are subject to change without notice at Vista's sole discretion.

To the extent that any provision in this Guide is inconsistent with any current Vista Individual medical underwriting practices, the current Vista Individual medical underwriting practices will prevail. Only Vista Individual Medical Underwriting may make a final decision to accept or decline an Applicant and determine the rate level or effective date. Producers have no authority to bind or guarantee coverage.

In the event of any conflicts or inconsistencies between this document and the Policy, the Policy shall be controlling.

The following are only guidelines, comprising a statement of Vista's general approach to individual health business.

This manual is neither the Contract nor the Schedule of Benefits. It contains a general overview of Vista's Individual HMO health benefit plan benefits, provisions and limitations. The actual rules governing benefits and eligibility are contained only in the Contract and Member Handbook.

- An Agent may not solicit applications for Vista's individual benefit plan unless they are licensed to sell health insurance in the State of Florida and contracted with Vista and appointed by Vista.
- An Agent cannot bind any coverage, guarantee approval of any person for coverage or change the eligibility requirements which all persons must satisfy before coverage is issued.

TABLE OF CONTENTS

Introduction.....	4
General Plan Provisions	5
Producer's Responsibilities	7
Vista Individual Applications.....	8
The Underwriting Process	10
HEALTH CONDITION CONSIDERATIONS	16
AUTO DECLINE LIST	30
AUTO DECLINE MEDICATION LIST	31
BUILD CHARTS	32
Important information and dates	33
Important contacts.....	34

Introduction

Welcome! We are pleased that you have selected to offer Vista Individual as one of your health care coverage options.

As an independent Producer, you are the one guiding individuals and families in their health care decisions. You are asking things such as:

- How often do you go to the doctor or get a prescription filled?
- What coverage is important to you?
- Do you have any chronic medical conditions or are you taking any medication?
- Do you currently have health coverage?

As a Producer you have the unique opportunity to discern the appropriate match between a potential applicant and a Vista Individual plan.

This Producer's Guide to Medical Underwriting contains helpful questions and probable underwriting outcomes with regard to pre-existing health conditions in order to aid you in placing business with Vista Individual. **It is intended only as a guide.** There may be occasions when additional information is available to medical underwriting which may result in a decision that is different than that presented in this Guide. Therefore, **this Producer's Guide to Medical Underwriting should not be construed as a guarantee of underwriting action on any specific case.** The Medical Underwriter's experience and discretion is the ultimate determining factor of underwriting action toward issuance of an offer for coverage.

Important Facts about Vista Healthplan of South Florida

Vista is a health maintenance organization (HMO) licensed in the State of Florida. Its Florida headquarters is located in Sunrise, Florida. Vista does not directly provide covered services to its members. As an HMO, Vista arranges for the provision of covered services to its members through a network of contracted independent physicians and other independent health care providers who are not agents or employees of Vista. These physicians and other providers render medical care to members based upon their own knowledge and expertise in their areas of practice for which they are licensed and trained. Vista does not approve or deny the rendering of medical care. Vista does, however, in its sole determination, approve or deny authorization for the payment of services in accordance with Vista's Contract and Handbook, subject to Member grievance rights.

While a member, health care must be provided and arranged solely through the member's Primary Care Physician in order for health services to be deemed a covered benefit. Persons approved for coverage receive an individual contract and member handbook.

Vista Healthplan of South Florida Service Areas

The HMO network includes the following counties:

Broward
Dade
Palm Beach
Martin
St. Lucie

To be eligible for coverage, a member must be a permanent full-time resident inside the Vista HMO service area. Applicants whose primary residence is outside of the service area will not be approved for coverage.

General Plan Provisions

Benefits Payable

Each contract year, benefits are paid in accordance with the Schedule of Benefits for the plan selected.

Pre-Existing Condition Limitation

A Pre-Existing Condition is any condition or symptom thereof, which was diagnosed, or for which the individual received medical advice or treatment from a physician within a 24-month period proceeding the effective date of coverage. Benefits are payable for covered services for pre-existing conditions after a covered person has been enrolled in the health plan for 24 consecutive months. Only treatment or services received after the 24-month period will be eligible for benefits. This limitation also applies to prescription medications related to the pre-existing condition.

Substandard (Non Preferred Status)

Non Preferred Status is when an applicant is accepted with a condition that cannot be considered at the standard rate. The conditions are rated in the following categories: Low – 25%, Medium – 50%, High – 100%. There are conditions that fall into the category of Non Preferred Status and have a 24 month Pre-existing Clause. In these cases, there will be an increase in premium and the 24-month Pre-existing clause will apply.

Maternity

There is no coverage for maternity and routine newborn charges until the initial 15-month waiting period is satisfied. **During the first 15 months from the effective date, no coverage is available for pre-natal, post-natal or delivery charges.** For all plans, complications of pregnancy are covered the same as any other illness.

Please be aware that some Plans have no maternity coverage. This waiting period is only applicable to those Plans that have maternity coverage.

If it is determined that conception was prior to the effective date, coverage will be voided, and the premium will be refunded less benefits provided. This also excludes elective abortion.

Prescription Drugs

Please refer to the Individual Summaries of Benefits and the Individual Plan Prescription Drug Benefit Rider for Plan specific coverage.

Worker's Compensation

Covered charges do not include, and benefits are not payable for, any treatment or service for any sickness or injury arising out of or in the course of work for wage or profit. If the employer is required to provide Worker's Compensation coverage and does not, Vista Healthplan of South Florida is not liable for any on the job injuries or illnesses. This exclusion does not apply to sole proprietors, partners and corporate officers. Additionally, the exclusion does not apply to corporate officers in those states where they cannot elect to be covered by Worker's Compensation. Vista does not cover treatment or services covered by any Worker's Compensation Act or similar legislation.

Coordination of Benefits

If a person covered by Vista is also covered by another insurance or health plan, the benefits payable may not exceed 100% of the charges actually incurred. This does not include any co-payments that are required under the benefit plan. Benefits must be exhausted under the primary care/insurer prior to receiving additional benefits.

Exclusions and Limitations

For exclusions and limitations of Vista's individual HMO health (benefit) plan, refer to the Contract, Member Handbook and Schedule of Benefits.

Agent Licensing

An Agent cannot solicit applications for Vista unless he/she is licensed to sell health insurance in the State of Florida and is appointed by and contracted with Vista. To obtain the proper licensing forms, please contact your Individual Account Executive (see List of Important Contacts). To verify your current appointment status or renewal date, please contact Broker Relations (see List of Important Contacts). Commissions will be paid directly to the agent. Commissions can be assigned in total only, not by individual unit sold.

Agent Commission

The commission schedules are attached. Agent commissions are not payable on HIPAA or other guarantee-issue applications.

Producer's Responsibilities

When submitting an Application with medical conditions, it is very important for the Applicant to offer as much detail as possible. For example, for Applicants with hypertension (high blood pressure), the most recent readings are required. The more complete health information provided on an Application, the more efficiently it can be underwritten. **If you are not an appointed agent, please contact Vista Individual Marking Department prior to soliciting this Individual benefit product.**

General rule: More is better!

"The more complete health information provided on an Application, the more efficiently it can be underwritten."

A Producer working with an Applicant to thoroughly complete an Application provides the following benefits:

- It serves the needs of the Applicant, matching coverage with means and health conditions;
- It serves the needs of the Producer in that it shortens medical underwriting time frames and creates Client goodwill;
- It serves the needs of CoventryOne, increasing the likelihood that submitted Applications are complete and helping CoventryOne to assume only those risks for which it's products are designed to accommodate.

Informing the Applicant

The writing Producer should advise the Applicant that prior health history can result in a modified offer of coverage. Additionally, as noted in the Conditions of Enrollment section of the Application, the Company has the right to void, cancel or rescind coverage after issue if there has been non-disclosure of material health history.

The Policy will determine the responsibilities or liabilities of the Company. A Producer cannot and must not make any representations or promises regarding claims processing or interpretation of the Policy.

Vista Individual Applications

A more complete discussion of Application procedures can be found in your *CoventryOne Agent Guide*. The following information is intended to highlight important details of the Application process most relevant to Medical Underwriting procedures, and should not be interpreted as a comprehensive explanation of the Application process.

Who Is Eligible

To be eligible for Individual plan coverage, a person must be between the ages of 6 months and 64 ½ years of age and be a permanent full-time resident within the service area. Vista does not approve coverage for any person or dependent under the age of 6 months, unless it is for continuation of coverage as a newborn from an existing Individual Plan Member.

Unless a legal spouse, all persons 18 + are required to complete a separate application in order to be considered.

- The Applicant must complete the Application. The primary Applicant and/or Spouse must attest by signature that all statements and disclosures provided on the application are true and factual. Vista does not accept Applications that are not signed by the Applicant(s) and Producer, or those which are submitted by an unlicensed or non-appointed, non-contracted Producer.
- Applications are valid **30 days** from the date of the Applicant(s) signature. All applicable sections must be completed, signed and dated.
- Please use black ink when completing the Application. **Pencil is not acceptable.**
- **The Underwriting Department will not accept incomplete Applications. The following information is especially important to the medical underwriting procedure:**
 - **Lifestyle and Health Histories:** ALL medical questions **MUST** be answered for each Applicant, including detailed explanatory information for each “Yes” answer indicating to whom the response refers, treating physician, detailed diagnosis, and treatment including medications. In most cases, answers to health-related questions should not be obtained from a third party (except in the case of Applicants under the age of 18, where a parent or guardian may provide the information on their behalf).
 - Information on the Application is considered to have been disclosed / provided by the Applicant. The Medical Underwriters accept that the given answers are full and complete and that the answers have not been partially recorded or edited by the Producer.
 - When a child(ren) considered for coverage does not reside with the primary Applicant, the health history must be completed by the custodial parent or legal guardian.
 - **Conditions of Enrollment:** The Applicant must read this section. If the Applicant agrees, he or she must sign and date. The requested effective date may not precede the signature date of the Application. If the Applicant does not agree, the Application will not be reviewed. **The Applicant must understand that if his/her health condition changes prior to the effective date of coverage offered by Vista, the Applicant has a responsibility to notify Vista of such change(s) and realize that such notification may result in a re-rate of premium or a declination of coverage. Failure to do so could result in rescission.**

Applications are due to Vista by 4:00 PM on the cut-off date, (see enclosed schedule). Your General Agent may request that you submit your applications earlier to properly review them prior to submission to Vista. Underwriting requirements, such as medical records, are also due by 4:00pm on the cut-off date.

All applications should be submitted directly to:

**Vista South Florida – Individual Applications
P.O. Box 45-2679
Sunrise, FL 33345-2679**

All medical records should be submitted directly to:

**Vista South Florida – Underwriting/Medical Records
P.O. Box 45-2679
Sunrise, FL 33345-2679**

On-line application submissions

If you have registered on the Broker portal for on-line application submission, you can sent quotes to your client(s) to have them complete on-line applications. This will save you time and provide a quicker underwriting response on status. Contact your marketing representative for further information.

The Underwriting Process

During the underwriting process, each individual's medical history is evaluated and further action is taken based on the severity and prognosis of the disclosed condition(s).

Because complete and accurate information is optimal, the following questions should be considered by an Applicant when reporting on a condition, in addition to the detailed questions that are part of the Health Condition Considerations portion of this Guide. In general, all medical disclosures should include:

- Specific diagnoses
- Onset and recovery date(s)
- Medications taken or prescribed, and
- Results of treatment.

Each Applicant is medically underwritten. Final rates are based on information, including, but not limited to, that which is submitted or obtained via:

- Information disclosed on the Application,
- Telephone interviews,
- Medical records,
- Medical questionnaires,
- Medical and prescription database searches, and
- Other requests for medical information not limited to the above.

Co-Morbidity

Multiple conditions or impairments that occur together indicate a more significant risk. Co-morbidity is a factor in final underwriting decisions (e.g., hypertension and obesity, or back problems and obesity).

Medical Underwriting Guidelines

All applicants are subject to medical underwriting and satisfactory evidence of insurability. Vista reserves the right to accept or decline any applicant who fails to meet the medical underwriting guidelines established by Vista and/or any other underwriting guideline as permitted by law.

The following conditions/circumstances require that medical records be submitted along with the application:

- **Applicants whose weight is within the Low-High Overweight ranges** indicated in these guidelines will be required to submit medical records for the period of 24 months prior to the application submission date.
- **Children 6 months to 4 years of age** must submit all pediatric records to include: provider charts, all updated immunization records, and any laboratory tests that may have been performed within the last 24 months of the application submission date. Children ages 5-17 without a social security number and who have been United States residents less than 3 years must supply current pediatric records within the last 24 months prior to the application submission date.
- **Females 40+** must have had a pelvic/pap exam and a mammogram within 24 months of applying for coverage in order to be eligible to apply. Vista reserves the right to request medical records or updated tests.

- **Applicants aged 55 through 64** ½ years of age (see required items for a paramedical exam) must submit medical records for the period of 24 months prior to the application submission date. Lab results must be current – within 90 days prior to the application submission date. Paramedical exam is not a substitute for medical records. In addition, all doctor notes/charts and any additional tests within 24 months of the application submission date must be submitted with the application or indicated on the application that such information is forthcoming.
- **Females 55 and over** must submit pelvic/pap exam and mammogram results within the last 24 months prior to the application submission date **in addition to the above requirements on adults 55 and over.**
- **Applicants without a Social Security number and living in the United States less than 3 years** must submit medical records and labs within the last 24 months prior to the application submission date.
- **Previously enrolled members** may be required to submit medical records if prior claims were filed. Any medical record request would be within the prior 24 months of application submission date.
- **Adult medical records must include:**
 - Provider Charts/Records, including any test results
 - Height and weight measurements;
 - Blood pressure and pulse readings;
 - Laboratory results (blood test):
 - SMAC26
 - CBC (Hematology Studies)
 - HIV
 - PSA (for men 55+ only)
 - Urinalysis

All lab results must be submitted within 90 days of application submission date. A Paramedical exam is not a substitute for medical records.

Medical records are required based on age requirements, medical history and social security number status. Medical records must be obtained for a period of 2 years prior to the application submission date, unless specifically requested by Vista. The records should be submitted with the application, if possible.

Medical records submitted subsequent to the application must be identified with the primary applicant's Social Security Number. If Vista requested the records, submission of the letter along with the records is recommended.

IT IS THE APPLICANT'S RESPONSIBILITY TO PROVIDE MEDICAL INFORMATION AT THEIR OWN EXPENSE.

Additional Information: Medical Underwriting Telephone Interviews

When medical underwriting identifies the need for additional information or clarification of information disclosed on the Application, the Medical Underwriting Department may contact the Applicant directly to obtain additional information. Telephone interview calls may be recorded and retained for our records.

Medical Records Request

When medical records are required in order to make an Underwriting determination, the Applicant and/or the Producer will be notified. Medical records may be requested for a particular condition or from a particular provider. Medical records will be required for all Applicants age 55 and older and under age 5. Any costs associated with obtaining and submitting medical records is at the expense of the Applicant(s), unless otherwise specified by law. Vista will not reimburse any medical record gathering expenses regardless of whether an offer of coverage is rendered or accepted. If the requested medical records are not received by medical underwriting within 30 days from the Pending Letter date, the Application will be closed as incomplete.

Applications will be pended for up to 30 days for receipt of medical records. After 30 days, the application will be closed and the premium deposit will be refunded to the applicant. The agent can greatly facilitate the underwriting process by including the required medical records with the submission of the application (with the applicant's consent).

Paramedical Exams

For applicants 55+ years (or if recent lab test is requested for younger ages) who are not being treated for chronic conditions, Paramedical exams are accepted for current (within 90 days of the application submission date) lab results only. **This exam does not replace the medical records requirement of medical records from an applicant's physician(s) within the last 24 months of the application submission date.** Women 55+ need to include a pelvic exam/pap smear and mammogram test performed within the last 24 months of the application submission date.

A paramedical exam is not accepted for children under 18 years of age. The paramedical exam is voluntary and is not requested by underwriting. **All costs related to the paramedical exams are borne by the applicant.**

A paramedical exam (Lab exam) must include the following to be considered:

- Height and weight measurements;
- Blood pressure and pulse readings;
- SMAC 26 blood test;
- CBC (Hematology Studies) blood test;
- HIV ;
- Urinalysis;
- PSA blood test (for men only)

Applicants without a valid Social Security number and living in the **United States more than 3 years** are subject to standard underwriting guidelines if the following criteria is met:

1. Age 5 – 54;
2. Females 40 – 54 who have had current mammogram and pap test exams within last 24 months of application submission date; and
3. Provide evidence of permanent residence in U.S. (one of the following)
 - Unexpired Permanent Resident Card (Green Card)
 - Unexpired Florida Driver's License **with issue date of 3 years or more:**
 - Submit copy of license – make sure copy is clear to read
 - Certificate of Coverage (from current Insurance carrier) within 60 days of termination (U.S. Carrier).
 - Must be at least 12 months of coverage

Applicants without a Social Security number and living in the **United States less than 3 years** must submit medical records and labs. These medical records consist of:

1. Labs within 90 days of application submission date. See paramedical exam requirement above for type of labs necessary.
2. Doctor notes/charts within the last 24 months of application submission date.

Occupations

As a general rule, most occupations are acceptable. Vista reserves the right to reject any occupation that Vista determines is not an acceptable underwriting risk. If there are any doubts about the acceptability of a particular occupation, contact Vista prior to submission of the application.

HIPAA

Under the Health Insurance Portability and Accountability Act (HIPAA), certain individuals are eligible for guarantee issue coverage with any carrier offering individual coverage in the State of Florida. Those applicants qualified under HIPAA, must complete and/or submit the following to Vista's Underwriting Department:

- HIPAA Questionnaire
- Certificate of Coverage (must have 18 months of coverage under qualified plans)
- Member Handbook or document from prior carrier that contains availability of conversion privileges
- Evidence of other coverage offered (if applicable)
- A completed Individual Enrollment application
- First month's premium
- Copy of Member ID Card from current/prior carrier

Please note only specific plans are available for HIPAA applicants.

Agent commissions are not payable for HIPAA or other guarantee-issue applications.

Special Notes

Coverage is not effective until the applicant is notified in writing by Vista Healthplan of South Florida of such date and coverage commences. Vista will not be liable for any claim incurred prior to the effective date of coverage and the premium is recorded.

Any intentional or unintentional non-disclosure or misstatement of fact in application materials is cause for disenrollment and rescission of the Plan Contract/Policy/Certificate and Vista Healthplan of South Florida may recoup any amounts paid for services obtained as a result of such non-disclosure or misstatement of fact. In the event of disenrollment or rescission of the Contract policy/certificate, Vista Healthplan of South Florida shall have no liability for the provision of coverage under the Contract Policy/Certificate.

Employed Individuals

Some small employers do not wish to offer group health coverage to employees. However, many employers will contribute towards an employee's personal individual health coverage costs. Florida law requires small group carriers to offer "guarantee-issue" coverage to employees of small employers. We do not offer list billing. This product is not to be offered as small group coverage.

Declinations

It is imperative for the agent to explain to the applicant that Vista relies solely on the responses on the health questionnaire or the applicant's medical records. A decision to decline does not, in any way, indicate that an applicant is in need of immediate medical care or that a life-threatening condition exists. Because Vista cannot offer exclusion riders, many pre-existing conditions cannot be accepted. The applicant will only be notified that he or she does not qualify under Vista's current underwriting guidelines. The first month's premium will be refunded (if a premium was processed). **Detailed explanations related to the reason for declination are not provided unless requested in writing by the applicant.**

Partial Approvals

There may be cases in which one family member is declined and others listed on the application are approved. In these cases Vista will process the family members who can be approved while the other family members will continue in the underwriting process pending any additional requirements. Premium for approved applicants will be processed. Any remaining premium for pending family members will be held in a separate account until a final underwriting decision is made. If 1st EFT payment is selected, the first premium payment will be processed between the 1st and 15th day of the month coverage goes into effect. Any declined or closed applicants will receive a refund of premium that has been processed by Vista.

During the underwriting process, both the applicant and the agent will be notified of Vista's decision in writing. If a case is pending for additional requirements, the letter will identify the requirements needed to continue the underwriting review. If the agent is working through a General Agent, the agent's copy will be faxed directly to the General Agent. The General Agent will then notify the agent of the decision.

Coverage is not effective until the applicant is notified in writing by Vista Healthplan of South Florida of such date and coverage commences. Vista will not be liable for any claim incurred prior to the effective date of coverage and the premium is recorded.

Effective Date of Coverage

If a specific effective date of coverage is desired, this must be noted on the application. In the absence of any instructions to the contrary, the effective date of coverage will be the first of the month following Vista's approval of the applicant's evidence of insurability.

In some circumstances, due to special underwriting requirements, Vista may not be able to honor a requested effective date. In this situation, the effective date of coverage will be the first of the month following Vista's approval of the applicant's evidence of insurability.

The effective date cannot be prior to the date the application is written. The effective date cannot be more than 60 days from the date the application is signed. **In no event will coverage take effect if the proposed insured is hospital confined, disabled or otherwise not insurable on the effective date.** VSF must receive the first month's premium (or select 1st EFT payment option) in order for coverage to be considered.

Effective Date of Spouse or Child Coverage

As the individual HMO health benefit plan is an individual policy, coverage for the main applicant or any dependents will become effective only if we approve his/her evidence of insurability and there are no other outstanding requirements. It is possible that some applicant(s) on an application may be approved for different effective dates due to additional underwriting requirements and when an applicant is approved. In all cases, the next available effective date (which may be different from the requested effective date) will be processed.

Child-only applications (up to age 17 years old) must be completed by a parent or legal guardian. Coverage is effective on the first of the month following acceptance, unless confined, disabled or otherwise uninsurable on the effective date.

Newborn and adopted children are automatically covered if the parent/legal guardian is an enrolled member and the child was enrolled within 60 days from birth or date of adoption.

Changes in the health status of any person to be covered which occur after the original application date but before coverage becomes effective (regardless if approved for coverage), must be reported to Vista's Underwriting Department. If changes in health are not reported, the applicant may be found to have materially misrepresented the application , which could be grounds for rescission.

In no event will coverage take effect if the proposed insured is hospital confined, disabled or otherwise not insurable on the effective date. Applicants must notify Vista Healthplan of South Florida of any additional or different information regarding their and/or their dependent's health from the date they sign the application until coverage goes into effect. Failure to provide this additional information may be cause for Vista Healthplan of South Florida to rescind coverage back to the original effective date and to proceed to recoup any amounts paid for services as a result of such non-disclosure. In such event Vista Healthplan of South Florida shall have no liability for the provision of services under the contract.

HEALTH CONDITION CONSIDERATIONS

The following is a list of health conditions and their probable underwriting actions. The following are only guidelines and are provided for informational purposes only. The ultimate decision about eligibility will be made by medical underwriting.

R = Rate Up P = Pre Existing D = Decline S = Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
A				
Abscess	A localized collection of pus surrounded by inflamed tissue	Date(s), recurrence, location(s), treatment(s), medication(s), diabetes?	Skin or subcutaneous structures, recovered > 1month	S
			Skin or subcutaneous structures, unresolved	D
Acne	A skin disorder. Cystic form may require steroids or facial planing.	Date(s) and type(s) of treatment, name of medication(s)	All cases mild and history of	P
			Severe	D
Addison's Disease	Adrenal gland insufficiency			D
Adenitis	Inflammation of the lymph glands	Date(s), Type, Treatment(s), medication(s)	Known cause, single node no reason to suspect more serious condition	S
			Unknown cause, multiple nodes	D
Adenoiditis/Tonsils	Inflammation of the adenoids	Date(s) and type(s) of treatment, hospitalizations or surgery	unoperated 6 episodes a year	P
			Operated > 1month	S
AIDS	The final stage of HIV infection when the immune system CD4 cells drop to a very low level and a person's ability to fight infection is lost.			D
Alcoholism (including AA)	The recurrent use of alcohol in a way that causes significant adverse consequences, both medically and personally. Alcoholism is the common term for two disorders - alcohol abuse and alcohol dependence	Date(s), treatment(s), arrest(s) & DUIs	No evidence of medical problems due to alcohol, total abstinence > 8 years	S
			Evidence of medical problems due to alcohol or current use of alcohol	D
Allergies / Allergic Rhinitis	Seasonal respiratory allergy most often called Hay Fever	Season(s), severity, medication(s) used, time parameters, respiratory complications (asthma / bronchitis), if receiving shots, ask frequency	Seasonal and use only of over-the-counter medications	P
			Seasonal and use or have used prescription medications	P
			Chronic	R
Alzheimer's Disease	A progressive brain disease which destroys brain cells, causing problems with memory, thinking and behavior			D
Amputation(s) Disease Related	Removal of limb(s) due to a disease process			D
Amputation(s) Resulting from an Accident	Traumatic loss of limb(s)	Date(s) and type(s) of treatment, hospitalizations, medication(s) and counseling	One upper extremity with prosthesis	P
			One lower extremity with prosthesis	P
			Two extremities	D
Amyotrophic Lateral Sclerosis (ALS)	A disease that breaks down tissues in the nervous system of unknown cause that affects the nerves responsible for movement. Also known as motor neuron disease and Lou Gehrig's disease.			D
Aneurysm, Disease Related	Vascular defects in the wall of veins or arteries			D
Angina, Angina Pectoris, Chest Pain	Attacks of chest pain precipitated by deficient oxygenation of the heart muscles			D
Angioplasty	Balloon catheter procedure used to clear a blocked artery			D
Ankylosis	Stiffness or fixation of a joint by disease or surgery	Date(s) and type(s) of treatment, hospitalizations, medication(s)	Present and being treated, < 1 year	D
Aneurysm	Abnormal dilation of artery or vein	Location, date(s), treatment(s), medication(s), surgery(s)		D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Arteritis	Inflammation of an Artery			D
Aortic Insufficiency / Stenosis / Regurgitation	Inadequate functioning of the Aortic Valve of the heart			D
Arterial Embolism (clot)	A blood clot			D
Arteriosclerosis	A chronic disease in which thickening, hardening, and loss of elasticity of the arterial walls result in impaired blood circulation			D
Arteriosclerotic Heart Disease (ASHD)	Blockage of heart vessels			D
Asperger's Syndrome	A pervasive developmental disorder, usually of childhood, characterized by impairments in social interactions and repetitive behavior patterns			D
Asthma	An inflammatory disease of the airways	Date diagnosed, treatment(s), medications & frequency of use, hospitalizations or ER visits (when), frequency of attacks.	Seasonal / mild	P
			Moderate	P
			Severe	D
Atherosclerosis	Narrowing of the arteries that can significantly reduce the blood supply to vital organs such as the heart, brain and intestines			D
Autism	A pervasive developmental disorder characterized by severe deficits in social interaction and communication			D
B				
Backaches, Back Strain, Back Sprain		Date(s), medication(s), chiropractic or physical therapy (number visits & weeks), surgery discussed or recommended?	One episode 0-2years	P
			Multiple episodes, chronic	D
Baker's Cyst	A swelling behind the knee that is composed of a membrane-lined sac filled with synovial fluid and is associated with certain joint disorders (as arthritis)	Date diagnosed, treatment(s), medication(s), surgery	Surgery, fully recovered, no residuals	S
			Present, Unoperated	P
Basal Cell Carcinoma	A form of skin cancer	Date(s), treatment(s), excision(s)	Present, single site tumor < 5cm in diameter	P
			Removed, > 3months	S
			Multiple sites, no metastasis	P
Biliary Cirrhosis	A progressive inflammatory disease of the liver characterized by obstruction of the bile duct			D
Bipolar Disorder	Chemical imbalance producing episodes of mania and depression, Manic-Depression			D
Blindness	Loss of sight	Date diagnosed, treatment(s), medication(s)	Due to injury or congenital one eye or both eyes	R
Brain Concussion	A trauma-induced change in mental status, with confusion and amnesia, and with or without a brief loss of consciousness	Date diagnosed, treatment(s), medication(s), hospitalization(s), residual symptoms	No surgery, no residuals, fully recovered, >1 year	S
			Severe or with residual conditions or < 1year	D
Bronchiectasis	Bronchiectasis is a condition in which an area of the bronchial tubes is permanently and abnormally widened (dilated), with accompanying infection			D
Bunions	An inflamed swelling of the small sac on the first joint of the big toe	Date(s), treatment(s), currently present	Surgery completed > 3 months ago, no symptoms	P
			Present	P
Bursitis/Tendonitis	Inflammation of a bursa especially of the shoulder or elbow	Date(s), medication(s), location	Acute, mild uncomplicated Chronic	P

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
C				
Carpal Tunnel Syndrome	A disorder caused by compression at the wrist of the median nerve causing numbness and tingling.	Date(s), treatment(s), medication(s)	Surgery completed < 6 months	P
			Present	P
			Chronic	D
Cataracts	Clouding of the lens of the eye or its surrounding transparent membrane that obstructs the passage of light	Date(s), treatment(s), medication(s)	Surgery completed one eye < 6 months	P
			Surgery completed one eye > 6 months	S
			Bilateral and others	D
Celiac Disease	Hereditary intestinal disorder triggering an immune response that damages the intestinal mucosa	Date(s), treatment(s), medication(s)		D
Cerebral Hemorrhage / Embolism / Thrombosis	A medical condition indicated by the rupturing of a blood vessel in the brain and the subsequent bleeding into the tissues of the brain			D
Cerebral Palsy	Abnormal development of Central Nervous System affecting muscle control and mental development			D
Chalazion	A swelling within the eyelid caused by inflammation of an oil gland, not caused by an infection	Date(s), treatment(s), medication(s)	Present, and/or being treated with medications	P
Cholesterol (Elevated)	Levels of cholesterol in the blood that are higher than normal.	Date(s), treatment(s), medication(s) and three (3) recent readings	Diet and exercise controlled, no weight factors or hypertension	S
			Medication controlled	R
			With any other cardiac concerns	D
Chondromalacia / Chondromalacia Patella	Cartilage inside a joint softens and breaks down most commonly in the knees	Date diagnosed, treatment(s), medication(s), hospitalization(s), surgery(s)	Unoperated	P
			Operated, < 2 year	P
			Operated, > 2 year	S
Chronic Fatigue Syndrome	Debilitating fatigue usually lasting 6 months or longer	Date(s), treatment(s), medication(s)	> 5 years since last treatment, no medication, no residuals	S
			< 5 years	R
Chronic Obstructive Pulmonary Disease (COPD)	Chronic airway obstruction that includes emphysema and chronic bronchitis			D
Chronic Renal Failure	Permanent loss of kidney function			D
Cirrhosis	Scarring and destruction of liver tissue			D
Cleft Lip / Nose / Palate	A congenital fissure in the roof of the mouth that occurs when the tissues of the lip and/or palate of the fetus do not fuse.	Date(s), treatment(s), surgeries	Fully corrected, ages 0-5 years old	D
			5 years and up surgically corrected, no residuals	S
			Present	D
Clubfoot	Congenital deformity of a foot	Date(s), treatment(s), surgeries		D
Colitis, Ulcerative	Chronic inflammation of the bowel with ulceration.	Date(s), treatment(s), medication(s), surgery(s)		D
Collagen Disease	Umbrella term for variety of connective tissue diseases such as SLE (Systemic Lupus) and Scleroderma.			D
Colostomy	Surgical opening to bypass the rectum	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s), reason for procedure		D
Coronary Artery Bypass Surgery	Heart surgery to circumvent clogged arteries			D
Crohn's Disease				D
Cystic Fibrosis	Hereditary disorder affecting the lungs			D
Cystic Kidney Disease	The presence of cyst(s) in either or both kidneys			D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
D				
Deafness	Profound or total loss of hearing	Date(s), treatment(s), medication(s), surgery(s)	Unilateral, slight and moderate	S
			Marked or total	R
			Bilateral, slight	S
			Bilateral, marked or total	R
Demyelinating Diseases	Any disease associated with the destruction or removal of myelin from nerves. The most common of which is Multiple Sclerosis			D
Depression	A mental state of depressed mood characterized by feelings of sadness, hopelessness, and despair.	Date(s), treatment(s), medication(s), hospitalizations, counseling or therapy (number visits & weeks)	Situational, no medication, no prior hospitalization	S
			Prior hospitalization	D
			Major/Manic Depression/Bipolar	D
Dermatitis	Inflammation of the skin, including nervous or allergic reaction to other diseases, stresses or allergens	Specific type of disorder, date of last treatment, medication(s)	Mild / moderate	P
Detached Retina	Retinal separation due to trauma or disease	Date(s), treatment(s), medication(s), surgery(s)	Operated, normal vision > 3 years	S
			Unoperated	D
Deviated Nasal Septum	Deviation of the bridge of the nose	Date(s), treatment(s), surgery(s)	Operated > 3 months	S
			Unoperated	P
Diabetes Mellitus	Common disorder in which the body cannot properly use the carbohydrates (starches and simple sugars), fats and proteins in foods. All of these nutrients can be processed by the liver into one type of simple sugar, glucose, which then enters the bloodstream.	Date(s), type, treatment(s), medication(s), blood sugar readings, hypertension?, lipid profile, nerve problems?, renal issues?		D
Disk Disorder(s), Slipped, Herniated, or Ruptured	Disorder of the disk(s) of the spinal column causing pain or limited range of motion. Surgery may be indicated depending on severity of symptoms.	Date(s), treatment(s), medication(s), surgeries	Unoperated, no more than 2 discs involved, current MRI, 0-6 months	D
			Operated < 1 year	D
			Unoperated > 6 months	P
			Operated > 1 year	P
Dislocations (joint)	The displacement of a bone.	Date(s), treatment(s), medication(s)	Hip	D
			Single episode 0-2 years	P
			Multiple episodes 0-3 years	D
			Multiple episodes > 3 years	S
Diverticulitis	Inflamed or infected small pouches that develop and bulge out through weak spots in the walls of the colon	Date(s), treatment(s), medication(s), surgeries	Operated, > 3 years without recurrence	S
			Treated, one attack, > 1 year	S
			Treated, multiple attacks, > 2 years	D
			Unsatisfactory responses to treatment	D
			Present, no surgery, treated or un-treated	D
Diverticulosis	Asymptomatic diverticulae, small pouches develop and bulge out through weak spots in the walls of the colon	Date(s), treatment(s), medication(s), any episodes of diverticulitis?	Controlled by diet and medication	P
Down's Syndrome	Congenital disorder with multiple physical and mental abnormalities			D
Drug Abuse, Drug Addiction				D
Dupuytren's Contracture	A condition marked by fibrosis with flexion contracture of the fingers into the palm of the hand			D
Dysfunctional Uterine Bleeding	Any bleeding from the vagina that varies from a woman's normal menstrual cycle	Date diagnosed, treatment(s), medication(s), surgery	Unoperated pre- or post menopausal, no recurrence, > 6 months	S
			Recurrent or surgery pending	D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
E				
Ear Infections		Date(s), treatment(s), medication(s), surgery(s)	Acute, recovered single episode	S
			Five or more episodes	P
			Surgically corrected or ear tubes present	P
Eating Disorders		Date(s), treatment(s), medication(s)	Recovered, normal weight maintained, psychotherapy discontinued, > 5 years	S
			Recovered, normal weight maintained, psychotherapy discontinued, < 5 years	D
			Present	D
Eczema	Eczema is a general term used to describe a variety of conditions that cause an itchy, inflamed skin rash.	Date(s), treatment(s), medication(s), location	Mild, medication only	P
			Moderate to severe	D
Edema	Abnormally large amounts of fluid in the body tissue	Date(s), treatment(s), medication(s), location, underlying disease		D
Emphysema	A type of chronic obstructive pulmonary disease that involves damage to the lungs			D
Encephalitis	Infectious or inflammatory disease of the brain	Date(s), treatment(s), medication(s)	Post infectious or viral, recovered, no residuals, > 2 year	S
			Post infectious or viral, duration under 3 weeks, recovered, no residuals, < 2 year	D
Endocarditis	An infection of the inner lining of the heart muscle caused by bacteria.			D
Endometriosis	A condition in which endometrial tissue grows outside of the inner lining of the uterus	Date(s), treatment(s), medication(s), surgeries, any residual symptoms?	Complete hysterectomy or post menopausal, > 3 months	S
			Postmenopausal	S
			Moderate to severe or operated with residuals	D
Epilepsy	Condition of the nervous system that causes repeated, sudden, brief changes in the normal electrical activity of the brain	Date(s) of seizures, type, treatment(s), medication(s)	All seizures other than febrile, last attack < 3 years	D
			History of, no medication for past 3 years	S
			Febrile seizures, ages 0-3 years, < 3 months	D
			Febrile seizures, > 3 months	S
			Ages 3 and up	D
			Others	D
Epstein Barr Virus, Chronic	A herpes virus that causes infectious mononucleosis and is associated with Burkitt's lymphoma and nasopharyngeal carcinoma	Date(s), treatment(s), medication(s)	> 6 months since last treatment, no medication, no residuals	S
			< 6 months	D
Esophageal Stricture	Abnormal narrowing of the esophagus	Date(s), treatment(s), medication(s), surgery(s), cause, EGD results	Present and history of < 1 year	D
			> 1 year	S
Esophagitis	Inflammation of the esophagus	Date(s), treatment(s), medication(s), surgery(s), EGD results	1 or 2 attacks < 1 year	D
			> 1 year	S
			Frequent or chronic attacks	D
F				
Fatty Liver	Abnormal collection of fat cells in the liver. Commonly caused by diabetes, obesity and alcohol abuse	Date(s), treatment(s), medication(s), results of liver function tests		D
Fibrocystic Disease of the Breast	An overgrowth of fibrous tissue and cystic spaces in the breast	Date(s), treatment(s), medication(s), surgery(s), results of most recent mammogram	Asymptomatic, incidental mammographic finding	S
			Current or surgical removal of benign cyst(s)	S
			Current benign cyst	P

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Fibroid Uterus	Benign fibrous tumor(s) of the uterus	Date(s), treatment(s), surgeries	Unoperated, < 6 months premenopausal	D
			Unoperated > 6 months premenopausal and postmenopausal	P
			Operated , < 3 months	D
Fibromyalgia	Widespread pain, aches and stiffness in muscles and joints throughout the body along with unusual tiredness; also known as Fibrositis & Fibromyositis	Date(s), treatment(s), medication(s)	Present	R
			History of < 5 years	R
			History of > 5 years	S
Fistula	An abnormal passage that leads from an abscess or hollow organ or part to the body surface or from one hollow organ or part to another	Date(s), treatment(s), medication(s), surgeries	Unoperated	D
			Operated > 6 months	S
Fractures, Traumatic		Date(s), treatment(s), medication(s), location of fracture, indicate if any fixation device (screws, pins, plates) are in place, physical therapy (number visits & weeks), surgeries, on-going complications, time missed from work/school	Spinal, < 5 years since correction	D
			Spinal, > 5 years since correction	S
			Hip, present or history of	D
			Humerus, Elbow, Fibula, Tibia, Clavicle, Ankle, healed, good functional results 1 to 6 months	P
			Other fractures, simple (no surgery), recovered, > 2 years	S
			Still casted	D
G				
Gall Bladder Disease	Cholecystitis (inflammation of the gall bladder) and/or gall stones	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s)	Surgery completed > 3 months	S
			Surgery completed < 3 months	D
			Gall Stones present	D
Ganglion Cyst			Present	P
			> 6 months, cured by excision	S
Gastrectomy, Partial and Total	Surgical removal of all, or part, of the stomach			D
Gastritis	Inflammation of the stomach, ulcer ruled out	Date(s), treatment(s), medication(s), surgery(s), alcohol use?	Single attack, not on medication, > 3 months	S
			Frequent or chronic attacks	D
			History of > 2 years	S
Gastroesophageal Reflux Disease (GERD)	Digestive disorder in which the stomach's juices (acid and digestive enzymes) flow backward, or reflux, into the esophagus	Date(s), treatment(s), medication(s), surgery(s), EGD results	Present or history of	R
			Others	D
Genital Herpes	STD with lesions often appearing orally and genitally	Date(s), treatment(s), medication(s)	Present and history of	P
Glaucoma	Ocular hypertension leading to gradual loss of vision	Date(s), treatment(s), medication(s)	Present adequately controlled	P & R
			Secondary	D
Goiter	An enlargement of the thyroid gland.	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s), ultrasound report	Toxic	D
			Unoperated, non - toxic	D
			Operated, non-toxic > 6months	P
Gout	Elevation of uric acid which can result in arthritis and kidney disorders, including kidney stones	Date(s), treatment(s), medication(s), hospitalizations	Mild, occasional attacks since diagnosis	R
			Secondary	D
Graves' Disease	A common form of hyperthyroidism characterized by goiter and often a slight protrusion of the eyeballs, also called <i>Basedow's Disease</i>	Medication? Thyroid lab value?	Present	D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Guillain-Barre Syndrome	Characterized by sudden onset of weakness and paralysis of limbs and face; <i>Landry's Paralysis</i>	Date(s), treatment(s), medication(s)	Recovered, definite diagnosis, no residuals, > 1 year	S
			Present	D
Gynecomastia	Abnormal enlargement of male mammary glands	Date(s), treatment(s), medication(s), surgery(s)	Operated < 3 months	D
			Operated > 3 months	S
H				
Hammertoe	Deformed claw-shaped toe and especially the second that results from permanent angular flexion between one or both phalangeal joints -- called also <i>claw toe</i>	Date(s), treatment(s), currently present	Surgery completed	S
			Unoperated, surgery recommended	P
Headaches/Migraines	Pain in the head	Frequency, medication(s), days lost from work, workup results	Occasional headache, over-the-counter meds	S
			Occasional, use of prescription meds, with normal MRI result	P
Heart Attack	Acute episode of heart tissue death			D
Heart Murmur	Abnormal sound made by turbulent blood flow within the heart. A heart murmur may indicate a structural abnormality of a heart valve or heart chamber, or it may be due to an abnormal connection between two parts of the heart.	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s), echo, ECG, chest x-ray results	Functional murmur, no underlying heart disease	P
			Others	D
Heart Valve Replacement	Surgical replacement of a Heart Valve			D
Hematuria	Red blood cells in the urine	Date(s), treatment(s), medication(s), surgeries	Present	D
Hemophilia	Hereditary blood coagulation disorder			D
Hemorrhoids	Varicose veins of the anus	Date(s), treatment(s), medication(s), surgery(s)	Asymptomatic, or surgically treated	P
Hepatitis	Inflammation of the liver	Date(s), treatment(s), medication(s)	Hepatitis A, recovered, no residuals > 6 months	S
			Hepatitis B, present or history of	D
			Hepatitis C, present or history of	D
			All others	D
Hepatomegaly/Fatty	Enlarged liver			D
Hernia	A protrusion of tissue through an abdominal opening.	Date(s), treatment(s), medication(s), surgery(s)	Hernia (umbilical, inguinal, etc.), unoperated	P
			Operated > 1 year	S
			Esophageal hernia (diaphragmatic, hiatal), unoperated	P
			Operated, > 6 months	S
Herpes, Genital	STD with lesions often appearing orally and genitally	Date(s), treatment(s), medication(s)	Simplex Type 2 present	P
Herpes Zoster	Shingles, usually self-limiting	Date(s), treatment(s), medication(s), pain?	< 3 months	D
			> 3 months	S
			Others	D
Hip Replacement	A surgical procedure to remove damaged or diseased parts of a patient's hip joint and replace them with new artificial parts.	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s)		D
HIV Disease	Infection with the Human Immunodeficiency Virus			D
HIV-Positive	Lab results indicate infection with HIV			D
Hodgkin's Disease	Malignancy of the lymphatic system			D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Horseshoe Kidney	A congenital partial fusion of the kidneys resulting in a horseshoe shape	Date(s), treatment(s), Medication(s), surgery(s), any history of infection or stones?	Present or history of	D
Human Papillomavirus	HPV causes genital warts, carries increased risk of malignancy	Date(s), treatment(s), medication(s)	Present	D
			> 6 months with normal Pap Smear	P
Huntington's Chorea	A progressive disease which leads to mental deterioration and loss of the ability to control major muscle movements			D
Hydrocephalus	An abnormal expansion of cavities within the brain caused by the accumulation of cerebrospinal fluid			D
Hydronephrosis	Cystic distension of the kidney caused by the accumulation of urine in the renal pelvis as a result of obstruction to outflow and accompanied by atrophy of the kidney structure and cyst formation	Date(s), treatment(s), Medication(s), surgery(s)	Successful treatment, > 1 year	R
			Present or Bilateral	D
Hyperparathyroidism	Excessive calcium production because of tumor in parathyroid gland			D
Hyperpituitarism	A condition resulting from an excess of pituitary hormones, characterized by gigantism in children and acromegaly in adults.			D
Hypertension (High Blood Pressure)	Abnormally elevated blood pressure.	Date diagnosed, treatment(s), medication(s), recent readings, renal function ECG	Height / weight appropriate, no issues with cholesterol, controlled blood pressure readings, on medication	R
			Height / weight appropriate, no issues with cholesterol, controlled blood pressure readings, no medication < 1year	R
			Malignant hypertension or with cardiac involvement	D
			With any two of the following conditions: overweight build and elevated cholesterol	D
Hyperthyroidism	Excessive production of thyroid hormone	Date(s), treatment(s), medication(s), surgery(s)	present, adequately treated with medication	P
			Goiter, toxic	D
Hypoglycemia	Abnormally low level of blood sugar (blood glucose)	Date(s), treatment(s), medication(s), hospitalization(s), ER visits	Chronic, multiple episodes	D
			Well controlled, no ER or hospitalization(s)	S
Hypoparathyroidism	The result of a decrease in production of parathyroid hormones by the parathyroid glands located behind the thyroid glands in the neck. The result is a low level of calcium in the blood.			D
Hypospadias	An abnormality of the penis in which the urethra opens on the underside	Date(s), treatment(s), medication(s), surgery(s)	Corrected, no residuals, > 6 months	S
			Uncorrected	D
Hypothyroidism	Inadequate production of thyroid hormone	Date(s), treatment(s), medication(s))	Adequate medical control	P
			Myxedema or cretinism	D
Hysterectomy	Surgical removal of the uterus. If total, the cervix will also be removed.	Date(s), treatment(s), medication(s), surgery(s)	< 3 months	D
			Benign, > 3 months	S
			Surgery contemplated or due to cancer	D
I				
Idiopathic Thrombocytopenic Purpura (ITP)	A bleeding disorder caused by an abnormally low level of platelets in the patient's blood.			D
Intermittent Claudication	Pain in legs after walking a short distance, symptom of peripheral vascular disease			D
Irritable Bowel Syndrome	An intestinal condition which causes abdominal pain and cramps, changes in bowel habits, gassiness, bloating, nausea, and other symptoms.	Date(s), treatment(s), medication(s)	Mild to moderate infrequent attacks, only occasional meds	P
			All others	D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Ischemic Heart Disease	Lack of oxygenated blood to the heart			D
K				
Keratosis, other Benign Skin Lesions	Any horny growth on the skin, such as a wart or callosity; a firm, elevated, circumscribed area of excessive keratin production.	Date(s), treatment(s), medication(s), surgery(s)	With successful removal and recovery	P
			Present	P
Kidney Stones	Deposits of uric acid or calcium in the kidneys	Date(s), treatment(s), medication(s), surgery(s), hospitalization(s)	Stone present or multiple episodes	D
			> 6 months	P
Knee, Sprain or Strain	A sprain refers to damage of ligaments or a joint capsule. A strain refers to damage of a muscle.	Date(s), treatment(s), medication(s)	< 3 months	D
			> 3 months	P
Knee, Tears (Cartilage or Ligament)	Significant damage or injury to the knee causing an actual tear of a ligament or cartilage	Date(s), treatment(s), medication(s), physical therapy (visits & weeks), surgeries	Operated < 6 months	D
			Operated > 6 months	P
			Recurrent and multiple surgeries	D
Knee Replacement	Surgical insertion of a knee prosthesis			D
L				
Laminectomy	Excision of the posterior arch of the vertebrae	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s)	Unoperated, no more than 2 discs involved, current MRI, < 6 months	D
			Unoperated > 6 months	P
			Operated, < 1 year	D
			Operated, > 1 year	P
Leukemia	A cancerous disorder of the blood forming tissues of the body affecting the white blood cells			D
Lipoma	A benign tumor of the subcutaneous fat	Location	All cases	P
Lobectomy, lung	Excision of a lobe of a lung	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s), reason for procedure		D
Lyme Disease	Tick-borne inflammatory disorder			D
Lymphoma	A malignant tumor of the lymph node(s)			D
M				
Mastoiditis, Chronic	Chronic infection of the mastoid process of the inner ear	Date(s), treatment(s), medication(s), surgery(s)	Unoperated, fully recovered, no residuals < 1 year	D
			Recurrent episodes	D
			Operated (mastoidectomy) < 1 year	D
			Operated, > 1 year	S
Meniere's Disease	Internal ear disturbance, with progressive deafness	Date(s), treatment(s), medication(s)	All cases	D
Mental Retardation	Below average intellectual functioning			D
Mitral Valve Prolapse	Deformed heart valve that fails to close properly	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s), echo report and degree of mitral regurgitation	Mild, asymptomatic	P
			No meds other than antibiotics as needed prior to dental procedures	P
			Moderate to severe, symptomatic	D
Multiple Myeloma	A cancer in which antibody-producing plasma cells grow in an uncontrolled and invasive (malignant) manner.			D
Multiple Sclerosis	Progressive deterioration of the protective sheath covering the nerves			D
Muscular Dystrophy	A genetic, progressive disease of the muscles			D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Myasthenia Gravis	Autoimmune disease affecting muscles, progressive weakness			D
Myeloma	Bone marrow tumor			D
N				
Narcolepsy	Sudden onset of an uncontrollable desire to sleep; a condition characterized by brief attacks of deep sleep often occurring with cataplexy and hypnagogic hallucinations			D
Neurofibromatosis	Neurofibromas of peripheral nerves & deformities of subcutaneous tissues and bone			D
O				
Osgood-Schlatter's Disease	Temporary condition that causes knee pain in older children and teenagers, especially those who play sports			D
Osteoarthritis	Occurs when the cartilage of a joint erodes (breaks down). Bones begin to rub against each other, causing pain and difficulty moving the joint	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s)	Mild, limited to one joint	S
			Moderate to severe, multiple joints	D
			Surgery or surgery recommended	D
Osteochondritis	Inflammation of bone and cartilage			D
Osteogenesis Imperfecta	A group of genetic diseases of collagen in which the bones are formed improperly, making them fragile and prone to breaking.			D
Osteomalacia	Adult form of rickets			D
Osteomyelitis	Bone infection usually caused by bacteria	Date(s), treatment(s), medication(s)	Single episode, one bone, recovered, no residuals, > 2 years ago	S
			Single episode, one bone, recovered, no residuals, < 2 years ago	D
			Recurrent attacks, fully recovered, no residuals, > 5 years ago	S
			Recurrent attacks, fully recovered, no residuals, < 5 years ago	D
Osteoporosis	Decrease in bone mass with decreased density and enlargement of bone spaces producing porosity and brittleness	Date(s), treatment(s), medication(s)	Preventive treatment only with medication	P
			Moderate to Severe	D
Otosclerosis	Formation of bony tissue within the inner ear resulting in progressive hearing impairment	Date(s), treatment(s), medication(s), surgery(s)	Operated < 2 years	D
			Operated > 2 years	P & R
			Unoperated	D
Ovarian Cyst (Benign)	A sac containing fluid or semisolid material that develop in or on the surface of an ovary.	Date(s), treatment(s), hospitalization(s), surgery(s)	History of complete recovery, no residuals, or spontaneous disappearance < 2 years	P
			Operated, benign, with oophorectomy or removal of cyst only > 3 months	S
			Present, benign single cyst, adequate investigation to rule out malignancy	P
P				
Paget's Disease of the Bone	Abnormal destruction & regeneration of bone cells causing deformity			D
Pancreatitis	Inflammation of the pancreas	Date(s), treatment(s), medication(s)		D
Paralysis	Complete loss of strength in an affected limb or muscle group.			D
Parkinson's Disease	Neurological disorder marked by tremors			D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Pelvic Inflammatory Disease	Most commonly, salpingitis or Salpingo-oophoritis, infection of fallopian tubes and/or ovaries	Date(s), treatment(s), medication(s)	Present	D
			Unoperated, single acute episode < 1 year	D
			Recurrent acute and chronic episodes < 3 years	D
			Operated, unilateral no recurrence > 3 months	S
			Operated, bilateral salpingectomy > 6 months	S
Pemphigus	Any of several acute or chronic Auto-Immune skin diseases characterized by groups of itching blisters.			D
Peptic Ulcer Disease (Stomach/Gastric or Duodenal Ulcer)	An ulcer of an area of the gastrointestinal tract that is usually acidic	Date(s), treatment(s), medication(s), surgeries, bleeding episodes?	Unoperated, present	D
			Single episode, without bleeding > 2years	S
			Multiple episodes	D
Peripheral Artery Disease	An occlusive disease of the peripheral arteries most often caused by progressive atherosclerosis.			D
Peripheral Vascular Disease	Any disease process that affects the arteries or veins that are peripheral to the brain or heart			D
Phlebitis	Inflammation of a vein	Date(s), treatment(s)	Superficial, one attack, recovered < 1 year	D
			Superficial, one attack, recovered > 6 months	S
			Deep thrombosis, one attack or chronic	D
Pilonidal Cyst			Present	P
			0-2 years, cured by excision	P
Pituitary Dwarfism	Decreased bodily growth due to hormonal problems caused by pituitary disorder			D
Pneumothorax/Collapsed Lung	Presence of air in the pleural cavity - impairs the vacuum needed and may cause a collapsed lung	Date(s), treatment(s), medication(s)	Traumatic or spontaneous, fully recovered, > 6 months	S
			2 or more episodes	D
Poliomyelitis	An infection of the spinal cord caused by the polio virus			D
Polycystic Kidney	Congenital disorder in which both kidneys contain multiple cysts	Date(s), treatment(s), medication(s), hospitalization(s), surgery(s)		D
Polycystic Ovarian Disease	Also known as <i>Stein Levinthal Syndrome</i> , a condition where the ovaries produce an excess of male hormones which may lead to acne, excess hair growth and obesity			D
Precocious Puberty	Premature Sexual Development			D
Pregnancy			Current	D
Premature Birth	Birth prior to 37 weeks gestation	How long gestation, birth weight, treatment(s), medication(s), surgery(s)	> 6 months, no major system issues, no surgeries, no medications	S
			< 6 months, no major system issues, no surgeries, no medications	D
			On medications, prior surgeries and/or major system issues	D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
Premature Ventricular Contractions	An irregularity of cardiac rhythm			D
Primary Biliary Cirrhosis	Primary biliary cirrhosis is the gradual destruction of the biliary system for unknown reasons.			D
Primary Sclerosing Cholangitis	An auto-immune disease which affects the bile ducts.			D
Prolapsed Uterus	Downward displacement of the uterus	Date(s), treatment(s), medication(s), surgery(s)	Present or unoperated	D
			Surgery, fully recovered, no residuals, > 6 months	S
Prostate, Enlarged (Benign)	A non malignant enlargement of the prostate gland due to excessive cellular growth	Date(s), treatment(s), medication(s), surgery(s), PSA level	Unoperated, urinary symptoms, elevated PSA	D
			Unoperated or minimal symptoms, normal PSA and Urinalysis	S
			Operated, < 3 months	D
			Operated, > 3 months complete recovery	S
Psoriasis	Chronic skin disorder that causes scaling and inflammation	Date diagnosed, treatment(s), medication(s)	Mild, uncomplicated	P & R
			Others	D
Psoriatic Arthritis	Psoriatic arthritis is a form of arthritic joint disease associated with the chronic skin scaling and fingernail changes seen in psoriasis.			D
Psychosis	Family of disorders such as Schizophrenia, Paranoid Disorder, Atypical Psychosis, etc.			D
Pulmonary Embolism	Pulmonary embolism is an obstruction of a blood vessel in the lungs, usually due to a blood clot, which blocks a coronary artery.			D
Pulmonary Hypertension	A lung disorder characterized by increased pressure in the pulmonary artery.			D
Pulmonary Insufficiency / Stenosis / Regurgitation	Inadequate functioning of the Pulmonary Valve of the heart.			D
R				
Raynaud's Disease	Raynaud's disease refers to a disorder in which the fingers or toes suddenly experience decreased blood circulation.	Date(s), treatment(s), medication(s)	Recovered, > 2 years, no residuals	S
			All others	D
Rectal Prolapse	Protrusion of rectum through the anus	Date(s), treatment(s), medication(s), surgery(s)	Present	D
			Surgery, fully recovered, no residuals, > 6 months	S
			Surgery, fully recovered, no residuals, < 6 months	D
Rectocele	Protrusion of the bladder into the rectum	Date(s), treatment(s), medication(s), surgery(s)	Present	D
			Operated and recovered > 3 months	S
Renal Cyst	Solitary cyst of the kidney	Date(s), treatment(s), medication(s), surgery(s)	Present	D
			Surgery, fully recovered, no residuals, > 1 year	S
Restless Leg Syndrome	Restless legs syndrome (RLS) is characterized by unpleasant sensations in the limbs, usually the legs, that occur at rest or before sleep.	Date(s), treatment(s), medication(s)	No medication	S
			Others	D
Rheumatoid Arthritis and Juvenile Rheumatoid	A chronic inflammatory polyarthritis.			D
Rotator Cuff Injury	A tear or inflammation of the rotator cuff tendons in the shoulder.	Date(s), treatment(s), medication(s), location, surgeries	Present	P
			Operated < 6 months	P
			Operated and recovered > 6 months	S

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
S				
Sarcoidosis	A disease of unknown origin characterized by the formation of granulomatous lesions that appear especially in the liver, lungs, skin, and lymph nodes. Also called sarcoid.			D
Sciatica	Low back or leg pain caused by compression of a nerve		Present < 2 years	D
			Single episode > 2years	S
			Recurrent episodes	D
Scoliosis/Lordosis/ Kyphosis	Lateral curvature of the spine	Date(s), treatment(s), medication(s), surgery(s)	Decision based on age and severity	P or D
Sebaceous Cyst			Present	P
			> 3 months, cured by excision	S
Sickle Cell Anemia	An inherited blood disorder characterized by the rapid loss of red blood cells as they enter the circulation, it is classified as a hemolytic anemia			D
Sinusitis	Sinusitis refers to an inflammation of the sinuses, airspaces within the bones of the face.	Date(s), treatment(s), medication(s), surgeries	Present	P
			Operated < 2 months	D
			Operated 2 months to 1 year	P
			Operated > 1 year	S
Sleep Apnea	A condition in which breathing stops during sleep.	Date(s), treatment(s), medication(s), CPAP, surgeries	CPAP-Polysomnogram results needed	P
			Obstructive, recently diagnosed	D
			Others	D
Spinal Bifida	Congenital deformation of the spinal canal			D
Strabismus	A misalignment of the eyes, cross-eyes	Date(s), treatment(s), medication(s), surgery(s)	Present	P
			Operated < 2 months	P
			Operated > 2 months, complete recovery	S
Stroke	A stroke is the sudden death of brain cells in a localized area due to inadequate blood flow. Also called a Cerebrovascular Accident or CVA.			D
Subluxation	Spinal misalignment (Chiropractic term)	Date(s), treatment(s), frequency (visits over what period)	Single episode, 0 - 2 years	P
			> 2 years	S
			Multiple episodes, others	D
Surgical Treatment for Obesity	Treatment for morbid obesity including gastric banding, stapling, ballooning, or bypass.			D
Systematic Lupus Erythematosus (SLE or Lupus)	An inflammatory, multisystemic, autoimmune disease of the connective tissue, characterized by fever, skin lesions, joint pain or arthritis, and anemia which often affects the kidneys, spleen, and various other organs.			D

R= Rate Up P= Pre-Existing D= Decline S=Standard

Medical Condition	Description	You should ask	Underwriting Considerations	Probable Action
T				
Temporomandibular Joint Syndrome (TMJ)	A disorder caused by faulty articulation of the temporomandibular joint and characterized by facial pain, headache, ringing ears, dizziness, and stiffness of the neck.	Date(s), treatment(s), medication(s), surgery(s)	Present and history of	P
			Operated, > 2 years	S
Testicular Disorders	Hydrocele, spermatocele, varicocele	Date(s), treatment(s), medication(s), surgery(s)	Unoperated	P
			Operated < 3 months	P
			Operated > 3 months	S
Thalassemia Major	A hereditary form of hemolytic anemia resulting from a defective synthesis of hemoglobin			D
Thrombocytopenia	Abnormal decrease of platelets in the blood			D
Tonsillitis	Inflammation of the tonsils	Date(s), treatment(s), medication(s), surgeries	Single acute	S
			History of 6 episodes within 1 year, referral to ENT	P
Tourette's Syndrome	Tourette syndrome (TS) is an inherited disorder of the nervous system, characterized by a variable expression of unwanted movements and noises (tics).			D
Transient Ischemic Attack (TIA)	A temporary interruption in the blood supply to part of the brain.			D
V				
Varicose Veins	Varicose veins are dilated, tortuous, elongated superficial veins that are usually seen in the legs.	Date diagnosed, treatment(s), surgeries	Present, mild, no edema or ulcer, asymptomatic	P
			Operated 0-6 months	D
			Operated > 6 months	P
			Moderate or severe	D
Ventricular Arrhythmias	Serious heart arrhythmia			D
Von Willebrand's	Mild form of Hemophilia			D
Vertigo	Dizziness	Date(s), treatment(s), medication(s), surgery(s)	Cause Known	see condition
			If cause unknown	D
W				
Weight Reduction Surgery	see surgical treatment for Obesity			D
Wolff-Parkinson-White Syndrome (WPW)	Congenital cardiac irregularity	Date(s), treatment(s), medication(s), surgery(s)	After Cardiac Ablation	P
			All others	D

R= Rate Up P= Pre-Existing D= Decline S=Standard

AUTO DECLINE MEDICAL CONDITIONS LIST

The following is a list of automatic decline medical conditions. These conditions also appear in the expanded Health Condition Considerations list. This is not a comprehensive list. The ultimate decision about eligibility will be made by the Medical Underwriter.

A	J
Addison's Disease	Juvenile Rheumatoid Arthritis
AIDS	
Alcoholism	K
Alzheimer's Disease	Kawasaki Disease
Amyotrophic Lateral Sclerosis (ALS)	Kidney: Malformation, Polycystic, Dialysis, Floating, Fused, Horseshoe, Transplant, Nephrectomy, Sponge Kidney, Nephrotic Syndrome
Aneurysm, Disease Related	
Angioplasty	L
Ankylosis	Leukemia
Anorexia Nervosa	Liver: Abscess, Atrophy, Cirrhosis, Enlargement, Fatty
Aphasia	Lung: Edema, Pulmonary Stenosis, COPD, Emphysema
Arteriosclerosis	Lupus
Artificial Heart Valves	Lymphoma
Atherosclerosis	
Autism	M
	Mental Retardation
B	Myeloma
Bipolar Disorder	Multiple Sclerosis
Bulimia	Muscular Dystrophy
Bypass surgeries	Myasthenia Gravis
C	N
Cancer	Neurofibroma
Cerebral hemorrhage	
Cerebral Palsy	O
Chemical Dependency	Osteochondritis
Chorea	Osteogenesis Imperfecta
Collagen Diseases	Osteomalacia (Rickets)
Crohn's Disease	
Cystic Fibrosis	P
	Paget's Disease
D	Paralysis
Dementia	Parkinson's Disease
Diabetes	Phlebitis
Down's Syndrome	Poliomyelitis
Dwarfism	Polycythemia Vera
Dupuytren Contracture	Psychosis
E	R
Embolism	Rheumatoid Arthritis
Esophagus: Achalasia, Stricture, Diverticulum	
Eye: Macular Degeneration, Papilledema	S
	Sarcoidosis
G	Schizophrenia
Gallstones	Scleroderma
Gastric Balloon	Sickle Cell Anemia
Gastric Bypass	Spina Bifida
Gastroschisis	Stroke (TIA)
Graves	
	T
H	Thromboangitis Obliterans
Heart: Ischemia, Angina, Coronary Insufficiency, Heart Attack, Endocarditis, Pericarditis, Arrhythmias, Pacemaker, Atrial Fibrillation, Stenosis, Septal Defects, Patent Ductus, Pulmonary Stenosis, Tetralogy of Fallot, Congestive Heart Failure, Coarctation	Thrombocytopenic Purpura
Hepatitis B and C	Thrombocytosis
Hemophilia	Thrombosis
Hip Replacement / Fracture	Tourette's Syndrome
Hypertension and Hyperlipidemia	Thyroiditis / Hashimoto's
Hodgkin's Disease	
Hydrocephalus	U
Huntington's Chorea	Ulcerative Colitis
I	V
Ileostomy / Colostomy	Von Willebrand Disease

AUTO DECLINE MEDICATION LIST

The following is a list of prescription drugs. Any Applicant currently taking one or more of these medications is ineligible for coverage. This is not a comprehensive list. The ultimate decision about eligibility will be made by medical underwriting.

A	H	R
Accutane Actigall Actos Agrylin Amaryl Amevive Apokyn Arava Aricept Arimidex Aromasin Avandia Avinza Avones AZT	Heparin Hepsera Herceptin Humalog Humira Humulin	Rapamune Raptiva Rebif Regranex Remicade Remodulin Retrovir Rilutek Risperdal Rythmol
B	I	S
Baraclude Betaseron	Insulin Insulin pump IVIG	Sandimmune Seroquel Soriatane Suboxone Symbyax Synagis Synarel
C	K	T
Cellcept Combivir Copaxone Coumadin Crixivan	Kadian Kaletra Kineret	Tamoxifen Targretin Tracleer Tranxene SD
E	L	U
Enbrel Epivir	Leukeran Lithium Lovenox Lupron	Urso Ursodiol
F	M	V
Faslodex Femara Flolan Fuzeon	Marinol Metformin Methotrexate Methylprednisolone MS Contin	Viread
G	N	W
Gleevec Glipizide Glucophage Glucotrol Glucovance Glyburide Glyburide/Metformin	Neoral Neurontin Nitro-Bid Nitroglycerin Nitroquick Novantrone	Warfarin
O	P	X
Oxsoalalen-Ultra Oxycontin	Plaquenil Plavix Prograf Prolastin	Xolair
Z		
Ziagen		

BUILD CHARTS

Adult MALE Build Chart						
Height	Weight	Ranges for MED Requirements			Deny	
		Underweight	Overweight			
Ft In"	Average	Minimum	Low	High	Under	Over
5' 0"	129	90	168	191	89	192
5' 1"	133	93	173	197	92	198
5' 2"	138	97	179	204	96	205
5' 3"	143	100	186	212	99	213
5' 4"	147	103	191	218	102	219
5' 5"	151	106	196	223	105	224
5' 6"	156	109	203	231	108	232
5' 7"	160	112	208	237	111	238
5' 8"	165	116	215	244	115	245
5' 9"	170	119	221	252	118	253
5' 10"	174	122	226	258	121	259
5' 11"	179	125	233	265	124	266
6' 0"	184	129	239	272	128	273
6' 1"	190	133	247	281	132	282
6' 2"	195	137	254	289	136	290
6' 3"	201	141	261	297	140	298
6' 4"	206	144	268	305	143	306
6' 5"	211	148	274	312	147	313
6' 6"	217	152	282	321	151	322
6' 7"	223	156	290	330	155	331
6' 8"	228	160	296	337	159	338

Adult FEMALE Build Chart						
Height	Weight	Ranges for MED Requirements			Deny	
		Underweight	Overweight			
Ft In"	Average	Minimum	Low	High	Under	Over
4' 8"	107	75	150	171	74	172
4' 9"	110	77	154	176	76	177
4' 10"	113	79	158	181	78	182
4' 11"	115	81	161	184	80	185
5' 0"	118	83	165	189	82	190
5' 1"	121	85	169	194	84	195
5' 2"	124	87	174	198	86	199
5' 3"	128	90	179	205	89	206
5' 4"	131	92	183	210	91	211
5' 5"	134	94	188	214	93	215
5' 6"	137	96	192	219	95	220
5' 7"	141	99	197	226	98	227
5' 8"	145	102	203	232	101	233
5' 9"	150	105	210	240	104	241
5' 10"	153	107	214	245	106	246
5' 11"	159	111	223	254	110	255
6' 0"	164	115	230	262	114	263
6' 1"	168	118	235	269	117	270
6' 2"	172	120	241	275	119	276
6' 3"	176	123	246	282	122	283
6' 4"	181	127	253	290	126	291

JUVENILE Build Chart										
Height (inches)	Age 0 - 2		Age 3 - 5		Age 6-8		Age 9-11		Age 12-14	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
20	7	20								
22	9	21								
24	10	23								
26	12	26								
28	15	33								
30	18	35	22	45						
32	19	37	25	47						
34	21	40	34	48						
36	23	43	36	49						
38	25	45	38	50						
40	29	48	40	51						
42			42	55	35	58				
44			44	64	37	62				
46			46	75	39	66	50	90		
48			48	80	44	70	54	95		
50			50	85			58	100		
52					54	105	60	105	60	105
54							62	115	64	115
56					63	112				
58							64	125	70	125
60					68	120	72	130	74	130
62							76	135	78	135
64					76	124	80	140	85	145
66							84	143	90	155
68									95	170
70									95	175
72									110	180
74									117	185

Important information and dates

Medical Record Deadline

19th of each month

Deadline Exceptions for 2008:

Jan. 18 th	for February 1, 2008
Apr 18 th	for May 1, 2008
July 18 th	for August 1, 2008
Oct 20 th	for November 1, 2008

Please make arrangements to have all applications delivered by the deadline.

Address to send new applications

Vista South Florida - Individual Applications
P.O. Box 45-2679
Sunrise, Florida 33345-2679

Address to send medical records for pending applications

Vista SF Individual Underwriting/Medical Records
P.O. Box 45-2679
Sunrise, FL 33345-2679
Toll Free 866-342-4968
Phone: 954-331-5849
Fax: 954-308-7214/7215 or 800-977-6871

Note: For medical records submitted separately, please include pending letter, medical record release form or cover page to help identify applicant(s). Deadline for medical records is last business day of the month for next month effective date.

Important contacts

New agents requesting information and training

Angel Suarez, Account Executive - Dade County

Phone: 305-222-3044

Vista Healthplan
Lennar Center, 760 NW 107th Ave.
Suite 400
Miami, FL 33172

Email: Angel.Suarez@vistahealthplan.com

Alicia Garces, Account Executive – Broward,
Palm Beach, MSL

Phone: 954-858-3548

Vista Healthplan
1340 Concord Terrace
Sunrise, FL 33323

Email: Alicia.Garces@vistahealthplan.com

Individual Marketing Department

Phone: 1-866-275-4773

Vista Healthplan
1340 Concord Terrace
Sunrise, FL 33323

Email: indmarketing@vistahealthplan.com

Individual Plan supply requests (fax in requests)

ATTN: Angel Casiano, Fulfillment Department
Vista Healthplan of South Florida
Fax: 954-858-3500

Individual Application Status and Underwriting Inquiries

Monday through Friday: 9am –12pm & 1pm –5 pm

Toll Free: 1-866-342-4968 or 954-331-5849 (Broward County)
Fax: 954-308-7214 or 954-308-7215, or 800-977-6871
email: indunderwriting@vistahealthplan.com

Underwriting AUTO-STATUS IVR: 24-hour, 7-day access automated: 1-800-441-5501 (option 3)

Individual Commission Inquiries

Phone: 954-858-3601

Agent Appointment Inquiries

Toll Free: 1-800-447-5116
Fax: 954-986-6267

Customer Service – in-force member inquiries

Toll Free: 1-800-441-5501
Toll Free: 1-800-850-0979

Member Services Eligibility IVR 24 hours a day

The member's ID number and date of birth are required to verify eligibility, primary care physician selection and order identification cards.

Toll Free: 1-800-977-6870

Individual Premium Billing IVR 24 hours a day

The member's ID number and date of birth are required to verify paid through date, date of last payment including check number or EFT draft date, balance due and current premium.

Toll Free: 1-800-441-5501, option 3

The Plan Website

Provider look-up; Members may order ID cards, change address or PCP

www.vistahealthplan.com

Suggested Paramedical Services

The VSF Approved Paramedical Service - Fees paid by applicant

APPS Para Medical Services: 1-800-635-9021
NMS Management Services: 1-800-269-0502

Agent Portal Registration

<http://www.vistahealthplan.com/static/brokers/IndGroup/VistaEHealth.htm>