APPLICATION FOR COVERAGE KENTUCKY ACCESS

P.O. Box 33707 Indianapolis, IN 46203-0707 1.866.405.6145 www.kentuckyaccess.com

Please type or print in black ink. All questions must be answered in complete detail (attach a separate piece of paper if necessary). If you have questions while completing the application, visit our Web site at www.kentuckyaccess.com or call Customer Service at 1.866.405.6145.

						FOR OF	FICE USI	E ONLY			
SI	ECTION I: PLAN INFORMATIO	N		EFFECTIVE OF COVERA							
	erstand once eligibility is verified, the eff e following date as requested (not to exce			e later of: 1) Ti	he first day		ı followi	ing the date	e application	ı is rece	eived, o
A	☐ TRADITIONAL ACCESS (Fee for Service – FFS) ☐ Single - \$400 ☐ Family - \$800 ☐ Mental Health Rider ☐ Prescription Drug Rider	red Provider Organization – PPO) 00			PREFERRED ACCESS (Preferred Provider Organiza Single \$750 \$1,500 Family \$1,500 \$3,000 Mental Health Rider Prescription Drug Rider			ation – P	'PO)		
SI	SECTION II: APPLICANT INFORMATION E-MAIL ADDRESS (optional)										
В	LAST NAME	FIRST NAME				INITIAL	S	SOCIAL SECURITY NUMBER		R	
	HOME ADDRESS (Both Current and P.O. Box, if a	applicable)		Female	BIRTH DA	ATE: MONTH	1	DAY	YEAR /	AGI	E
	CITY		STATE	ZIP CODE			OF RESIDENCE				
	HOME TELEPHONE ()	WORK TELEPHONE ()			CUSTODI	IAL PARENT / GI					
	NAME OF CURRENT EMPLOYER						ATE AT CURRENT EMPLOYER				
	NAME OF PREVIOUS EMPLOYER		BEG	IN DATE OF PR	SIN DATE OF PREVIOUS EMPLOYER TERM			INATION DATE OF PREVIOUS EMPLOYER			
	☐ \$15,001 - \$25,000 HAVE YOU BEEN DETERMINED DISABLED B ☐ YES ☐ NO If YES, The Date De HAVE YOU BEEN DETERMINED DISABLED B	\$25,001 - \$35,000 \$35,001 - \$45,000 BY SOCIAL SECURITY? etermined Disabled Is BY THE MEDICAL REVIEW		/ \$55,00 / (HE CABINET FO	R HEALTH A) / Year) AND pro AND FAMILY SE	vide a co	?	r more termination let		
l SI		Petermined Disabled Is			(Month / Day	y / Year) AND pr	ovide a c	opy of your a	etermination is	tter	
List spouse / dependents to be covered under this plan. Spouse and dependents must be a federally eligible individual or a resident for 12 months. In addition, a dependent must be: (1) unmarried and under the age of 19, (2) unmarried, under the age of 25, a full-time student at an accredited high school, trade school, college of university, and chiefly dependent upon you for support, OR (3) unmarried, incapable of self-sustaining employment by reason of mental or physical disability, and chiefly dependent upon you for support. A copy of the following for each dependent must accompany your application: 1) Proof of federal or state income tax records for the most recent twelve (12) month tax period, and 2) Letter of verification of full-time student status, or 3) Letter of determination of disability from the Social Security Administration.											
С	LAST NAME		IRST NAME						SOCIAL SECU	-	
	RELATIONSHIP TO APPLICANT FULL-TIME Spouse Child Yes			TAINING EMPLO Mental or Physical I		EX (check one) ☐ Male ☐ Female		DATE: MONT	TH DAY	YEAR	AGE
D	LAST NAME	FI	IRST NAME					INITIAL	SOCIAL SECI	JRITY NI -	UMBER
	RELATIONSHIP TO APPLICANT FULL-TIME Spouse Child Yes			TAINING EMPLO Mental or Physical (SEX (check one) ☐ Male ☐ Female		DATE: MONT	TH DAY	YEAR	AGE
Ε	LAST NAME	FI	IRST NAME					INITIAL	SOCIAL SECI	JRITY NI -	UMBER
	RELATIONSHIP TO APPLICANT FULL-TIME Spouse Child Yes			TAINING EMPLO Mental or Physical I		EX (check one) ☐ Male ☐ Female		DATE: MONT	TH DAY	YEAR	AGE

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F	1) PROC applica Kentuc 2) PROC AND a most r issued	gibility Category REQUIRES ONE of the following Documentary Proofs of Residency: OF OF CURRENT RESIDENCY in the State of Kentucky, which may include one of the following documents: a receipt ation for rent, mortgage payment, utility bill, or a resident Kentucky income tax return for the most recent 12 month cky driver's license OR a copy of your active Kentucky personal identification card issued by the clerk of the applicant's current of F OF 12-MONTH RESIDENCY in the State of Kentucky, which may include one of the following documents: a receipt 1 another receipt within the last 3 months prior to the date of application for rent, mortgage payment, utility bill, or a resident ecent 12 month tax period, a copy of your Kentucky driver's license issued at least 12 months ago OR a copy of your Kentucky driver's license issued at least 12 months of application for Kentucky According to the supplicant's county of residence dated 12 months or more prior to date of application for Kentucky According to the supplicant's county of residence dated 12 months or more prior to date of application for Kentucky According to the supplication	n tax perion tax perion tax perion to the county of real 2 months port to the county perion tax period tax perion tax per	id, a copy of your active isidence, or or of the date of application income tax return for the ersonal identification card
	ASE CH	ECK AND INITIAL EACH ELIGIBLITY CATEGORY DESCRIBED IN F-1 TO F-5 UNDER WHICH YOU ARE FEDERALLY ELIGIBLE	E APPLYI	NG
<u>F-1</u>		I am federally eligible according to the Health Insurance Portability and Accountability Act (HIPAA) of 1996 because I h least 18 months prior to the effective date of coverage with no lapse in coverage of at least 63 days. My most recent and I have exhausted my benefits under Consolidated Omnibus Budget Reconciliation Act (COBRA); I'm not eligible offered by my employer or as a dependent for coverage through my spouse, parent, or guardian; My most recent confailed to pay my premiums, or failed to pay my premiums in a timely manner, or committed fraud; I am not eligible for accept a conversion policy or a short-term limited duration policy after my group, COBRA, or state continuation coverage NOTE: If your employer failed to offer you benefits under COBRA, please indicate below. The fact that COBRA was from being considered federally eligible under HIPAA.	nt coverage le under a verage wa Medicare (ge ended.	e was under a group plan nother group health plan s not canceled because I or Medicaid; and I did not
		Name of the employer that provided your last month of coverage:		
		The date you terminated from the employer that provided your last month of coverage: [Month / Day / Year] Reason for termination of coverage:		
		Failure to pay premiums For Fraudulent Reasons Other (Explain) Did your former employer sponsor a health insurance plan for any of its employees? Which of the following types of organizations was your former employer? Company Governmental Entity Church Other (Explain)	YES	□ NO
		At the time you terminated employment with your former employer, did your former employer offer you an opportunity to continue your group insurance coverage (with you paying the premium) under COBRA or state continuation coverage?	☐ YES	□ NO
		Are you still employed by your current employer but your employer is terminating the group's coverage for all the	YES	□ NO
		employees? Is your employer terminating your company's group coverage and offering to purchase individual policies for all of its employees?	☐ YES	□NO
		During the past 21 months, have you accepted conversion or short-term limited duration coverage? Does your spouse have group coverage with his or her employer? If YES, please explain why you will not be added to your spouse's coverage:	☐ YES ☐ YES	□ NO □ NO
		Did you apply for individual insurance coverage with another insurance company prior to submitting this application to KY Access? If YES, was this application rejected? Please enclose a copy of the rejection notice Date you made application with this insurance company:	☐ YES ☐ YES	□ NO □ NO
		REQUIRED DOCUMENTATION (Must Accompany This Application): 1) A copy of the Certificate of Health Plan Coverage or any other evidence of prior health insurance coverage provided employer or other evidence of medical coverage. Examples of other types of documentation include letters from prior in 2) Proof of current residency in the State of Kentucky for applicant listed in Section II and any persons listed Information. (See Section F for required documentation)	nsurers and I in Section	d payment receipts. n III, Spouse/Dependent
			Initial He	re
F-2		GUARANTEED ACCEPTANCE PROGRAM (GAP) I have previously received health insurance coverage under the Guaranteed Acceptance Program.		
		REQUIRED DOCUMENTATION (Must Accompany This Application): 1) A copy of the notice verifying GAP enrollment from Anthem or Humana. 2) Proof of current residency in the State of Kentucky for applicant listed in Section II and any persons listed Information. (See Section F for required documentation)	I in Sectio	n III, Spouse/Dependent
			Initial He	re

F-3		REJECTION	ON FOR HEALTH COVERAGE					
	I received notification of rejection from a health insurer for individual health coverage substantially similar to the coverage offered by Kentucky Access.							
			last health coverage ended:					
		Date you r	nade application with the insurer that is	sued the rejection:				
		If your hea	Ith coverage ended within 90 days of the	ne date of application, have you been	n offered a Conversion Policy?	☐ Yes ☐ No		
		REQUIRE	D DOCUMENTATION (Must Accompa	any This Application):				
			of the letter of rejection from the health of 12-month residency in the State of					
		Information	n. (See Section F for required docume	ntation)		Initial Here		
1			DATE HIGHER THAN KENTHOKK	20500				
F-4	Ш	I received	RATE HIGHER THAN KENTUCKY A a premium rate for individual health ins eding the premium rate for coverage by	surance coverage substantially simila	ar to the coverage offered by Ke	ntucky Access either applied for or in		
		REQUIRE	D DOCUMENTATION (Must Accompa	any This Application):				
			of the premium notice for the policy tha		tive date of KY Access coverage			
			of 12-month residency in the State		Section II and any persons liste	ed in Section III, Spouse/Dependent		
		informatio	n. (See Section F for required docume	ntation)		Initial Here		
Ĺ						initial fiere		
F-5			ED WITH A HIGH COST MEDICAL CO					
			n diagnosed with one of the medical co	onditions listed below (please circle a	all conditions that apply).			
		,	last health coverage ended: Ith coverage ended within 90 days of the	ne date of application, have you been	n offered a Conversion Policy?	☐ Yes ☐ No		
Did you apply for individual insurance coverage with another Insurance Company prior to submitting this application to KY Access? If YES, was this application rejected? Please enclose a copy of the rejection notice Date you made application with this insurance company:								
REQUIRED DOCUMENTATION (Must Accompany This Application): 1) A letter from your Physician stating your diagnosis of one of the medical conditions listed below.								
		AIDS	noni your Friysician stating your diagno	Juvenile Diabetes (Type I)	Quadriplegia			
		Angina Pec	toris	Leukemia	Stroke			
		Ascites Chamical D	onondoney	Metastatic Cancer	Syringomyelia Wilson's Diseas			
		Chemical D Cirrhosis of		Motor or Sensory Aphasia Multiple Sclerosis	Chronic Renal F			
		Coronary In	sufficiency	Muscular Dystrophy	Malignant Neopl	asm of the Trachea		
		Coronary O		Myasthenia Gravis		asm of the Bronchus		
		Cystic Fibro Friedreich's		Myotonia Open Heart Surgery	Malignant Neop Malignant Neop	asm of the Colon		
		Hemophilia		Parkinson's Disease	Short Gestation	Period for a Newborn Child		
		Hodgkin Dis		Polycystic Kidney	Low Birth Weigh	t of a Newborn Child		
		Huntington'	s Chorea	Psychotic Disorders		Initial Here		
			of 12-month residency in the State on. (See Section F for required documents)		Section II and any persons liste			
SEC	' NOIT:	V· MFD	ICARE / MEDICAID COVERA	AGE	7			
					_			
			application is enrolled in Medicare or N	•	be eligible for coverage through	Kentucky Access.		
G	☐ YES	□ NO	Is any person named on this applicat Will any person named on this applic		four month noriced following data	of application?		
	L IES	L NO	If YES, name of person (s):	ation be eligible for Medicare in the	,	or applications		
			Identification Number (s):					
			Effective Date(s):	Part A	Part A			
	☐ YES		Are you currently eligible or will you I	Part B:	Part B: _	places tell us the amount of promium		
	L YES	∐ NO	you pay for Medicare Part A only:	oe eligible in the future for premium- 	Tree Medicare Part A? II "NO", p	blease tell us the amount of premium		
Н	☐ YES	□ NO	Is any person named on this applicat	ion currently enrolled in Medicaid?				
ī.,	☐ YES		Will any person named on this applic	•	ongoing bases following date of	application?		
			If YES, name of person (s):			11		
			Identification Number (s):					
			Effective Date(s):					

SECTION	VI: OTH	IER COVERAGE	
I YE	S NO	Do you or any person named on this application have any other medical or hospital insurance? Name of person (s): Insurance Company Name:	
		Insurance Company Phone: TYPE OF COVERAGE: Is your current coverage GROUP?	☐ YES ☐ NO
		The date you terminated or will be terminated from the company that is providing your group conformal for the you currently covered by COBRA or state continuation coverage? If YES, and if you are approved for coverage with Kentucky Access, how many months will continuation coverage by the time you start coverage with Kentucky Access?	you have been on COBRA or state
		Is your current coverage INDIVIDUAL? If YES, check the box that best describes your coverage: Comprehensive Major Medical (CMM) Professional or trade association plan Student health plan Another State health benefits ris Other (Explain):	☐ YES ☐ NO verage) ☐ Union plan sk pool (a plan like Kentucky Access)
		Is it your intent to replace your current coverage with Kentucky Access coverage? If YES, please explain the reason for replacement:	☐ YES ☐ NO
	If NO:	Does your current employer offer health coverage to any of its employees? If YES, has your employer offered you an opportunity to participate in the employer-sponsored health plan' If YES, why aren't you participating in the employer-sponsored plan? I have waived my employer-sponsored coverage I've been directed to apply to Kentucky Access (please explain under "Other")	☐ YES ☐ NO
		☐ Other (Explain)	YES NO YES NO YES NO YES NO ailable for dependents
☐ YE	S NO	Are you under age 18? If YES, is your parent or guardian employed? If YES, does their employer offer health insurance to its employees? If YES, are you currently enrolled in your parent or guardian's employer's plan? If NO, why not? Missed enrollment Too expensive Spouse waived coverage Not available Other, please explain:	YES NO YES NO YES NO For dependents
SECTION	VII: PRI	EMIUM PROVISION	
A Chui A divis A Gov A publ A heal An em A pers	rch / Church a ion of govern ernment ager c or private fo th care provice ployer of the on other than (Explain)	ler? individual? the individual's parent, adult child, or guardian?	YES NO NO YES YE
If you a		ES" to any questions above, please list the following:	
		of Organization: s of Organization:	
	 Phone	Number of Organization:	

SEC	TION VIII: PRE	-EXISTING CON	DITIONS PRO	VISION							
K	Benefits under any Kentucky Access Plan (including spouse/dependent) will not be payable for a pre-existing condition (injury or sickness) for 12 months following the effective date of coverage if medical advice, diagnosis, care or treatment (including any prescription medications) for the pre-existing injury or sickness was recommended or received within a period of six months before the effective date of coverage. The 12-month period may be reduced by the number of months for which you have creditable coverage. A copy of the Certificate of Health Plan Coverage period by your previous health insurance carrier / employer or other evidence of medical coverage must be sent along with this application.										
	individual. A copy coverage must be s	of the Certificate of ent along with this ap	Health Plan Cove pplication.	olication may be eligible erage provided by your	for a waive previous h	er of the p ealth insu	ore-existing co urance carrier	ndition w	vaiting period if y oyer or other evi	ou are an eligible dence of medical	
	PLEASE ANSWER THE FOLLOWING QUESTIONS When the six months preceding the effective date of coverage. If YES, please provide Medical Information for each person named on this application (attach an additional sheet of paper if necessary).										
									DATES BEGAN TAKING MEDICATION		
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CEC	TION IV. ACEN	IT INICODMATIO	NI NI					_			
l I a	SECTION IX: AGENT INFORMATION If an insurance agent referred you to Kentucky Access, please fill out this section or have the agent fill out this section. I certify by my signature that follows, that I have explained eligibility provisions to the applicant and assure that I have reviewed the application AFTER it was completed; the application is complete and accurate; and I have complied with KRS 304.17A-150 (3) [Unfair Trade Practices]										
L	AGENT OR BROKER I						KEN	TUCKY II	NSURANCE LICEN	ISE NO.	
	BUSINESS OR AGENO	CY NAME					SOC	CIAL SECU	URITY NUMBER C	R TAX ID	
	ADDRESS						TEL	TELEPHONE NUMBER – WORK			
	CITY				STATE	ZIP CO	DDE TEL	TELEPHONE NUMBER – HOME (optional)			
	MAKE CHECK PAYAB	LE TO:			1	•	•				
	AGENT SIGNATURE:						DAT	E			
SEC	TION X: PREM	IUM PAYMENT									
М		E OF THE PREMIUM PA									
		NK DRAFT (Premium aut	tomatically deduct fror	m your bank account). Cor	nplete Autho	orization F	orm on followi	ng page.			
	VIA MAI	IL (Premium bill sent via l	U.S. Mail).								
	☐ QUARTERLY –	3 MONTHS PREMIUM [DUE WITH APPLICAT	TION.							
	☐ SEMI-ANNUAL	LY - 6 MONTHS PREMI	UM DUE WITH APPL	ICATION.							
	ANNUALLY – 1	2 MONTHS PREMIUM D	UE WITH APPLICAT	ION.							

N.	LICE THE DESAULA DATE TABLE AND THE	MODICULET DELOW TO DETER	A AINIE VOLID DDENAU INA DA	\/A 4 E N I	ı T						
N	USE THE PREMIUM RATE TABLE AND THE	WORKSHEET BELOW TO DETER	MINE YOUR PREMIUM PA	YWEN	11:						
	PREMIUM WORKSHEET:	ABBUGANT	DEDENIDENT 4								
	PREMIUM AMOUNT FOR PLAN SELECTED FROM PREMIUM RATE	APPLICANT A1	DEPENDENT 1	B1	<u>DE</u>	PENDENT 2	C1				
	TABLE PREMIUM AMOUNT FOR PHARMACY RIDER FROM PREMIUM RATE TABLE (optional)	A2		B2			C2				
	PREMIUM AMOUNT FOR MENTAL HEALTH/SUBSTANCE ABUSE RIDER FROM PREMIUM RATE TABLE (optional)			C3							
	TOTAL PREMIUM PER APPLICANT AND/OR DEPENDENT Total Premium A1 + A2 + A3 = A4 Total Premium B1 + B2 + B3 = B4 Total Premium C1 + C2 + C3 = C4										
	TOTAL PREMIUM PER MONTH Total Premium/Month = A4 + B4 + C4										
	INITIAL PREMIUM PAYMENT (2 x TOTAL PREMIUM PER MONTH)				2 x Total Prem	ium Month					
PRI	EMIUM AMOUNT		FOR OFFICE LISE	ONI V							
	FOR OFFICE USE ONLY STATE OF THE PREMIUM PAYMENT FOR OFFICE USE ONLY PREMIUM PAYMENT CHECK NUMBER										
SEC	TION XI: DISCLOSURE AUTHORIZA	TION AND DECLARATION									
•	THE FOLLOWING INFORMATION DESCRIBES HOW INFORMATION ABOUT YOU MAY BE USED OR DISCLOSED. PLEASE REVIEW IT CAREFULLY.										
of hea	orize the release of any medical or other information, included the services, the Veterans Affairs, pharmacy benefit managed cky Access, Division of the Kentucky Office of Insurance (*cky Access.	gers, the Medical Information Bureau, Inc., m	y employer, insurance company, h	ealth ma	intenance orga	nization or ot	herwise, to				
invest reimbour verific inform of a g permit Service transa	This information will be used for treatment, payment or health care purposes which include but are not limited to claims, claims administration; claims adjustment and management; detection, investigation or reporting of actual or potential fraud; misrepresentation or criminal activity; underwriting; policy placement or issuance; loss control; ratemaking and guaranty functions; reimbursement and excess loss insurance; risk management; case management; disease management; quality assurance; quality improvement; performance evaluation; provider credentialing verification; utilization review; peer review activities, actuarial, scientific, medical or public policy research; grievance procedures; internal administration of compliance, managerial and information systems; policyholder service functions; auditing; reporting; database security; administration of consumer disputes and inquiries; external accreditation standards; the replacement of a group benefit plan or workers' compensation policy or program; activities in connection with a sale, merger, transfer or exchange of all or part of a business operating unit; any activity that permits disclosure without authorization pursuant to the federal Health Insurance Portability and Accountability Act privacy rule promulgated by the U.S. Department of Health and Human Services at 45 CFR 160, et. Seq.; disclosure that is required, or is one of the lawful or appropriate methods, to enforce Kentucky Access' rights or the rights of persons engaged in carrying out a transaction or providing a product or service that a consumer requests or authorizes; and any activity otherwise permitted by law, required pursuant to governmental reporting authority, or to comply with legal process.										
I understand and agree that Kentucky Access may furnish this information to other entities, which may include insurers, pharmacy benefit managers and governmental agencies. Kentucky Access will advise such entities that such information must be kept confidential to the extent necessary or as otherwise required by law and should not be used for any unlawful purpose. This information includes any records of knowledge about medical history, including sensitive services such as mental health, psychiatric, substance abuse, reproductive health, information relating to HIV virus or AIDS, sexually transmitted diseases or other communicable diseases contained in such records, including but not limited to, all records of office visits, examination, treatment, evaluation, diagnostic and laboratory testing, reports, consultations, hospital records, records for treatment of substance abuse, psychiatric counseling, notes, correspondence, insurance and billing information for treatment or services rendered by any provider.											
I understand that my misstatements or failure to report new medical information prior to approval of my application may result in a material change to coverage or premium rates. Any material misrepresentation or significant omission found in this application may result in denial of benefits or recession or cancellation of my coverage(s).											
Any person who knowingly and with intent to defraud Kentucky Access, or make a statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact regarding the material thereto, commits a fraudulent insurance act, which is a crime.											
This authorization will be valid form the date signed. I hereby acknowledge that I have received and fully understand the Application for Kentucky Access and that the information contained in the application may only be used in the administration of Kentucky Access. I have read or had read to me, all of the above questions and my answers to them and I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge. I understand that any false statement or misrepresentation in the application may result in loss of coverage under the Kentucky Access coverage being applied											
0	for. I understand that, if approved, Kentucky Access coverage SIGNATURE OF APPLICANT	e is effective in accordance with 806 KAR 17:	320, Section 6(1)	DATE:	(MONTH	DAY	YEAR)				
0	SIGNATURE OF AFFEIGAINT			DATE:	(IVIOIVI II	DAT /	I LAK)				
Р	SIGNATURE OF CUSTODIAL PARENT OR GUARDIAN	(If applicant is under age 18)		DATE:	(MONTH	DAY	YEAR)				