

APPLICATION INSTRUCTIONS

Complete the attached OHRP Application and submit it with appropriate documents and the first month's premium.

Applicants applying on the basis of a **MEDICAL ELIGIBILITY** must provide the following documents. 12-month residency in Oklahoma is required.

- Oklahoma tax return; or
 - Twelve-month-old Oklahoma driver's license showing current Oklahoma address; or
 - Twelve-month-old utility bill showing current Oklahoma address; or
 - Twelve-month-old canceled check showing current Oklahoma address; **And**
 - If you have been rejected for health care coverage by at least two insurance carriers, include a letter or form from authorized representatives of two Oklahoma-licensed health insurers or health plans documenting the underwriting action taken. This documentation must indicate that coverage was refused; or
 - Letter from a physician if you are diagnosed with a condition listed in the brochure; or
 - If you are being charged more than the OHRP Plan's rates for equivalent health care coverage, include the premium bill from your insurer; or
 - If you have been accepted for health insurance coverage but are subject to a permanent exclusion of a pre-existing condition or disease, include the policy form that indicates the exclusion of coverage for specific conditions.
-

Applicants applying on the basis of **FEDERALLY DEFINED ELIGIBILITY** must provide the following documents.

- A certificate of creditable coverage from all previous insurers, the aggregate of which is 18 months.
- Evidence of election of COBRA and the exhaustion of COBRA (or other continuation).
- If Applicant's most recent coverage within the period of aggregate creditable coverage was terminated for reasons other than non-payment of premiums or fraud, attach a certification of canceled coverage indicating the termination reason and termination date.

You may also apply through any Oklahoma licensed health insurance agent or broker.

NOTE: PLEASE SUBMIT YOUR FIRST MONTH PREMIUM PAYMENT WITH YOUR APPLICATION. CHECKS SHOULD BE MADE PAYABLE TO OHRP.

Notification of Acceptance or Denial of Coverage: If your OHRP Application is complete, the OHRP Administrator will notify you within 30 days of your acceptance or denial. A Policy and Schedule of Benefits, Identification Card, and a network directory will be issued to each applicant who is accepted.

Effective Dates and Premium Payments: With certain exceptions, eligible applicants who are accepted for OHRP membership will have coverage effective on the first day of the month following the date their application is accepted and appropriate premiums are received by the OHRP Administrator.

MAIL APPLICATION TO: The EPOCH Group, LC. ATTENTION: OHRP
P.O. Box 12170
Overland Park, KS 66282-2170

FOR MORE INFORMATION CALL THE EPOCH GROUP 1-800-255-6065

**OKLAHOMA HEALTH INSURANCE HIGH RISK POOL APPLICATION
ALTERNATE PLAN**

Please print all information.

Requested Effective Date:

1. Applicant information

A.	Name: Last	First	Middle	_____ Male _____ Female	Date of Birth M/D/Y
	Address: Number	Street	City	State	ZIP
	Telephone Number () -				Social Security No.
B.	Person whom OHRP may contact in an emergency:				Relationship to you
	Name: Last	First	Middle		
	Address: Number	Street	City	State	ZIP
	Telephone No. () -				Employer's telephone number () -
C.	Name and address of your employer, if any:				
	D. Are you now totally disabled? IF "Yes", please describe your disability.				
	___ Yes ___ No				

2. Spouse / Dependents Desiring Coverage

	IDENTIFY RELATIONSHIP	NAME (First, M.I., Last if Different from Applicant)	Social Security Number	BIRTH DATE (Mo-Day-Yr)
M F	SPOUSE			
M F	DEPENDENT 1			
M F	DEPENDENT 2			
M F	DEPENDENT 3			
M F	DEPENDENT 4			

3. OHRP Deductible Selection. Please select the deductible amount you want. Note: Your Spouse and Dependents, if covered, will each have the same deductible you select. Each one must satisfy their individual deductibles in each Calendar Year (subject to the family deductible provisions in the Schedule of Benefits).

___ \$1,500 ___ \$3,000 ___ \$5,000 ___ \$7,500

4. Current Health Care Coverage Information

- | | |
|---|---|
| A. Are you employed? Yes ___ No ___ | Is your spouse employed? Yes ___ No ___ |
| B. Are you covered by group insurance through your employer? | Yes ___ No ___ |
| Are you covered by group insurance through your spouse's employer? | Yes ___ No ___ |
| C. Are you currently enrolled in, or eligible for, Medicare or Medicaid? | Yes ___ No ___ |
| D. Have you previously had company-sponsored coverage terminated? | Yes ___ No ___ |
| E. Do you have health insurance presently in force? | Yes ___ No ___ |

If the insurance to be issued is intended to replace any other accident and health insurance and you answered "Yes" to any question, please complete sections F and G below.
Attach an extra sheet if necessary.

If you answered No, go on to the next section.

F. Name of Primary Person Covered	Name of Insurance Company	Is this coverage provided by:
_____	_____	Your Employer ? Spouse Employer?
_____	_____	Yes ___ No ___ Yes ___ No ___
		Yes ___ No ___ Yes ___ No ___

G. Have you had continuous coverage under another policy with respect to the given pre-existing condition up to the date of this application? Yes ___ No ___

If you answered "Yes", please complete all information below. If "No", go on to section 6.

Name, Address, Phone Number Of Insurance Company	Period of Coverage From: To:	Policy Number
_____	_____	_____
_____	_____	_____

6. Eligibility

I am eligible for coverage with OHRP for the following reasons:

____ I am applying for OHRP because of **MEDICAL ELIGIBILITY**. **Please sign AFFIRMATION FORM #1.**

____ I am applying for OHRP coverage because I no longer have group health insurance, COBRA or other coverage and am not eligible for Medicare or Medicaid and I satisfy the definition of a **FEDERALLY DEFINED ELIGIBLE** individual. **Please sign AFFIRMATION FORM #2.**

X _____ **Date** _____
Applicant's Signature if 15 or older
(Parent's or Legal Guardian's Signature for children under 15)

It is not required that you have an insurance agent involved in this application process for OHRP, so you can leave blank the agent's statement below. However, if an agent assists in the process, please ask the agent to complete the following statement.

Agent's Statement: I have a valid agent's or broker's license in the state of Oklahoma for accident and health insurance. I have assisted the applicant in completing this application for coverage with OHRP. To the best of my knowledge and belief, the information contained in the application and this affirmation form is correct and complete. I certify that the applicant meets the OHRP eligibility standards.

_____	_____	_____	_____
Print Agent's Name	ID number	Agency	Phone Number
_____	_____	_____	_____
Agent's Signature	Address	City / State	zip

OKLAHOMA HEALTH INSURANCE HIGH RISK POOL HEALTH STATEMENT

Your health status does not disqualify you for the OHRP program. However, your answers to these questions are important to the operation of the program.

Each of the following questions must be answered "Yes" or "No". In addition, each condition which caused you to answer "Yes" must be circled, and described on the next page.

Your policy will not cover expenses incurred during the first 12 months after its Effective Date of Coverage for a pre-existing condition. A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment (including prescriptions) was recommended or received within the six month period ending on the enrollment date. This provision does not apply to federally qualified individuals.

During the past two years, have you had or been advised of, positively diagnosed with, or treated for any of the following conditions?

1. Anemia, other blood disease or disorder ___ Yes ___ No
 2. Arthritis, lupus, gout or any inflammation, recurrent pain or diminished range of motion in the joints, including knees or hips (please indicate the specific problem on the following page) ___ Yes ___ No
 3. Back, neck or spinal column disorders, including back adjustments recurrent back pain or immobility ___ Yes ___ No
 4. Bladder infections, kidney infections, kidney stones, or any other bladder, kidney or urinary disorder ___ Yes ___ No
 5. Breast disorder, fibrocystic disease, breast implant or reduction ___ Yes ___ No
 6. Cancer, cysts, tumors, polyps, or other growths ___ Yes ___ No
 7. Congenital disease or birth defect ___ Yes ___ No
 8. Diabetes, goiter or thyroid disorder or disorder of the glands ___ Yes ___ No
 9. Acquired Immune Deficiency Disorder (AIDS) or related complex (ARC) ___ Yes ___ No
 10. Eating disorder, such as anorexia or bulimia ___ Yes ___ No
 11. Emphysema, bronchitis or any chest, lung or respiratory problem or disorder ___ Yes ___ No
 12. Epilepsy, seizures, migraine or recurrent headaches ___ Yes ___ No
 13. Fractures, dislocations, polio, loss of limb(s), bone disorders (On the following page, please indicate the involved limb(s) [left or right, arm or leg] and if screws, pins or plates are now in place.) ___ Yes ___ No
 14. Gallstones, gallbladder disorder; hernia (except hiatal) ___ Yes ___ No
 15. Sexually-transmitted diseases, such as genital herpes, syphilis, gonorrhea, chlamydia or venereal warts ___ Yes ___ No
 16. Heart murmur, irregular heartbeat, rheumatic fever, chest pain, heart valve problem, heart attack or any other heart condition ___ Yes ___ No
 17. Hepatitis, cirrhosis or any other liver disorder ___ Yes ___ No
 18. Disorder of the male or female reproductive organs, including enlarged prostate, prostatitis, menstrual irregularity or disorder, fibroid uterus, abnormal pap smear or ovarian cyst ___ Yes ___ No
 19. Pregnancy ___ Yes ___ No
 20. Muscular or neurological disorder, such as muscular dystrophy, multiple sclerosis, cerebral palsy or Parkinson's ___ Yes ___ No
 21. Nervous, mental or emotional condition; attempted suicide, depression or mental retardation ___ Yes ___ No
 22. Paralysis, stroke, TIA or high blood pressure ___ Yes ___ No
 23. Ulcers, colitis, hemorrhoids, ulcerative colitis, Crohn's, hiatal hernia or any other stomach, intestine, bowel or rectal disorder ___ Yes ___ No
 24. Varicose veins, clots, poor circulation or any other vein/artery disorder ___ Yes ___ No
- During the past two years, have you:
25. Had an operation or been hospitalized? ___ Yes ___ No
 26. Been treated or counseled for alcoholism, the use of alcohol, drug abuse or the use of drugs? ___ Yes ___ No

OKLAHOMA HEALTH INSURANCE HIGH RISK POOL HEALTH STATEMENT

27. Had any other condition, disorder, ailment or injury not listed above for which you have had or plan to seek advice, diagnosis or treatment? Yes No

28. Consulted a doctor, chiropractor, therapist or other health care provider? Yes No

29. If you answered "Yes" to any of the questions number 1-28, complete this section. Give complete details, including the number of each item that you answered "Yes". Attach an additional sheet of paper if necessary.

Item No.	Dates of Illness or Conditions or Symptoms	Diagnosis, Treatment, Medication or Reason for Visit	Is further treatment needed?	Were you hospitalized?	Name and Address of Doctor and/or Hospital
	From _____ To _____		Yes No	Yes No	
	From _____ To _____		Yes No	Yes No	
	From _____ To _____		Yes No	Yes No	
	From _____ To _____		Yes No	Yes No	

30. Have you taken prescribed medications within the last year? Yes No

If "Yes", please describe below.

Medicine	Dosage	Reason	Name/Address of Prescribing Doctor

31. Your Current primary physician:

Name: _____ Specialty: _____

Address: _____ Telephone: _____

City/State/zip: _____

32. Has future surgery, diagnostic testing or medicinal treatment been recommended or discussed for you? Yes No

If "Yes", complete the following section.

Date: _____ Diagnosis: _____

Type of operation or treatment: _____

X _____ Date: _____

SIGNATURE OF APPLICANT OR PARENT OR LEGAL GUARDIAN

NOTE: If the applicant is under 15 years of age, a parent or legal guardian must sign above to indicate consent.

AFFIRMATION FORM #1
MEDICAL ELIGIBILITY

Please read carefully and sign below.

I hereby apply for OHRP coverage, as offered by the Oklahoma Health Insurance High Risk Pool. I understand and agree to everything listed below:

I certify that all the information I provided on this application is true and complete.

I will pay monthly the premiums billed by OHRP for the benefits that I requested.

If my premiums are not paid within 31 days after the due date, my coverage will end as of the date payment was due.

Any hospital, doctor or other provider of health care services is hereby authorized to release all necessary medical information about my care.

I understand that if I am eligible for OHRP because of a medical eligibility, benefits will not be payable during the 365 days after coverage is effective, for any condition for which medical advice, care or treatment (including prescription medication) was recommended or received from a medical practitioner as to such conditions during the six month period immediately preceding the effective date of coverage.

I certify that I have been a resident of Oklahoma for at least twelve months prior to making this application.

Proof of my residency (copy of driver's license and/or Oklahoma tax return and/or utility bill) is attached to this application.

I am eligible for coverage with OHRP for the following reasons (please check each that apply):

- I have applied for health insurance and been rejected by two carriers because of health conditions;
- I have applied for health insurance and been quoted a rate for individual coverage more than this Program's rate; or
- I have been accepted for health insurance subject to a permanent exclusion or waiver of a pre-existing disease or condition.
- I have a listed condition.

I understand that my OHRP Contract can be canceled if I provide any false or incomplete information on this application. Then I must repay any benefits that I was not entitled to receive.

I understand that this is an application only. I will be notified in writing if I am accepted into the OHRP Program.

I understand that I must initial and date any changes I make while I am completing this application.

I will be responsible for obtaining Preadmission Authorization prior to any non-emergency admission to a hospital or alcoholism treatment facility, and within 72 hours after an emergency admission.

I will let OHRP know if and when I am no longer eligible for OHRP coverage, such as, because I change residence, become eligible for Medicare, or begin receiving Medicaid benefits. Failure to do so will result in repayment of any and all benefits provided to the insured which were paid after the insured failed to meet eligibility requirements.

I hereby authorize any insurance company prepayment organization, employer, hospital or physician to release all information with respect to me or any of my dependents which may have a bearing on the benefits payable by this or any other Plan providing benefits or services. I hereby certify the information provided is correct and true to the best of my knowledge. A photocopy of this authorization shall be valid as the original.

Applicant's Signature if 15 or older Date Signature of Witness Date
(Parent's or Legal Guardian's Signature for children under 15)

Agent's Statement I have a valid agent's or broker's license in the state of Oklahoma for accident and health insurance. I have assisted the applicant in completing this application for coverage with OHRP. To the best of my knowledge and belief, the information contained in the application and this affirmation form is correct and complete. I certify that the applicant meets the OHRP eligibility standards.

Print Agent's Name ID number _____ Phone _____

Agent's signature Date _____ Address: _____
City/State/zip _____

**AFFIRMATION FORM #2
FEDERALLY DEFINED ELIGIBILITY**

Please read carefully and sign below.

I hereby apply for OHRP coverage, as offered by the Oklahoma Health Insurance High Risk Pool. I understand and agree to everything listed below:

I certify that all the information I provided on this application is true and complete.

I will pay monthly the premiums billed by OHRP for the benefits that I requested.

If my premiums are not paid within 31 days after the due date, my coverage will end as of the date payment was due.

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I hereby authorize any insurance company prepayment organization, employer, hospital or physician to release all information with respect to me or any of my dependents which may have a bearing on the benefits payable by this or any other Plan providing benefits or services. I hereby certify the information provided is correct and true to the best of my knowledge. A photocopy of this authorization shall be valid as the original.

Applicant's Signature if 15 or older	Date	Signature of Witness	Date
(Parent's or Legal Guardian's Signature for children under 15)			

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_____ ID number _____ Phone _____
Print Agent's Name

_____ Date _____ Address: _____
Agent's signature
City/State/zip _____

Do you have any of the following conditions?

	Insured	Spouse	Dep. 1	Dep. 2	Dep. 3
CHF (Congestive Heart Failure)	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Diabetes	<input type="checkbox"/> Y <input type="checkbox"/> N				
CAD (Coronary Artery Disease)	<input type="checkbox"/> Y <input type="checkbox"/> N				
Asthma	<input type="checkbox"/> Y <input type="checkbox"/> N				
Spinal Disorders	<input type="checkbox"/> Y <input type="checkbox"/> N				
Kidney Failure and other Renal Disease	<input type="checkbox"/> Y <input type="checkbox"/> N				
Cancer	<input type="checkbox"/> Y <input type="checkbox"/> N				
HIV/AIDS	<input type="checkbox"/> Y <input type="checkbox"/> N				
Brain or Spinal Cord injury	<input type="checkbox"/> Y <input type="checkbox"/> N				
Stroke	<input type="checkbox"/> Y <input type="checkbox"/> N				
COPD (Chronic Obstructive Pulmonary Disorder)	<input type="checkbox"/> Y <input type="checkbox"/> N				
Neurological/Neuromuscular Disorder	<input type="checkbox"/> Y <input type="checkbox"/> N				
Mental Health Disorder	<input type="checkbox"/> Y <input type="checkbox"/> N				

Use the back of this page for additional dependents.