

# Enrollment Application



Follow these easy steps to apply for a Humana Medicare Supplement insurance policy issued and underwritten by CHA HMO, Inc.

## 1 Have Your Medicare Card Ready

Please print legibly and complete the entire form. You will need to fill in the information exactly as it appears on your Medicare card. Each person must complete a separate application.

## 2 Read and Complete Other Coverage Information

Be sure you read and understand the information before completing this section.

**If you intend to replace your current Medicare Supplement policy or Medicare Advantage plan with this policy, be sure to complete the enclosed form titled Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage.**

## 3 Complete Guaranteed Acceptance

Please fill out this section if you are eligible for guaranteed acceptance.

## 4 Read and Complete Medical Questions

## 5 Determine Your Premium

## 6 Determine Your Discount

## 7 Be Sure to Include Your Initial Premium Payment

Your first month's premium payment must be included. This is necessary even if you choose our Automatic Bank Withdrawal or Auto Credit Card Charge options for future premium payments.

## 8 Sign and Date the Enrollment Application

Insured and underwritten by CHA HMO, Inc.

# Humana®

KY85026N3M

# Marking Instructions

- Please print clearly and press hard.
- **Use blue or black ink only.**
- Completely fill the ovals.

## Correct Mark



## Incorrect Marks



- Print legible numbers and capital block letters in the boxes.

## Correct Numbers and Letters

1 2 3 A B C

- Print only one character per box.
- If you make a mistake, correct it by crossing out the box and writing the letter/number above or below the box as shown. Be sure to initial any and all corrections made.

T  
S M I X H

- When filling out dates, such as effective dates or birth dates, be sure dates appear in the MMDDYYYY format. No dashes or spaces are necessary.

0 3 2 4 2 0 1 0

## Required Fields Must Be Completed

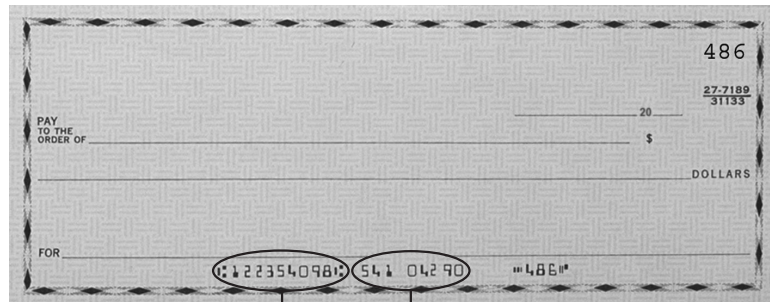


## Optional Fields



## Sample Void Check

(If you are choosing the auto bank withdrawal.)



Routing  
Number

Account  
Number

STAMP DATE

MU001

CHA HMO, Inc.

2432 Fortune Drive, Lexington, KY 40509

Form Number: KY85026N3M

1

LAST NAME

FIRST NAME

MI

ADDRESS

APT OR STE#

ADDRESS (continued)

COUNTY

CITY

STATE

ZIP CODE

TELEPHONE

DATE OF BIRTH

GENDER ☐ M ☐ F

MAILING ADDRESS (only if different from above street ADDRESS)

APT OR STE#

CITY

STATE

ZIP CODE

E-MAIL ADDRESS (optional)

(E-mail address, if available, will be used as a means to communicate only coverage information.)

Select the policy you are applying for:

- ☐ Plan A  
☐ Plan F\*  
☐ Plan G  
☐ High Deductible Plan G  
☐ Plan N

\*Only applicants eligible for Medicare prior to 1/1/2020 may purchase Plan F.

PROPOSED EFFECTIVE DATE

Please complete the information below as it appears on your Medicare card.

MEDICARE NUMBER

IS ENTITLED TO

HOSPITAL INSURANCE (PART A)

EFFECTIVE DATE

MEDICAL INSURANCE (PART B)

PERSON TO NOTIFY IN AN EMERGENCY (optional):

LAST NAME

FIRST NAME

MI

RELATIONSHIP TO APPLICANT

TELEPHONE

AGENT NUMBER (SAN)

KY85026N3M

➤ You Must Read and Sign

## 2 Other Coverage Information

- 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 multiple coverage.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- 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).

**Yes or No answers are required to the following questions. If you have lost, or you are losing or replacing, 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 that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. A copy of the notice from your prior insurer may be requested.**

**PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.**

1. a. Did you turn age 65 in the last six months? ☐ Yes ☐ No  
 b. Did you enroll in Medicare Part B in the last six months? ☐ Yes ☐ No  
 If yes, what is the effective date?  /  /
  2. Are you covered for medical assistance through the State Medicaid program? ☐ Yes ☐ No  
 (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.)  
 a. If yes, will Medicaid pay your premiums for this Medicare Supplement policy? ☐ Yes ☐ No  
 b. Do you receive any benefits from Medicaid OTHER THAN payments toward Your Medicare Part B premium?  
☐ Yes ☐ No
  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  /  /  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? A Notice of Replacement Form is required to be completed. ☐ Yes ☐ No  
 b. Was this your first time in this type of Medicare plan? ☐ Yes ☐ No  
 c. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? ☐ Yes ☐ No
  4. Do you have another Medicare Supplement policy in force? ☐ Yes ☐ No  
 a. If so, with what company?   
 What plan do you have?   
 b. If so, do you intend to replace your current Medicare Supplement policy with this policy? A Notice of Replacement Form is required to be completed. ☐ Yes ☐ No
  5. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan.) ☐ Yes ☐ No  
 a. If so, with what company?   
 What policy do you have?   
 b. What are your dates of coverage under this policy? (If you are still covered under this policy, leave "END" blank.)  
 START  /  /  END  /  /   
 c. Do you intend to replace your current healthcare coverage with this Medicare Supplement policy? ☐ Yes ☐ No

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### 3 Guaranteed Acceptance

**PLEASE ANSWER THE FOLLOWING QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.**

- Are you applying for coverage during your Medicare Supplement Open Enrollment Period? ☐ Yes ☐ No  
If yes, please go directly to Section 6.
- Have you lost, or are you losing or replacing, other health coverage which would qualify you for guaranteed acceptance? ☐ Yes ☐ No  
If yes, please go directly to Section 6.

If you answered yes to either question in this section you qualify for the Preferred rates. Additionally, if you are submitting a Notice of Replacement, please provide the criteria qualifying you for guaranteed acceptance on the form. For example, if you qualify for guaranteed acceptance due to a Medicare Advantage plan exit, please check "Disenrollment from a Medicare Advantage plan" and indicate that your plan is exiting the market and no longer available.

### 4 Medical Questions

**IF YOU ARE APPLYING FOR COVERAGE DURING YOUR MEDICARE SUPPLEMENT OPEN ENROLLMENT PERIOD OR QUALIFY FOR GUARANTEED ACCEPTANCE, YOU ARE NOT REQUIRED TO ANSWER THE FOLLOWING QUESTIONS. A MEDICAL RECORDS RELEASE AUTHORIZATION FORM IS REQUIRED.**

**PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE.**

- HEIGHT**  **FT**   **IN**      **WEIGHT**    **LBS**
- In the last year, have you been hospitalized, confined to a nursing facility; or are you bedridden or confined to a wheelchair? ☐ Yes ☐ No
- In the past 90 days have you received Home Health care? ☐ Yes ☐ No
- Have you tested positive for exposure to the Human Immunodeficiency Virus (HIV) infection or been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) caused by the HIV infection or other sickness or condition derived from such infection? ☐ Yes ☐ No
- Do you now have or within the last two years have you had or been advised by a physician that you need treatment or surgery for:
  - Heart, Coronary, or Carotid Artery Disease (not including high blood pressure), Peripheral Vascular Disease, Congestive Heart Failure or any other type of Heart Failure, Enlarged Heart, Stroke, Transient Ischemic Attacks (TIA), or Heart Rhythm disorders? ☐ Yes ☐ No
  - Emphysema, Chronic Obstructive Pulmonary Disease (COPD), or other Chronic Pulmonary disorders? Have you used supplementary oxygen in the last year? ☐ Yes ☐ No
  - Parkinson's Disease, Multiple or Lateral Sclerosis, Huntington's Disease, Muscular Dystrophy, Lupus, Hepatitis, or Lou Gehrig's Disease? ☐ Yes ☐ No
  - Alzheimer's Disease, senile dementia, organic brain disorders, senility disorder, schizophrenia, other major depressive disorders, mental or nervous disorders, cirrhosis, alcoholism or drug abuse? ☐ Yes ☐ No
  - Kidney disease requiring dialysis or diabetes requiring more than 50 units of insulin daily? ☐ Yes ☐ No
  - Internal cancer, leukemia or melanoma? ☐ Yes ☐ No
  - Amputation caused by disease or trauma or neuralgic or poor circulation that has caused an ulcer on the skin? Do you have any paralytic conditions? ☐ Yes ☐ No
  - Rheumatoid arthritis, Paget's Disease, degenerative bone disease, crippling arthritis, vertebral or hip fractures/dislocations, spinal cord disorders/injuries? ☐ Yes ☐ No
  - Organ transplantation? ☐ Yes ☐ No
- Please list any prescription drugs (full medication name) you are currently taking or have taken within the past 12 months:

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## 5

6

## 7

**I** \_\_\_\_\_ **S** \_\_\_\_\_ **M** \_\_\_\_\_ **E** \_\_\_\_\_ **N** \_\_\_\_\_

➤ **You Must Read and Sign**



I understand that if my application is not submitted during an open enrollment or guaranteed issue period, CHA HMO, Inc. has the right to reject my application and any premiums paid will be refunded. I also understand that the policy will not pay benefits for stays beginning or medical expenses incurred during the first three months of coverage if they are due to conditions for which medical advice was given or treatment recommended by or received from a physician within six months prior to the insurance effective date. Coverage is not limited if you enroll during an open enrollment or guaranteed issue period or satisfy the creditable coverage requirements.

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.

The undersigned applicant certifies that the applicant has read, or had read to him or her, the completed application and that the applicant realizes that any materially false statement or misrepresentation in the application may result in loss of coverage under the policy. The applicant further acknowledges receipt of the currently available Outline of Coverage and the "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare" publication.

If, after purchasing this 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 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.

## 8 Signature & Date

**APPLICANT'S SIGNATURE:**

\_\_\_\_\_

**SIGNATURE DATE:**

**AGENT'S SIGNATURE:**

**SIGNATURE DATE:**

/   /

**TO BE COMPLETED BY SALES AGENT - PLEASE LIST** All health insurance policies sold to the applicant which are still in force and all health insurance policies sold to the applicant within the past five years which are no longer in force.

**A response is required.** NONE or Not Applicable ☐

**COMPANY**

**TYPE**

**COMPANY**

**TYPE**

APPLICANT MEDICARE NUMBER

[illegible]

**STREET ADDRESS**

CITY                    ST   ZIP

[illegible]**AGENT USE ONLY**[illegible]

Phone code

5 4

CODE

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Insured and underwritten by CHA HMO, Inc.

**Humana**®

# Notice to Applicant Regarding Replacement of Medicare Supplement Insurance or Medicare Advantage

CHA HMO, Inc. • P.O. Box 14309, Lexington, KY 40512-4309



**Save this notice! It may be important to you in the future.**

According to information you have furnished, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy/certificate to be issued by CHA HMO, Inc. Your new policy/certificate will provide 30 days within which you may decide - without cost - whether you desire to keep the policy/certificate.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.



## Statement to the Applicant by Issuer, Agent (Broker or other Representative)

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan.

The replacement policy/certificate is being purchased for the following reason (check one):

- |   |  |
|---|--|
| <input type="checkbox"/> additional benefits  | <input type="checkbox"/> no change in benefits, but lower premiums |
| <input type="checkbox"/> fewer benefits and lower premiums  | <input type="checkbox"/> other (please specify) _____              |
| <input type="checkbox"/> my plan has outpatient prescription drug coverage and I am enrolling in Part D         | _____  |
| <input type="checkbox"/> disenrollment from a Medicare Advantage plan (please explain reason for disenrollment) | _____  |

1. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you still wish to terminate your present policy/certificate and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy/certificate had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy/certificate until you have received your new policy/certificate and are sure that you want to keep it.

Applicant's signature	Signature of agent/broker/representative	
Print name	Print name and address of agent or broker below	
Social Security number		Date

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# KENTUCKY MEDICARE SUPPLEMENT COMPARISON STATEMENT

Current Insurance \_\_\_\_\_ Annual Premium \_\_\_\_\_  
 (Insurer Name)

Proposed Insurance \_\_\_\_\_ Annual Premium \_\_\_\_\_  
 (Insurer Name)

MEDICARE (PART A): HOSPITAL INSURANCE - COVERED SERVICES PER BENEFIT PERIOD (1)				PRIVATE INSURANCE CHECKLIST	
Services	Benefit	Medicare Pays*	You Pay*	Current Insurance Pays (Plan )**	Proposed Insurance Pays (Plan )**
<b>HOSPITALIZATION</b> Semi-private room and board, general nursing and miscellaneous hospital services and supplies.	First 60 days	All but \$	\$		
	61st to 90th day	All but \$ a day	\$ a day		
	91st to 150th day***	All but \$ a day	\$ a day		
	Beyond 150 days	Nothing	All costs		
<b>POST HOSPITAL SKILLED NURSING FACILITY CARE</b> In a facility approved by Medicare. You must have been in a hospital for at least 3 days and enter the facility within 30 days after hospital discharge (2)	First 20 days	100% of approved amount	Nothing		
	Additional 80 days	All but \$ a day	\$ a day		
	Beyond 100 days	Nothing	All costs		
<b>HOME HEALTH CARE</b>	Visits limited to medically necessary skilled care.	Full cost of services; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment.		
<b>HOSPICE CARE</b> Available to terminally ill.	Up to ____ days if doctor certifies need.	All but limited costs for outpatient drugs and inpatient respite care.	Limited cost sharing for outpatient drugs and inpatient respite care.		
<b>BLOOD</b>	Blood	All but first 3 pints	For first 3 pints****		
<b>FOREIGN TRAVEL</b>	Medically necessary emergency care in a foreign country.	Emergency hospital services in qualified Mexican or Canadian hospitals.*****	All costs not covered by Medicare.		

- \* These figures are for 20\_\_\_\_\_ and are subject to change each year.
- \*\* If the policy being replaced is not a standardized policy, insert "N/A" after "Plan" and complete this column.
- \*\*\* 60 reserve days may be used only once; days used are not renewable.
- \*\*\*\* To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.
- \*\*\*\*\* Please refer to your Medicare Handbook for more information.
- (1) A benefit period begins on the first day you received service as an inpatient in a hospital and ends after you have been out of the hospital or skilled nursing facility for 60 days in a row.
- (2) Medicare and private Medicare supplement insurance will not pay for most nursing home care. You pay for custodial care and most care in a nursing home.

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# KENTUCKY MEDICARE SUPPLEMENT COMPARISON STATEMENT (Continued)

MEDICARE (PART B): MEDICAL INSURANCE - COVERED SERVICES PER CALENDAR PERIOD				PRIVATE INSURANCE CHECKLIST	
Services	Benefit	Medicare Pays*	You Pay*	Current Insurance Pays (Plan )**	Proposed Insurance Pays (Plan )**
<b>MEDICAL EXPENSE</b> Physician's services, inpatient and outpatient medical services and supplies, physical and speech therapy, ambulance etc.	Medicare pays for medical services in or out of the hospital.	80% of approved amount (after \$ deductible).	\$ deductible** plus 20% of balance of approved amount (plus up to 15% above approved charge).***		
<b>HOME HEALTH CARE</b>	Visits limited to medically necessary skilled care.	Full cost of services; 80% of approved amount for durable medical equipment (after \$ deductible).	Nothing for services; 20% of approved amount for durable medical equipment (after \$ deductible).		
<b>AT-HOME RECOVERY BENEFIT</b>	Short-term at home assistance with activities of daily living.****	Nothing	All costs		
<b>OUTPATIENT HOSPITAL TREATMENT</b>	Unlimited if medically necessary.	80% of approved amount (after \$ deductible)	Subject to deductible plus 20% of approved amount		
<b>BLOOD</b>	Blood	80% of approved amount (after \$ deductible and starting with 4th pint)	First 3 pints plus 20% of approved amount after \$ deductible)*****		
<b>PREVENTIVE CARE - PATIENT EDUCATION</b>	Annual physical exam, preventive testing, influenza vaccines	Screening pap smears once every 24 months; screening mammograms once every 12 months.	All costs not covered by Medicare.		
<b>OUTPATIENT PRESCRIPTION DRUGS</b>	Outpatient prescription drugs	Nothing	All costs		
<b>FOREIGN TRAVEL</b>	Medically necessary emergency care in a foreign country	Doctor and ambulance service in Canada and Mexico if in connection with covered inpatient.	All costs not covered by Medicare.		
<b>OTHER*****</b>					

- \* If the policy being replaced is not a standardized policy, insert "N/A".
- \*\* Once you have had \$ \_\_\_\_\_ of expense for covered services in 20 \_\_\_\_\_, the Part B deductible does not apply to any further covered services you receive for the rest of the year.
- \*\*\* YOU PAY FOR charges higher than the amount approved by Medicare unless the doctor or supplier agrees to accept Medicare's approved amount as the total charge for services rendered.
- \*\*\*\* At home recovery benefits must be received in conjunction with Medicare approved home health care benefits.
- \*\*\*\*\* To the extent the blood deductible is met under one part of Medicare during the calendar year, it does not have to be met under the other part.
- \*\*\*\*\* Use this area to compare pre-standardization and/or innovative benefits.

**NOTICE TO APPLICANT: Do not sign this form unless it has been explained to you.**

Applicant	Date	Agent	Date
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# Medical Records Release Authorization

## Purpose of the Authorization

By signing this form, you will authorize the disclosure and use of the protected health information described below for pre-enrollment underwriting or to determine your eligibility for enrollment or benefits under an insurance plan. If you are applying during open enrollment or a guaranteed issue period, you are not required to complete this form. Failure to sign this authorization, or subsequent revocation of this authorization, may impair the ability of CHA HMO, Inc. to process your application or evaluate claims, and may be a basis for denying an application or claim for benefits; however, your ability to receive healthcare services will not be changed if you do not sign this authorization.

## Information we will use and/or disclose

I authorize CHA HMO, Inc. ("Humana") to request my medical records, any prescription medication history and any other medical or pharmaceutical information to process my application and to make a decision on the approval or disapproval of my application. I authorize any physician, other healthcare professionals, hospitals, clinics, labs, pharmacies, pharmacy benefit managers or any other healthcare organization ("Providers") that provided treatment or any other service to me to disclose the information (including but not limited to information concerning the diagnosis, treatment and care of physical or mental conditions; drug, substance or alcohol abuse; diagnosis, treatment, and testing results related to HIV, AIDS, and sexually transmitted diseases; copies of all hospital or medical records; and non-public personal health information) required by Humana and described above to Humana and/or its designated agents. I understand the information I authorize to be obtained may be re-disclosed to a third party only as permitted under applicable law and once re-disclosed the information may no longer be protected by federal privacy laws.

I understand that Humana will rely on this information to:

- Underwrite this application for coverage, eligibility, risk rating, and policy issuance determination;
- Administer coverage and claims and to determine or fulfill responsibility for coverage; and
- Conduct other insurance operations according to federal and state laws and regulations.

## Expiration and revocation

- A copy of this authorization is available to me or my legal representative upon written request. A photographic copy of this authorization shall be as valid as the original.
- This authorization will be valid for a period no longer than that necessary to make an approval or disapproval determination of your application.
- You have the right to revoke this authorization at any time. To revoke this authorization:
  - You must do so in writing and send written revocation to CHA HMO, Inc. (Humana Medicare Supplement Correspondence, P.O. Box 14168 Lexington, KY 40512-4168).
  - The revocation will not apply to information that has already been released in response to this authorization.
  - The revocation may adversely affect my application, a claim or a pending insurance action.
  - The revocation will become effective after it is received by Humana.

**If you were required to answer medical questions on your Medicare Supplement Enrollment Application, you must complete this authorization for your application to be considered for approval.**

LAST NAME

FIRST NAME

MI

MEDICARE NUMBER

SOCIAL SECURITY NUMBER

 -  - 

DATE

 /  / 

Applicant Signature \_\_\_\_\_

Insured by CHA HMO, Inc.  
2432 Fortune Drive, Lexington, KY 40509