Renaissance®
Life & Health Insurance Company of America
Health Administrative Office - P.O. Box 27248 Salt Lake City, Utah 84127-0248 - Phone: 1-844-202-4150

Application For:
- ☐ **Medicare Supplement Coverage**
- ☐ **Medicare Supplement Conversion; Policy Number** _____
- ☐ **Dental/Vision**

Agent Name(s) / Agent Number (s):

SECTION 1: PLAN (to be completed by Agent)

NOTE: For ALL sections, ONLY complete the Applicant B information if second applicant also applying

APPLICANT	APPLICANT B
Medicare Supplement Plan	**Medicare Supplement Plan**
☐A ☐F ☐G ☐N	☐A ☐F ☐G ☐N
Requested Effective Date:	Requested Effective Date:
Mail Policy To: ☐ Insured ☐ Agent	Mail Policy To: ☐ Insured ☐ Agent

SECTION 2: APPLICANT INFORMATION - PLEASE ANSWER ALL QUESTIONS COMPLETELY

APPLICANT	APPLICANT B
Name (First/Middle/Last)	Name (First/Middle/Last)
Residence Address	Residence Address
City	City
State ZIP	State ZIP
Mailing Address (if different from residence address)	Mailing Address (if different from residence address)
City	City
State ZIP	State ZIP
Home Phone No.	Home Phone No.
E-mail Address	E-mail Address
Date of Birth: Current Age _____	Date of Birth: Current Age _____
☐ Male ☐ Female	☐ Male ☐ Female
Social Security No.	Social Security No.
Medicare Health Insurance Card Number	Medicare Health Insurance Card Number
Height / Weight: Ft. _____ In. _____ Lbs. _____	Height / Weight: Ft. _____ In. _____ Lbs. _____
Have you used tobacco in any form, an electronic cigarette (e-cig) or other nicotine delivery product in the past 12 months? ☐ Yes ☐ No	Have you used tobacco in any form, an electronic cigarette (e-cig) or other nicotine delivery product in the past 12 months? ☐ Yes ☐ No
Are you applying for coverage because you have been diagnosed or treated for End Stage Renal Disease (ESRD) or Kidney Disease requiring dialysis? ☐ Yes ☐ No	Are you applying for coverage because you have been diagnosed or treated for End Stage Renal Disease (ESRD) or Kidney Disease requiring dialysis? ☐ Yes ☐ No

SECTION 3: PLEASE ANSWER ALL QUESTIONS COMPLETELY

	Applicant	Applicant B
Have you received a copy of the **Guide to Health Insurance for People with Medicare** and the **Outline of Coverage**?	☐ Yes ☐ No	☐ Yes ☐ No
To the Best of Your Knowledge:		
1. Are you covered under Medicare Part A?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," what is your Part A effective date? _____ (Applicant) / _____ (Applicant B)		
If "NO," what is your eligibility date? _____ (Applicant) / _____ (Applicant B)		
2. Are you covered under Medicare Part B or have you enrolled in Medicare Part B in the last six months?	☐ Yes ☐ No	☐ Yes ☐ No
If "YES," what is your Part B effective date? _____ (Applicant) / _____ (Applicant B)		
If "NO," indicate date you plan to enroll. _____ (Applicant) / _____ (Applicant B)		
3. Have you turned 65 in the last six months or will you turn 65 within the next six months?	☐ Yes ☐ No	☐ Yes ☐ No

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for Guaranteed Issue of a Medicare Supplement insurance policy or certificate, or that you had certain rights to buy such a policy or certificate, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application.

SECTION 4: FOR YOUR PROTECTION, the National Association of Insurance Commissioners requests that we ask the following questions about insurance policies or certificates you may have.

	Applicant	Applicant B
To the Best of Your Knowledge:		
1. Are you applying during a Guaranteed Issue period?	☐ Yes ☐ No	☐ Yes ☐ No
(NOTE: If the answer above is "YES," please attach proof of eligibility.)		
2. Do you have another Medicare Supplement or Medicare Select insurance policy or certificate inforce?	☐ Yes ☐ No	☐ Yes ☐ No
(a) If "YES," with what company and what plan do you have?		

APPLICANT	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Plan	Plan
Issue Date	Issue Date

	Applicant	Applicant B
(b) If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy?	☐ Yes ☐ No	☐ Yes ☐ No
(c) If "YES," indicate termination date: _____ (Applicant) / _____ (Applicant B)		
(d) **If "YES," have you received a copy of the replacement notice?**	☐ Yes ☐ No	☐ Yes ☐ No
If you have had any other Medicare plan coverage as referenced below, not to include Medicare Supplement, please complete questions (a-e) below. If not, skip to question #4.		
3. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.		
START _____ (Applicant) END _____ START _____ (Applicant B) END _____		
(a) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
(b) **If "YES," have you received a copy of the replacement notice?**	☐ Yes ☐ No	☐ Yes ☐ No
(c) Was this your first time in this type of Medicare plan?	☐ Yes ☐ No	☐ Yes ☐ No
(d) Did you drop a Medicare Supplement or Medicare Select policy/certificate to enroll in this Medicare plan?	☐ Yes ☐ No	☐ Yes ☐ No
(e) Is your former Medicare Supplement or Medicare Select policy/certificate still available?	☐ Yes ☐ No	☐ Yes ☐ No

SECTION 4: CONTINUED

4. Have you had coverage under any health insurance within the past 63 days? (For example, an employer, union, or individual non-Medicare Supplement plan.) (a) If "YES," with what company and what kind of policy/certificate? (List below.)	☐ Yes ☐ No	☐ Yes ☐ No

APPLICANT		APPLICANT B	
Name of Company	Kind of Policy/Certificate	Name of Company	Kind of Policy/Certificate

(b) What are your dates of coverage under the other policy/certificate? If you are still covered under this plan, leave "END" blank.

START _____ (Applicant) END _____ START _____ (Applicant B) END _____

5. Are you covered for medical assistance through the state Medicaid program? (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program," and have not met your "Share of Cost," please answer "NO" to this question.) **If "YES,"**	☐ Yes ☐ No	☐ Yes ☐ No
(a) Will Medicaid pay your premiums for this Medicare Supplement policy?	☐ Yes ☐ No	☐ Yes ☐ No
(b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium?	☐ Yes ☐ No	☐ Yes ☐ No

SECTION 5: BILLING INFORMATION

APPLICANT	APPLICANT B
Initial Premium (including enrollment fee)	Initial Premium (including enrollment fee)
$ _____ (Med Supp Premium) + $ _____ (Enrollment Fee) + $ _____ (Dental Premium) + $ _____ (Vision Premium) = $ _____ (Total)	$ _____ (Med Supp Premium) + $ _____ (Enrollment Fee) + $ _____ (Dental Premium) + $ _____ (Vision Premium) = $ _____ (Total)
Amount Collected: _____	Amount Collected: _____
Renewal Premium $ _____	Renewal Premium $ _____
Select Premium Payment Option: ☐ Annual ☐ Semi-annual ☐ Quarterly ☐ ACH Monthly (direct monthly not available)	Select Premium Payment Option: ☐ Annual ☐ Semi-annual ☐ Quarterly ☐ ACH Monthly (direct monthly not available)

I would like my monthly premium payment to come from my (check one) on the _____ day of the month:
☐ Checking (Please attach a voided check) ☐ Savings
Please ask your financial institution to verify that this EFT will be accepted, and that the information below is correct.

Financial Institution Name:	Phone #:
Financial Institution Address:	
Transit Routing # (9 digits):	Account #:

I hereby request and authorize Renaissance Life & Health Insurance Company of America to initiate a charge to my account at the named Financial Institution to pay the premium(s) due, after the first premium has been paid, on any policy issued in connection with this application. The term "charge" shall include items initiated by electronic means, checks, drafts or any other order. I have the right to stop payment of a charge by giving notice to Renaissance Life & Health Insurance Company of America or the Financial Institution in such time as to afford a reasonable opportunity to act prior to charging my account. I agree that Renaissance Life & Health Insurance Company of America's rights in respect to each charge shall be the same as if it were a check made payable to Renaissance Life & Health Insurance Company of America and personally signed by me. If any charge is dishonored for any reason, Renaissance Life & Health Insurance Company of America shall not be under any liability even though such dishonor results in the forfeiture of insurance.

Signature as it appears on financial institution records	Print name of account owner (if other than proposed insured)	Date

SECTION 6: HOUSEHOLD PREMIUM DISCOUNT INFORMATION

You may be eligible for a policy with a lower premium rate based on your answers to the questions in this section.	**Applicant**	**Applicant B**
1. Do you currently have a household resident (at least one, no more than 3): a. with whom you have continuously resided for the past 12 months, or to whom you are married; or	☐ Yes ☐ No	☐ Yes ☐ No
b. Who has an existing Medicare Supplement policy, or is applying for such a policy, with Renaissance Life & Health Insurance Company of America?	☐ Yes ☐ No	☐ Yes ☐ No
2. If you answered "YES" to Question 1a or 1b above, please fill out the following information about the household resident, except if both applicants are applying for coverage on this application.		

Name (First/Middle/Last):		
Policy Number:	Social Security Number:	Date of Birth:
Name (First/Middle/Last):		
Policy Number:	Social Security Number:	Date of Birth:

SECTION 7:

- **During Open Enrollment or a Guaranteed Issue period, SKIP SECTION 7 and GO TO SECTION 8.**
- **NOT during Open Enrollment or a Guaranteed Issue period, PLEASE ANSWER ALL QUESTIONS.**

If either you or Applicant B answer "YES" to any of the following questions, 1-14 or 15A-E, that person is not eligible for Medicare Supplement coverage.

	Applicant	**Applicant B**
1. Are you currently hospitalized, in a nursing home or assisted living facility, receiving hospice or home healthcare; or, are you bedridden, wheelchair bound, using oxygen or require the use of a motorized device?	☐ Yes ☐ No	☐ Yes ☐ No
2. Have you been diagnosed with emphysema, Chronic Obstructive Pulmonary Disease (COPD) or other chronic pulmonary disorder?	☐ Yes ☐ No	☐ Yes ☐ No
3. Have you been diagnosed with Parkinson's Disease, systemic lupus, scleroderma, myasthenia gravis, multiple or lateral sclerosis, osteoporosis with related fractures, cirrhosis or chronic hepatitis?	☐ Yes ☐ No	☐ Yes ☐ No
4. Have you been diagnosed with or taken medication for Alzheimer's Disease, dementia or any other cognitive disorder?	☐ Yes ☐ No	☐ Yes ☐ No
5. Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or the Human Immunodeficiency Virus (HIV)?	☐ Yes ☐ No	☐ Yes ☐ No
6. Within the past 24 months have you been treated for or been advised by a physician to have treatment for internal cancer, alcohol or drug use, mental or nervous disorder requiring psychiatric care or have you had an amputation caused by disease?	☐ Yes ☐ No	☐ Yes ☐ No
7. Within the past 24 months have you been treated for or been advised by a physician to have treatment for heart attack, heart, Coronary or Carotid Artery Disease (not including high blood pressure), Peripheral Artery, Vascular or Venous Thrombotic Disease, congestive heart failure or cardiomyopathy, stroke, Transcient Ischemic Attack (TIA) or heart rhythm disorder?	☐ Yes ☐ No	☐ Yes ☐ No
8. Within the past 24 months have you been treated for degenerative bone disease, crippling/ disabling, Rheumatoid Arthritis, Spinal Stenosis or have you been advised to have a joint replacement?	☐ Yes ☐ No	☐ Yes ☐ No
9. Has a physician advised you to have cataract surgery in the next 12 months?	☐ Yes ☐ No	☐ Yes ☐ No
10. Has a physician advised you to have surgery, medical tests, treatment or therapy that has not been performed?	☐ Yes ☐ No	☐ Yes ☐ No
11. Have you been hospital confined three or more times in the last 24 months?	☐ Yes ☐ No	☐ Yes ☐ No
12. Have you had an organ transplant or been advised by a physician to have an organ transplant?	☐ Yes ☐ No	☐ Yes ☐ No
13. At any time, have you been medically diagnosed with, treated for, or had surgery for Chronic Kidney Disease, kidney failure, or had Kidney Disease requiring dialysis?	☐ Yes ☐ No	☐ Yes ☐ No
14. Do you have diabetes that has ever required more than 50 units of insulin daily?	☐ Yes ☐ No	☐ Yes ☐ No
15. Do you have diabetes that is treated by medication or diet? If "YES", answer 15A-15E	☐ Yes ☐ No	☐ Yes ☐ No
A. Neuropathy or numbness in your hands, feet or legs?	☐ Yes ☐ No	☐ Yes ☐ No
B. Retinopathy or eye disorder (other than cataracts)?	☐ Yes ☐ No	☐ Yes ☐ No
C. Kidney Disease?	☐ Yes ☐ No	☐ Yes ☐ No
D. Skin ulcers or had an amputation?	☐ Yes ☐ No	☐ Yes ☐ No
E. Heart disorder (including high blood pressure), poor circulation or Peripheral Artery, Vascular or Venous Thrombotic Disease, history of stroke or TIA?	☐ Yes ☐ No	☐ Yes ☐ No
16. Are you taking or have you taken any prescription or over-the-counter medications within the past 24 months? If "YES," please list the drug and the condition in the following table.	☐ Yes ☐ No	☐ Yes ☐ No

Applicant (please attach a separate sheet if needed)		**Applicant B** (please attach a separate sheet if needed)
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	

ADDITIONAL INFORMATION: PART 7- CONTINUED HEALTH/MEDICAL QUESTIONS

	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date **Originally** Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	

IF ADDITIONAL SPACE IS REQUIRED ATTACH SEPARATE SHEET

SECTION 8: RENAISSANCE DENTAL/VISION

Dental and Vision Plan Options Vision is an add-on to the Dental Product. Vision is not available if Dental is not selected. (The amount payable for coverage varies based on the coverage option selected, the number of people enrolled and the payment frequency. You may choose only one option, regardless of the number of people enrolling):

DentalPlan Options:	☐ Single	☐ Two Person	☐ Family Rate
Vision Plan Options:	☐ Single	☐ Two Person	☐ Family Rate

Will this policy replace or change any existing insurance policy? ☐ Yes ☐ No

If yes, please describe: _____

Company Name: _____ Policy Number: _____

NOTE: All sections of this application must be completed in order for us to process your application. Please print clearly or type. ONLY complete the Legal Spouse and Dependent information if applicable.

APPLICANT	**LEGAL SPOUSE**
Dental/Vision Plan	**Dental/Vision Plan**
Coverage Effective Date: (Date coverage takes effect for you and/or your legal spouse) (Access Code: Internal Use Only)	(Access Code: Internal Use Only)
DEPENDENT CHILD #1	**DEPENDENT CHILD #2**
Name (First/Middle/Last)	Name (First/Middle/Last)
Date of Birth:	Date of Birth:
☐ Male ☐ Female Social Security No. _____	☐ Male ☐ Female Social Security No. _____

NOTE: If any additional dependents please include on a separate page.

VALIDATION QUESTION (Choose ONE and answer below)

☐ Mother's maiden name (last name only)
☐ City in which you were born
☐ Name of first pet

Answer: _____

This application is subject to approval, refusal or modification in accordance with Renaissance guidelines. Misrepresentation or fraud will cause this application and subsequent coverage to be null and void from the start. Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud. (Please see the following page for state-specific variations of this fraud notice.)

_____

Applicant Signature Date

SECTION 9: PLEASE READ AND SIGN BELOW

IMPORTANT STATEMENTS TO BE READ BY APPLICANT

- You do not need more than one Medicare Supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need more than one type of coverage in addition to your Medicare benefits.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- If, after purchasing the policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

I understand a telephone interview may be necessary to verify or supplement information given to Renaissance Life & Health Insurance Company of America on this application. A photocopy of this form will be as valid as the original; this Authorization and Acknowledgment will be valid for 24 months after it is signed.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to civil fines and criminal penalties.

I wish to apply for a Medicare Supplement insurance policy. I represent that my answers and statements on this application are true and complete to the best of my knowledge and belief. I understand that the policy applied for will not take effect until it is issued by Renaissance Life & Health Insurance Company of America and all of the following requirements are met: (a) the policy is delivered and accepted, each applicant will receive a separate policy; (b) my policy benefits start no earlier than my Medicare effective date; (c) the first full premium has been paid according to the mode of payment specified in the application, and (d) my application has been approved by Renaissance Life & Health Insurance Company of America.

Dated at _____, on _____, _____
City, State Month Day Year

_____ _____
Applicant's Signature Applicant B's Signature (if applying)

Premium Must Accompany Application

I/We certify that during an interview with the proposed applicant, I/We have truly and accurately recorded in the application the information supplied by the applicant.

_____ _____
(Signature of Licensed Producer) (Signature of Licensed Producer)

_____ _____
PRODUCER NUMBER/(STAMP) PRODUCER NUMBER/(STAMP)

SECTION 10: AGENT SUPPLEMENT

List any other health insurance policies/certificates sold to the applicant in the past five (5) years.

(a) List policies/certificates sold in the past five (5) years which are still in force.

APPLICANT	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage	Effective Date of Coverage

(b) List policies/certificates sold in the past five (5) years, which are no longer in force.

APPLICANT	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage	Effective Date of Coverage

SECTION FOR ADDITIONAL COMMENTS

APPLICANT (please attach a separate sheet if needed)	**APPLICANT B** (please attach a separate sheet if needed)

MEDICARE SUPPLEMENT/DENTAL/VISION INITIAL PREMIUM RECEIPT

MAKE CHECK PAYABLE TO: Renaissance Life & Health Insurance Company of America

Received from _____ (Proposed Insured) for a policy with Renaissance Life & Health Insurance Company of America (the Company), and $ _____ for the initial premium. In the event the application is not accepted by the Company, the above amount will be refunded. No obligation is incurred by the Company unless said application is approved by the Company and a policy is issued.

_____ _____ _____

Agent's Name (please print) **Agent's Signature** **Date**

LEAVE WITH APPLICANT

FRAUD WARNING NOTICES: (If you live in a state where one of the fraud warning notices apply, please review the notice that applies to your state.)

Alaska: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
Alabama/Arkansas/Louisiana/New Mexico/Rhode Island/West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Arizona: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
California: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.
Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
DC: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
Delaware/Idaho/Indiana: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
Georgia: A natural person convicted of a violation of insurance fraud shall be guilty of a felony and shall be punished by imprisonment for not less than two nor more than ten years, or by a fine of not more than ten thousand dollars, or both.
Hawaii: Any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.
Kansas: Any person, who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud as determined by a court of law.
Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
Maine/Tennessee/Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefit.
Maryland: Any person who knowingly or willingly presents a false or fraudulent claim for payment for a loss or benefit or who knowingly or willingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Minnesota: Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
New Hampshire: Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty.
New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
Ohio: Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Oregon: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may be guilty of insurance fraud.
Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
Virginia: ANY PERSON WHO, WITH THE INTENT TO DEFRAUD OR KNOWING THAT HE OR SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY HAVE VIOLATED STATE LAW.

DEFINITIONS OF ELIGIBLE PERSON FOR GUARANTEED ISSUE AND CREDITABLE COVERAGE

Eligible Persons. An eligible person is an individual described in any of the following paragraphs:

(1)The individual is enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare, and the plan terminates, or the plan ceases to provide all such supplemental health benefits to the individual; or the individual is enrolled under an employee welfare benefit plan that is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan.

(2) The individual is enrolled with a Medicare Advantage organization under a Medicare Advantage plan under Part C of Medicare, and any of the following circumstances apply, or the individual is 65 years of age or older and is enrolled with a Program of All Inclusive Care for the Elderly (PACE) provider under section 1894 of the Social Security Act, and there are circumstances similar to the following that would permit discontinuance of the individual's enrollment with such provider if such individual were enrolled in a Medicare Advantage plan:

a. The certification of the organization or plan has been terminated; or

b. The organization has terminated or otherwise discontinued providing the plan in the area in which the individual resides;

c. The individual is no longer eligible to elect the plan because of a change in the individual's place of residence or other change in circumstances specified by the Secretary, but not including termination of the individual's enrollment on the basis described in section 1851 (g)(3)(B) of the Social Security Act (where the behavior as specified in standards under section 1856), or the plan is terminated for all individuals within a residence area;

d. The individual demonstrates, in accordance with guidelines established by the Secretary, that:

1. The organization offering the plan substantially violated a material provision of the organization's contract under U.S.C Title 42, Chapter 7, Subchapter XVIII, Part D in relation to the individual, including the failure to provide an individual on a timely basis medically necessary care for which benefits are available under the plan or the failure to provide such covered case in accordance with applicable quality standards; or

2. The organization, or agent or other entity acting on the organization's behalf, materially misrepresented the plan's provisions in marketing the plan to the individual; or

e. The individual meets such other exceptional conditions as the Secretary may provide.

(3) The individual is enrolled with an entity listed in subparagraphs (A) – (D) of this paragraph and enrollment ceases under the same circumstances that would permit discontinuance of an individual's election of coverage under paragraph (2) of this subsection:

a. An eligible organization under a contract under section 1876 of the Social Security Act (Medicare cost)'

b. A similar organization operating under a contract under demonstration project authority, effective for periods before April 1,1999;

c. An organization under an agreement under section 1833(a)(1)(A) of the Social Security Act (health care prepayment plan); or

d. An organization under a Medicare Select policy; and

(4) The individual is enrolled under a Medicare supplement policy and the enrollment ceases because:

a. Of the insolvency of the issuer or bankruptcy of the nonissuer organization; or of involuntary termination of coverage or enrollment under the policy;

b. The issuer of the policy is substantially violated a material provision of the policy; or

c. The issuer, or an agent or other entity acting on the issuer's behalf, materially misrepresented the policy's provisions in marketing the policy to the individual;

(5) The individual was enrolled under a Medicare supplement policy and terminates enrollment and subsequently enrolls, for the first time, with any Medicare Advantage organization under a Medicare Advantage plan under part C of Medicare, any eligible organization under a contract under section 1876 of the Social Security Act (Medicare cost), any similar organization operating under demonstration project authority, any PACE provider under section 1894 of the Social Security Act, or a Medicare Select policy; and the subsequent enrollment is terminated by the individual during any period within the first 12 months of such subsequent enrollment (during which the individual is permitted to terminate such subsequent enrollment under section 1851(e) of the Social Security Act); or

(6) The individual, upon first becoming enrolled in Medicare part B for benefits at age 65 or older, enrolls in a Medicare Advantage plan under part C of Medicare, or with a PACE provider under section 1894 of the Social Security Act, and disenrolls from the plan or program no later than 12 months after the effective date of enrollment.

(7) The Individual enrolls in a Medicare Part D plan during the initial enrollment period and, at the time of enrollment in Part D, was enrolled under a Medicare supplement policy that cover outpatient prescription drugs and the individual terminates enrollment in the Medicare supplement policy and submits evidence of enrollment in Medicare Part D with the application for a policy described in subsection (c)(4) of this section.

(8) The individual loses eligibility for health benefits under Medicaid.

(9) The individual was enrolled in both the federal Medicare program and the Texas Health Insurance Pool on Dec. 31, 2013; and the individual's Pool coverage terminated on or after Dec. 31, 2013.

Creditable Coverage means (a) a self-funded or self-insured employee welfare benefit plan that provides health benefits and that is established in accordance with the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.); (b) a group health benefit plan provided by a health insurance carrier or an HMO; (c) an individual health insurance certificate or evidence of coverage; (d) Part A or Part B of Title XVIII of the Social Security Act; (e) Title XIX of the Social Security Act, other than coverage consisting solely of benefits under section 1928; (f) Chapter 55 of Title 10 USC Section 1071 et seq.; (g) a medical care program of the Indian Health Service or of a tribal organization; (h) a state or political subdivision health benefits risk pool; (i) a health plan offered under Chapter 89 of Title 5 USC Section 8901 et seq.; (j) a public health plan as defined in this section (k) a health benefit plan under section 5(e) of the Peace Corps Act (22 United States Code 2504(e)); and (l) short-term limited duration insurance as defined in this section.

DEFINITIONS OF ELIGIBLE PERSON FOR GUARANTEED ISSUE AND CEDITALE COVERAGE - CONTINUED

Creditable coverage does not include:
(a) accident-only, disability income insurance, or a combination of accident-only and disability income insurance; (b) coverage issued as a supplement to liability insurance; (c) liability insurance, including general liability insurance and automobile liability insurance; (e) workers' compensation or similar insurance; (f) automobile medical payment insurance; (g) credit only insurance; (h) coverage for onsite medical clinics; (i) other coverage that is similar to the coverage described in this subparagraph under which benefits for medical care are secondary or incidental to other insurance benefits and specified in federal regulations; (j) if offered separately, coverage that provides limited scope dental or vision benefits; (k) if offered separately, long-term care coverage or benefits, nursing home care coverage or benefits, home health care coverage or benefits, community based care coverage or benefits, or any combination of those coverages or benefits; (l) if offered separately, coverage for other limited benefits specified by federal regulations; (m) if offered as independent, noncoordinated benefits, coverage for specified disease or illness; (n) if offered as independent, noncoordinated benefits, hospital indemnity or other fixed indemnity insurance; or (o) Medicare supplemental health insurance as defined under Section 1882(g)(1), Social Security Act (42 USC Section 1395ss), coverage supplemental to the coverage provided under Chapter 55 of Title 10, United States Code (10 USC Section 1071 et seq.), and similar supplemental coverage provided under a group plan, but only if such insurance or coverages are provided under a separate policy, certificate, or contract of insurance.