

INSTRUCTIONS FOR COMPLETION OF THE HIGH RISK APPLICATION

1. If possible, make a copy of this application before you complete any information. This will help you to “fill in the blanks” with the ability to make corrections. Once completed, you can then transfer the information to the original that must be sent to the Association.
2. **The Louisiana Health Plan (LHP) will issue only individual health insurance policies.** If more than one person is applying for coverage, separate applications must be filled out and mailed to Louisiana Health Plan. Please make additional copies prior to filling in any necessary information. For example, if a mother and a child needed coverage through the Plan, one application would have to be filled out for the child and one application would have to be filled out for the mother. Each would have to be mailed separately.
3. **Answer ALL questions on this application.** Read each question carefully before providing an answer. It is essential that LHP receive accurate and detailed information. Your application will not be processed unless all of the information is received.
4. **You must sign and date each page of the application. You must additionally sign and date the two written denials of coverage.** Further, any additional attachments must be signed and dated as well.
5. **This application has 8 pages. We must receive, at a minimum, the completed 8 pages of the application, and a proof of residency (such as photocopy of drivers license).**
6. You must select Plan A, Plan B, Plan C or Plan D. These are described in the Newsletter. Plan A has a \$1,000 deductible, Plan B has a \$2,000 deductible, Plan C has a \$3,500 deductible, and Plan D has a \$5,000 deductible. There are additional limitations, exceptions, etc. Please read the descriptions of the Plans in your Newsletter and make your choice.
7. Plan A, Plan B, Plan C, and Plan D have separate Premium Rate Tables found in the Newsletter. Please make sure that you choose the correct rate table. Also, make sure that you are looking at the correct age category, male/female category, and smoker/non-smoker category. Further, you must know whether you live in the New Orleans, Shreveport/Baton Rouge, or “other” geographic region. You can make this determination by the zip code of your address. Zip codes beginning in the 700 or 701 will utilize the New Orleans rates. Zip codes beginning with 707, 708, 710, or 711 will utilize the Baton Rouge/Shreveport rates. If your zip code does not begin with any of those listed, please use the “Other” category.
8. **You must enclose a check for one month’s premium with your application. Make sure that your personal check is made payable to the Louisiana Health Plan and that it is dated and signed.** Checks will not be considered as “paid” until cleared.
9. **We suggest that you send your application certified mail, return receipt requested so that you will have proof of mailing and receipt.** As described in the Newsletter, the Association will utilize the date of mailing as the date received by Louisiana Health Plan. We will only accept applications by mail. **NO APPLICATIONS WILL BE ACCEPTED BY DELIVERY AT THE LOUISIANA HEALTH PLAN OFFICE OR BY ANY COURIER OR DELIVERY SERVICE.** A videotape recording of the application receipt process will be made to ensure assignment and that all mail received on the same day is treated equally. The procedure is described in further detail in the Newsletter.
10. **You will be notified by mail of your application number.** Please do not contact the Louisiana Health Plan office. The staff is not permitted to release this information over the phone.
11. If you have any questions regarding the description of your medical condition, please contact your doctor’s office. Staff can usually assist you in providing the necessary information you might need. Most of the information should be readily available to persons who are applying for coverage with Louisiana Health Plan without having to contact your doctor.
12. Please make sure that you read the application information and questions carefully and answer them honestly and completely. Any false statements can result in loss of coverage.
13. **You MUST make copies of page 7, if you have more than two “yes” answers to the Medical Questions on pages 4 and 5.** Please make sure that you date and sign each of these copies.
14. If after careful consideration, you do not understand any questions or request on the application, you may contact the Louisiana Health Plan office at the address and telephone number provided. Please have the application with you at the time of your call and refer to the specific page number and question.

Part II ELIGIBILITY REQUIREMENTS: (Refer to Newsletter for Detailed Information)

- A. Residency: (All applicants must meet this requirement.)
(1) Applicant must be a resident of the State of Louisiana for six months prior to this application.
(2) Applicant must accompany this enrollment form with at least one of the following documents or other evidence of residency: copy of a current drivers license, rent receipts, mortgage payment receipts, property tax receipts, or utility bills for the past six months.

I have been a resident of the State of Louisiana continuously since: _____ - _____ - _____
(Month) (Day) (Year)

- B. Applicant received two written notices of refusal to issue insurance coverage from an insurance company or self-insured arrangement within one year of the date of filing this application.

You MUST attach copies of these two written denials of coverage to this application or your application will not be processed.

- C. If you had health insurance coverage with a health insurance company or self-insured arrangement which was involuntarily terminated for reasons other than non-payment of premium, please indicate the date in which coverage was involuntarily terminated: _____ - _____ - _____
(Month) (Day) (Year)

- D. Are you eligible and/or enrolled in Medicare? ____Yes ____No
If yes, Identification Number: _____
Part A Effective Date: _____ - _____ - _____ Part B Effective Date: _____ - _____ - _____
(Month) (Day) (Year) (Month) (Day) (Year)

- E. Are you eligible and/or enrolled in Medicaid? ____Yes ____No
Identification Number: _____ Effective Date: _____ - _____ - _____
(Month) (Day) (Year)

- F. Do you have any other hospital or medical insurance? ____Yes ____No
If yes, Name of Insurance Company: _____
Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

- G. Are you employed? ____Yes ____No If yes, by whom? _____
Address _____ Telephone _____
Street Area Code Number

City State Zip Code

- (1) Does your employer offer group health insurance coverage? ____Yes ____No
(2) If yes, give the following information regarding the health insurance company:

Name of Company: _____
Address _____ Telephone _____
(Street) (Area Code) (Number)

City State Zip Code

- (3) If yes, have you been denied coverage through the group health insurance carrier? ____Yes ____No
(3) If yes, the reasons given, if any: _____

Date Signature

H. Is your spouse (or in the case of a minor child, any parent) employed? If so, by whom?

Name of Company: _____

Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

(1) Does his/her employer offer group health insurance coverage? ____Yes ____No

(2) If yes, give the following information regarding the group health insurance company:

Name of Company: _____

Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

(3) If yes, have you (or your minor child) been denied coverage through the group health insurance carrier?
____Yes ____No

If yes, the reasons given, if any: _____

I. If your health care benefits with an employer have been terminated for any reason, please give the date of the termination of benefits: _____ (month, day, year)

(1) Are you receiving or are you eligible for COBRA benefits? ____Yes ____No

J. Are you an inmate of a public institution? ____Yes ____No

K. Are you currently insured by a high risk health insurance pool in another state? ____Yes ____No

(1) If yes, please provide the following:

Name of Company: _____

Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

L. Have you ever smoked cigarettes, cigars, pipe or other tobacco products? ____Yes ____No

If yes, have you quit? ____Yes ____No If yes, how long? _____

PART III PREMIUM (Refer to the Premium Rate Table for the amount due)

Please make sure that you have the correct plan (A, B, C, or D) and that you have checked the appropriate age, sex, geographic region and smoker/non-smoker status. If your zip code begins with the numbers 700 or 701 you will utilize the New Orleans rates. If your zip code begins with 707, 708, 710, or 711 you will utilize the Baton Rouge/Shreveport rates. If your zip code is not included is those described, please use the rates for "Other".

A. Initial Premium amount enclosed in the amount of \$_____. Please make check payable to Louisiana Health Plan.

Date

Signature

PART IV MEDICAL QUESTIONS

You must fill out all of these medical questions or your application will not be processed. (If you have any questions about filling out this information, please contact your doctor's office.)

HAVE YOU EVER BEEN DIAGNOSED OR TREATED FOR ANY OF THE FOLLOWING

	YES	NO
01. Asthma or other bronchial condition	_____	_____
02. Emphysema, tuberculosis or lung disorder	_____	_____
03. Cancer, Leukemia or Hodgkins disease (including malignant brain tumors)	_____	_____
04. Benign tumors, cysts and polyps	_____	_____
05. Colitis or intestinal disorder	_____	_____
06. Gall bladder disease or gall stones	_____	_____
07. Ulcers or other stomach or esophagus disorders	_____	_____
08. Chronic renal failure or polycystic-kidney disease	_____	_____
09. Other urinary system disorder (including other kidney disease/stones)	_____	_____
10. Stroke or paralysis	_____	_____
11. High blood pressure (indicate latest reading) _____/_____ (Systolic/Diastolic)	_____	_____
12. Third degree burns	_____	_____
13. Heart attack, heart disease or angina	_____	_____
14. Other disorders of the heart or circulatory system	_____	_____
15. Diabetes (indicate latest blood sugar level) _____/_____ (mg/dl)	_____	_____
16. Thyroid disorder or goiter	_____	_____
17. Chronic hepatitis	_____	_____
18. Other liver disorder (including cirrhosis)	_____	_____
19. Disorder of the spleen or pancreas	_____	_____
20. Seizure disorder	_____	_____
21. Multiple Sclerosis, Muscular dystrophy or other neuromuscular condition	_____	_____

Date

Signature

Name _____
Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

Name _____
Address _____ Telephone _____
(Street) (Area Code) (Number)

(City) (State) (Zip Code)

PART VI PRESCRIPTION INFORMATION

- (1) Have you taken prescribed medications within the last year? ____Yes ____No
- (2) If yes, please complete the following: Please sign and date any additional information which must be attached to this application.

Name of Medicine _____ Dosage _____
Reason _____ Prescribing Doctor _____
Address and telephone of prescribing physician if NOT already provided: _____

Name of Medicine _____ Dosage _____
Reason _____ Prescribing Doctor _____
Address and telephone of prescribing physician if NOT already provided: _____

Name of Medicine _____ Dosage _____
Reason _____ Prescribing Doctor _____
Address and telephone of prescribing physician if NOT already provided: _____

Name of Medicine _____ Dosage _____
Reason _____ Prescribing Doctor _____
Address and telephone of prescribing physician if NOT already provided: _____

Name of Medicine _____ Dosage _____
Reason _____ Prescribing Doctor _____
Address and telephone of prescribing physician if NOT already provided: _____

PART VII RELEASE OF INFORMATION AND AUTHORIZATION

I authorize any insurance company, organization, employer, or provider of services to release any information related to my medical condition for eligibility determination and for future claims submitted to the Louisiana Health Plan for payment.

Signature of Applicant or Signature of Parent or Legal Guardian
(if the applicant is under age 18, or legally incompetent)

Date

Date

Signature

PART VIII MEDICAL QUESTIONS CONTINUED

For each question answered "YES" on "Medical Questions in Section IV," please answer the questions below. If you have answered "yes" to more than 2 questions, please make additional copies of this sheet before proceeding.

1. Question Number	# _____	# _____
2. When did this condition first occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
3a. Is ongoing treatment for this condition being provided?	Yes _____ No _____	Yes _____ No _____
3b. If not, when did the last treatment occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
3c. If not, has treatment been recommended for this condition?	Yes _____ No _____	Yes _____ No _____
4a. Did the condition result in hospitalization?	Yes _____ No _____	Yes _____ No _____
4b. If yes, when did this occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
4c. If yes, duration of hospital stay?	Less than 5 days _____ 5-10 days _____ More than 10 days _____	Less than 5 days _____ 5-10 days _____ More than 10 days _____
4d. If yes, was surgery performed?	Yes _____ No _____	Yes _____ No _____

Date

Signature

MEDICAL QUESTIONS CONTINUED

If you have answered "yes" to more than 4 questions, please make additional copies of this sheet before proceeding.

1. Question Number	# _____	# _____
2. When did this condition first occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
3a. Is ongoing treatment for this condition being provided?	Yes _____ No _____	Yes _____ No _____
3b. If not, when did the last treatment occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
3c. If not, has treatment been recommended for this condition?	Yes _____ No _____	Yes _____ No _____
4a. Did the condition result in hospitalization?	Yes _____ No _____	Yes _____ No _____
4b. If yes, when did this occur?	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____	Less than 1 year ago _____ 1-3 years ago _____ 3-5 years ago _____ More than 5 years ago _____
4c. If yes, duration of hospital stay?	Less than 5 days _____ 5-10 days _____ More than 10 days _____	Less than 5 days _____ 5-10 days _____ More than 10 days _____
4d. If yes, was surgery performed?	Yes _____ No _____	Yes _____ No _____

Date

Signature

PART IX GENERAL AGENT OR BROKER CERTIFICATION (If applicable)

If a broker or general agent actually assisting with the application, I certify that I have gone over LA R.S. 22:250.12 (B) with the applicant, including eligibility requirements, as well as the brochure, policy and informational materials. I have fully explained the options, benefits and provisions of the policy. I have assisted in the completion of this application in cooperation with the applicant. I am a duly licensed agent in good standing. I further certify that the applicant has signed his or her name in my presence or has verified to my satisfaction that it is the applicant's signature affixed to this application.

If a general agent or broker, I have explained to the applicant that I am not an authorized agent, broker, employee or representative of the Louisiana Health Plan and that I do not have the authority to issue or bind coverage on behalf of the Louisiana Health Plan.

Coverage will be issued only the Louisiana Health Plan and verified by the issuance of the policy and a certificate of coverage for any and all covered persons.

General Agent Signature

License Number

Month/Day Year

Please Print Name & Address: _____

Broker's Signature

License Number

Month/Day Year

Please Print Name and Address: _____

Phone Number: _____

PART X CERTIFICATION OF INSURANCE

I certify that the foregoing statements are true and accurate to the best of my knowledge, information, and belief. I understand that no coverage will be effective until all necessary documentation and the full initial premium is paid and THIS ENROLLMENT FORM HAS BEEN APPROVED. I further certify that in the event I obtain other coverage or change my residency from Louisiana, or to another location in Louisiana, I will promptly notify the Policy Supervisor (Administrator) of the other coverage and/or my new address. I UNDERSTAND THAT A FALSE STATEMENT OR MISREPRESENTATION ON THIS APPLICATION MAY RESULT IN LOSS OF COVERAGE. I further certify that I have signed and dated each and every paid of this application, including any attachments thereto, and that I have attached two written denials of health coverage. I have signed and dated the two written denials of coverage which I attach to this application. I understand that these denial letters and any other attachments will become a part of my application.

Coverage will become effective on the first day of the month AFTER an application has been received, premium has been paid, and APPROVAL has been made by the LHP.

Approvals will be made by the Louisiana Health Plan on the first come, first served basis and the Louisiana Health Plan will only be able to issue policies based upon monies actually available to the Louisiana Health Plan as certified by the actuarial consultants to Louisiana Health Plan.

Applicant's Signature

Month/Day/Year

Signature of Parent or Legal Guardian
(if the applicant is under age 18, or legally incompetent)

LOUISIANA HEALTH PLAN

P. O. Drawer 83880

Baton Rouge, Louisiana 70884-3880

(225) 926-6245 Fax (225) 927-3873

PREMIUM PAYMENTS

1. Premium payments can ONLY be made by personal check. **All payments must be by personal check drawn on the account of the policyholder. *No business or other “third party” checks OF ANY KIND will be accepted.* The only exceptions to this policy are:
 - LHP will accept the personal check drawn on the account of **the policyholder’s parent or legal guardian.**
 - LHP will accept the check drawn on a **trust account** established individually for the policyholder (no group, government or class trusts).
 - LHP will accept **money orders or certified funds** only after the policyholder has contacted LHP and signed a statement attesting to the source of the funds. To obtain an affidavit, contact Diane Brunecke at 1-800-736-0947, Extension 103 or in Baton Rouge 926-6245, Extension 103. E-mail: dbrunecke@lahealthplan.org
 - **No cash** is ever accepted.**
2. **Premium payments will be deposited immediately upon receipt.** We will not “hold” checks. Please make sure that your account has sufficient funds for payment. All NSF checks will be posted as “non-payment” of premium.

LOUISIANA HEALTH PLAN

P. O. Drawer 83880

Baton Rouge, Louisiana 70884-3880

(225) 926-6245 Fax (225) 927-3873

DEDUCTIBLE PROCEDURE

Before you select your deductible for the year, please note that at renewal time in December each year (and for the lifetime of your policy) you will **ONLY BE ALLOWED TO SELECT THE SAME OR HIGHER DEDUCTIBLE**. Therefore, if you select a \$2,000 deductible this year, you will only be allowed to remain at the \$2,000 deductible or select a \$3,500 or \$5,000 in the future. If you select a \$5,000 deductible, you will not be allowed to change to a lower deductible.

The Out-of-Pocket Maximums are:

Deductible Amount	Maximum out-of-pocket Expense for each Covered Person INCLUDING THE DEDUCTIBLE	
\$1,000	\$4,500	(\$1,000 Deductible + \$3,500)
\$2,000	\$6,500	(\$2,000 Deductible + \$4,500)
\$3,500	\$8,000	(\$3,500 Deductible + \$4,500)
\$5,000	\$9,500	(\$5,000 Deductible + \$4,500)

Please sign, date and return:

Yes, I have read the statement above and understand that in the year 2003 and thereafter, I will only be able to select the same or higher deductible.

Signature

Date

LOUISIANA HEALTH PLAN
P. O. Drawer 83880
Baton Rouge, Louisiana 70884-3880
(225) 926-6245 800-736-0947 Fax (225) 927-3873

INCOME QUESTIONNAIRE

Please complete the following questionnaire. We ask for this information in the event there is additional funding available based on member income. Your answer will not affect your premium or eligibility. *Please note that no exact dollar figure is required at this time.*

If your family income is equal to, or less than, the figures in the chart, Louisiana Health Plan may contact you. Further information may be required.

I, _____, have reviewed the family income schedule below.
 (please print your name)

Number in Family	Gross Weekly Income *	Gross Monthly Income *
1	\$386	\$1,670
2	\$519	\$2,246
3	\$652	\$2,823
4	\$785	\$3,399
5	\$918	\$3,976
6	\$1,051	\$4,553
7	\$1,184	\$5,129
8	\$1,317	\$5,706
More than 8	For each extra person, add \$134 to the weekly amount for 8 people	For each extra person, add \$577 to the monthly amount for 8 people

** Income amounts reflect 185% of 2009 Health and Human Services Guidelines. Gross Income is your income without any deductions.*

My family income:

- is EQUAL to, or LESS than, the schedule above
- is GREATER than the schedule above

Please check all that apply:

- I have a spouse
- I have a child aged 18 or younger living in my house. If yes, how many children ages 18 or younger live in your house? _____
- I have a disabled dependent child older than 18 years living with me

 Signature of Policyholder
 Or Signature of Parent or Legal Guardian if the Policyholder is
 Under 18 years of age, interdicted or a full-time student at an out-of-
 State tuition at the non-Louisiana educational facility

 Date

Louisiana Health Plan

P. O. Drawer 83880

Baton Rouge, LA 70884-3880

(225) 926-6245 1-800-736-0947 FAX (225) 927-3873

Before mailing your application, please be sure that you have:

- Signed each page of the application and medical questions where indicated**
- Enclosed a photocopy of the front and back of your drivers license or other proof of residency**
- Signed Deductible Procedure Form**
- Completed and Signed the Income Questionnaire**
- Enclosed a check in the exact amount for the first month's premium made payable to: "Louisiana Health Plan"**