

Questions? Call us at Loewenthal Insurance: 1-800-884-2343 or 541-434-9613  
*PacificSource Application*

### **Tips for completing the application :**

1. Please read everything carefully and answer all questions honestly. This document becomes part of your health insurance contract.
2. Please complete all sections to the best of your ability. Please pay special attention to Section 2. By including the specific details to questions you answered "yes" to, the processing of your application will be expedited. Be sure to include:
  - The specific name and date of the diagnosis or condition and correct spelling.
  - The treatment(s) that were done, including the last time you visited the doctor for this condition and medications that were prescribed and medications that are currently being taken.
  - Final result refers to the status of the condition. If it has been treated and your doctor has not requested any follow-ups, please state so. If you are still seeing the doctor, please state so.
  - Complete name, address and phone number of the doctor.
  - In Section 5, everyone over 18 must initial all 4 lines.

### **Prior Insurance?**

#### **Yes:**

Please make a photocopy of your health insurance card(s) or contact your insurance carrier and request a "Certificate of Credible Coverage." Include this with your application.

#### **No:**

If your application is approved, when the policy is sent to you, there will be a form that will need to be signed and returned to us stating that you understand there is a 6 month waiting period on pre-existing conditions before you will be covered for conditions that you been diagnosed with or seen a doctor for before the policy is effective.

#### **Payment:**

The payment options are monthly bank draft or direct bill.

#### **Monthly Bank Draft:**

Please complete Authorization section carefully and attach a voided check.

#### **Direct Bill:**

Simply do nothing, you are done. You will receive coupons with your policy.

#### **Final check list before mailing:**

- All sections completed?
- Copy of Insurance Card or Certificate of Credible Coverage
- Signed and Dated
- Voided check if selecting the automated monthly withdrawal

#### **Send Completed Application to:**

CDA Insurance LLC  
PO Box 26540  
Eugene, Oregon 97402



# PacificSource Elect Policy Application

PO Box 7068  
 Eugene, Oregon 97401  
 (866) 695-8684 • (541) 684-5442  
 Fax (541) 225-3646  
 individual@pacificsource.com

You are not required to disclose any information on any part of this application about genetic testing or genetic information relating to you or to any blood relative. You are not required to disclose any decision by any insurance company that is based on a genetic test or on genetic information. A person under the age of 19 applying for an individual health benefit plan may not be denied enrollment or excluded from coverage due to health reasons.

**Instructions:** Please read carefully. Please type or print neatly in ink and sign this application. Make sure all sections of the application are answered completely. Please be advised that incomplete applications or requests for medical records may cause a delay in the processing of your application. If you need assistance completing this application, please contact your insurance agent or call our Individual Sales department at (541) 684-5442, or toll-free at (866) 695-8684.

## SECTION 1 – PLAN SELECTION

This application is (check one):

- For new coverage for myself and my eligible family member(s) listed below.
- To change my existing coverage in a PacificSource Elect plan. Current policy ID # \_\_\_\_\_
- To add my eligible family member(s) to my existing PacificSource Elect plan. Current policy ID # \_\_\_\_\_  
 Reason for addition: \_\_\_\_\_ Date: \_\_\_\_\_
- For my dependent child(ren) only complete a separate form for each child on his or her own plan. If on a separate plan, dependent children age 18 or older must complete their own application.

Choose a plan and a deductible (check one):

- Elect Premiere:** Deductible:  \$1,000  \$2,500  \$5,000  \$7,500  \$10,000
- Elect Preferred:** Deductible:  \$500  \$1,000  \$2,500  \$5,000  \$7,500  \$10,000
- Elect Value Option:** Deductible:  \$2,500  \$5,000  \$7,500  \$10,000
- Elect HSA:** Deductible:  \$1,500  \$2,000  \$3,000  \$5,000

Do you wish to also apply for optional alcoholism coverage? .....  Yes  No

Do you wish to also apply for a PacificSource individual dental policy? .....  Yes  No

Requested effective date: (no more than 60 days after the signature date)  1<sup>st</sup>  15<sup>th</sup> \_\_\_\_\_ Month/Year

## SECTION 2 – APPLICANT INFORMATION

Last Name		First Name		Middle Initial	Height	Weight
Mailing Address (Street or PO box)			City	State	Zip	County
Home Address (if different)			City	State	Zip	County
Home Phone		E-mail Address		Marital Status		
Birth Date (mo/day/year)		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Social Security Number		
				<input type="checkbox"/> Single <input type="checkbox"/> Registered Domestic Partnership <input type="checkbox"/> Married <input type="checkbox"/> Unregistered Domestic Partnership* <small>* Affidavit of Domestic Partnership Required</small>		

List all family members to be insured. Only your legal spouse, domestic partner, and dependent children are eligible.

Last Name	First name, middle initial	Height	Weight	Sex	Birth Date	Social Security No.
Spouse/Domestic Partner						
Child						
Child						
Child						
Child						

Attach additional pages, if necessary.  I have attached \_\_\_\_\_ page(s).

Explain the relationship to you of any person listed on page 1 whose last name is different from yours. If spouse, attach copy of marriage certificate. If registered domestic partner, attach copy of certificate of domestic partnership. If guardian, attach copy of documentation: \_\_\_\_\_

If you or any other person listed on this application are not approved for coverage, do you want a policy issued for those who are approved for coverage? .....  Yes  No

**Will your employer pay any portion of your premium?** .....  Yes  No

*PacificSource individual policies may not be used for an employer-based plan. If the employer pays or reimburses any part of the premium or if the health plan is treated as part of a plan or program for the purposes of section 106 or 162 of the Internal Revenue Code of 1986. PacificSource does not accept premium payment from employers for individual policies.*

**SECTION 3 – OTHER INSURANCE INFORMATION**

Do you or any family members have other active health or medical coverage, Medicare, Medicare Advantage, or Medicare supplement coverage? .....  Yes  No

If yes, provide insurance company's name in the box below.

Do you or any family members work for an employer who offers health benefits to employees? .....  Yes  No

If yes, are you or any family members enrolled? .....  Yes  No

If no, why? \_\_\_\_\_

PacificSource may review its claims history for the last five years for anyone who has had insurance with PacificSource during that time. If anyone listed on this application has had health coverage through PacificSource within the last five years, list their name and PacificSource ID number or social security number: \_\_\_\_\_

Has any insurance company within the last five year declined, postponed, refused, restricted, or increased premium for health reasons for life or health insurance coverage for anyone who is listed on this application? .....  Yes  No

If yes, please provide the name of the person affected, reason for action, and name of insurance company: \_\_\_\_\_

How did you hear about PacificSource?  Insurance Agent  Mailing  TV  Web site  Other \_\_\_\_\_

The policy's exclusion periods for pre-existing conditions and specified conditions may be reduced if you or a family member had creditable coverage to within 63 days of the effective date of this policy. To reduce the exclusion periods, you must demonstrate creditable coverage. You may do that by attaching a Certificate of Coverage issued by the prior insurance company or group policyholder, or by presenting evidence of creditable coverage through other documents, records, third party statements, or other means. If you are currently covered under another health policy, or are requesting credit toward the exclusion periods for prior coverage, please complete the following:

List current or prior insurance coverage here:		
Names of individuals covered under a current or prior policy:		
Name and address of other insurance company (include phone no. if available):		
Effective dates of coverage: From _____ To _____	Policy no.:	If group insurance, name of group policyholder:

**SECTION 4 – OREGON STANDARD HEALTH STATEMENT**

Please mark either "Yes" or "No" for each item (for you and any family members requesting coverage). Provide details on page 4 to any questions answered "Yes." **(For the purpose of these questions, chronic means persistent, continuous, or periodic, or a combination of any of these terms.)**

Within the last five years, has **anyone** listed on this application had any medical advice, diagnosis, care, or treatment, including prescribed medications, recommended or received from a licensed healthcare professional or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery, or hospital confinement related to any of the following conditions:

- |   |  |
|---|--|
| 1. AIDS, ARC, HIV positive..... <input type="checkbox"/> Yes <input type="checkbox"/> No              | 11. Breast (lumps or masses)..... <input type="checkbox"/> Yes <input type="checkbox"/> No         |
| 2. Alcohol/chemical/drug abuse/habit..... <input type="checkbox"/> Yes <input type="checkbox"/> No    | 12. Cancer ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                          |
| 3. Anemia/chronic fatigue ..... <input type="checkbox"/> Yes <input type="checkbox"/> No              | 13. Chemotherapy/radiation treatment..... <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Appendicitis/chronic abdominal pain ..... <input type="checkbox"/> Yes <input type="checkbox"/> No | 14. a. Colon/rectum/intestine/bowel ..... <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Back/neck/spine..... <input type="checkbox"/> Yes <input type="checkbox"/> No                      | b. Blood in stool ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                   |
| 6. Birth defect/congenital deformities ..... <input type="checkbox"/> Yes <input type="checkbox"/> No | 15. Convulsion/seizures/epilepsy ..... <input type="checkbox"/> Yes <input type="checkbox"/> No    |
| 7. Bladder/urinary tract ..... <input type="checkbox"/> Yes <input type="checkbox"/> No               | 16. Diabetes/sugar in urine..... <input type="checkbox"/> Yes <input type="checkbox"/> No          |
| 8. Blood/circulatory ..... <input type="checkbox"/> Yes <input type="checkbox"/> No                   | 17. Chronic ear/nose/throat/tonsil   |
| 9. Bone/orthopedic..... <input type="checkbox"/> Yes <input type="checkbox"/> No                      | condition/disease/disorder..... <input type="checkbox"/> Yes <input type="checkbox"/> No           |
| 10. Brain disease or injury/concussion ..... <input type="checkbox"/> Yes <input type="checkbox"/> No |  |

- 18. Eating disorders such as, but not limited to, anorexia or bulimia ..... Yes No
- 19. Emphysema/asthma/chronic lung disease (COPD)..... Yes No
- 20. Endocrine/gland/hormone system ..... Yes No
- 21. Disease or injury of eye/ cataract/glaucoma ..... Yes No
- 22. Gallbladder/pancreatic disease ..... Yes No
- 23. Chronic headaches/migraines ..... Yes No
- 24. Heart/chest pain/angina..... Yes No
- 25. Hernia ..... Yes No
- 26. High cholesterol (if "Yes," record last reading on page 4) ..... Yes No
- 27. High blood pressure (if "Yes," record last reading on page 4) ..... Yes No
- 28. Kidney/kidney stones..... Yes No
- 29. Knee/shoulder/hip/other joints ..... Yes No
- 30. Liver condition/hepatitis ..... Yes No
- 31. Lupus, chronic muscle pain, muscle injury or disease, or fibromyalgia..... Yes No
- 32. a. Mental/emotional condition/ depression ..... Yes No
- 49. Has any person on this application used tobacco products in any form within the last 5 years? ..... Yes No

- b. Therapy/counseling within last five years (if "Yes," record date of last session on page 4) ..... Yes No
- 33. Neurological condition/disease/injury ..... Yes No
- 34. Phlebitis/blood clot..... Yes No
- 35. Osteoarthritis/osteoporosis/osteopenia .... Yes No
- 36. Prostate/elevated PSA/prostatitis ..... Yes No
- 37. Reproductive system disorder/infertility.... Yes No
- 38. Chronic respiratory/lung condition ..... Yes No
- 39. Rheumatoid arthritis ..... Yes No
- 40. Sexually transmitted diseases ..... Yes No
- 41. Skin condition, abnormal or cancerous moles, or eczema/cysts/cancer ..... Yes No
- 42. Sleep apnea/chronic sleep disorder ..... Yes No
- 43. Stomach disorders/ulcer/acid reflux ..... Yes No
- 44. Stroke/paralysis/seizures..... Yes No
- 45. Tumors..... Yes No
- 46. TMJ/jaw joint..... Yes No
- 47. Weight fluctuation (+/- 20 lbs.)..... Yes No
- 48. Cosmetic surgery/implants, use of prosthetic devices/limbs ..... Yes No

If yes: Name: \_\_\_\_\_ Type of product: \_\_\_\_\_  
 Name: \_\_\_\_\_ Type of product: \_\_\_\_\_  
 Name: \_\_\_\_\_ Type of product: \_\_\_\_\_

50. Please provide the following information for each **female** on this application:

Family Member:	Name	Name	Name	Name
a. Initial menstrual cycle begun?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Date of last menstrual period:				
c. If (b) is more than 35 days ago, please explain:				
d. Excessive or absent menstrual bleeding?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. If (d) is "Yes," please explain:				
Date of last Depo Provera shot:				
Abnormal Pap smears?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prior Cesarean section or miscarriage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 51. Is any person on this application now pregnant? ..... Yes No  
 If yes: Name: \_\_\_\_\_ Due Date: \_\_\_\_\_
- 52. Is any person on this application, including male applicants and dependent males or females, responsible for a current pregnancy? ..... Yes No  
 If yes: Name: \_\_\_\_\_ Due Date: \_\_\_\_\_

53. Please provide the following information for each person on this application. Within the last five years, has any person on this application:
- a. Had any medical advice, diagnosis, care, or treatment, including prescribed medication, recommended or received from a licensed healthcare professional, or had any illness, ailment, injury, health problem, symptoms, physical impairment, surgery, or hospital confinement not listed above? .....  Yes  No
  - b. Had chronic cough, fatigue, diarrhea, or enlarged glands? .....  Yes  No
  - c. Been advised to have or contemplated having an operation or medical procedure not yet performed? .....  Yes  No
  - d. Been scheduled to see a healthcare provider (at a future date)? .....  Yes  No
  - e. Taken any prescription medication on a regular basis? .....  Yes  No

54. List all medication currently being taken by any person on this application:

Name	Medications (include dosage and frequency of use)	Prescribed by (name/address/telephone)	Date prescribed

Please provide specific details below to each question answered "Yes" on pages 2 through 4. Include insured/applicant's name; the number of the question to which you answered "Yes"; the condition, treatment and date; the result of treatment, including any medications; and the name, address, and telephone number of the attending physician, other healthcare provider, or clinic/hospital.

**Health History Details:**

Please provide details below to any questions answered "Yes" on pages 2 through 4:

Name	Question number	Start to end dates	Condition	Treatment Including Medications	Final result	Attending physician/healthcare provider or hospital (name/address/telephone)
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	

Health History Details, continued:						
Name	Question number	Start to end dates	Condition	Treatment Including Medications	Final result	Attending physician/healthcare provider or hospital (name/address/telephone)
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	
					<input type="checkbox"/> Ongoing <input type="checkbox"/> Resolved	

Attach additional pages, if necessary.  I have attached \_\_\_ page(s).

Name, address, and telephone number of medical provider with current medical records/history:

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**SECTION 5 – CERTIFICATION AND DECLARATION**

Be sure to sign and date the application on the following page. Your spouse’s or domestic partner’s signature is also required if applicable. Your signature applies to both the “Certification of Completeness and Correctness” and “Authorization for Release of Information.”

**Certification of Completeness and Correctness**

I affirm that the answers given in this application are complete and correct. I am providing these answers as part of the application procedure required by PacificSource to enroll in their insurance coverage. I understand that if this application contains any intentional misrepresentation of material fact, PacificSource may, within the first two years of coverage, deny coverage, modify or cancel the contract, and/or take any other legal action available to it by law. I further understand that if the misrepresentation amounts to fraud, PacificSource may deny coverage, modify or cancel the contract, or take other legal action available to it by law even after the first two years of coverage. I will promptly inform PacificSource in writing if anything happens before my coverage takes effect that makes the information I have provided on this application incomplete or incorrect. I understand and agree that no coverage will be in force until approved by PacificSource. If approved, coverage will be in force as of the effective date determined by PacificSource. A representative of PacificSource may contact me to clarify answers on this application. Representations made by the applicant are deemed to be representations made on behalf of each person covered under this policy. However, changes to the application will not be effective until approved in writing by the applicant. An application received by PacificSource requiring alterations will be modified by amendment and sent to the applicant for signature. As the applicant, I understand I have the right to inspect the information in my file.

**SECTION 6 – CONDITIONAL AUTHORIZATION TO USE/ DISCLOSE PROTECTED HEALTH INFORMATION**

Names of all applicants: \_\_\_\_\_

ID# or Social Security #: \_\_\_\_\_

I (We) authorize any physician, healthcare provider, hospital, insurance or reinsurance company, or the Medical Information Bureau, Inc., to use and disclose a copy of my protected health information to PacificSource Health Plans, PO Box 7068, Eugene, Oregon 97401 for the purpose of enrollment determination or eligibility and policy underwriting.

My protected health information includes medical records, emergency and urgent care records, billing statements, diagnostic imaging reports, transcribed hospital reports, clinical office chart notes, laboratory reports, dental records, pathology reports, physical therapy records, hospital records (including nursing records and progress notes), and any personal or medical information related to the purpose of this authorization. Information obtained with this authorization will be used solely for the purpose defined above and will be limited to the minimum necessary information needed to achieve that purpose.

If the information to be disclosed contains any of the types of records or information listed immediately below, additional laws relating to use and disclosure of the information may apply. I (We) understand and agree that such information will be disclosed if I place my initials in the applicable space next to the type of information to be included with the disclosure:

- |  |                                   |
|--|-----------------------------------|
| _____ HIV/AIDS test or result information and related records    | _____ Mental health information   |
| _____ Drug/alcohol diagnosis, treatment, or referral information | _____ Genetic testing information |

