

10 STEPS

Things to Know When Applying for Individual Health Insurance

- 1** The application will ask common information such as your name, address, Social Security number, marital status, dependents and whether any of the applicants have other health insurance coverage in place or are covered under Medicaid/Medicare programs.
- 2** Be sure to include the date you would like coverage to be effective.
- 3** Be detailed in the health information you provide about yourself and other family members desiring coverage. The information requested can vary, so pay close attention to the number of years of medical history required and the exact information requested.
- 4** Note if anyone listed on the application has previously been declined health, disability or life insurance, or had their health, disability or life insurance cancelled.
- 5** If you answer “yes” to any of the background health questions, provide the name of the family member, their physician’s information and the exact details regarding the dates and nature of their condition.
- 6** Obtain a copy of your medical records before completing the application to ensure you do not accidentally fail to disclose relevant health information.
- 7** A pre-existing condition may affect your coverage either restricting coverage completely for the condition or for a specified period of time. However, once you are accepted for coverage, the policy may only be cancelled for nonpayment of premium or deliberately providing false information on the application.
- 8** Help may be available if you are turned down for individual coverage due to a medical or pre-existing condition, or find the policy is approved, but the premiums are too high. Medicaid, the Children’s Health Insurance Program and Medicare may be resources.
- 9** Review the application carefully to make sure the answers are complete and accurate before signing it. Any dishonesty or failure to disclose requested or material information could result in coverage being terminated.
- 10** If you have questions about this process or want clarification around pre-existing condition exclusions or options in your state if coverage is denied or premiums are too high, find your state insurance commissioner at www.naic.org/state_web_map.htm.

NEED HELP?

For more health insurance tips, visit insureuonline.org.
You can find your state insurance commissioner at map.naic.org.

