



Individual & Family Health Plans

Enrollment Application

Important enrollment instructions

Read all sections carefully. Answer all questions thoroughly. Omissions or incomplete responses could result in a request for medical records and a delay in processing of this Enrollment Application.

- Print clearly in ink and return within 30 calendar days from the date of signature.
- Primary applicants **must be residents of Arizona**, and all applicants must be **under age 64½** to be eligible to apply.
- Persons who are eligible for Medicare coverage are **NOT** eligible for coverage under Health Net of Arizona, Inc. (HNAZ) or Health Net Life Insurance Company (together "Health Net") individual plans.
- If you need assistance to complete this form, please contact your broker or call Health Net toll-free at **1-888-463-4875**.
- If you are applying for the HIPAA Portability Coverage described in section 6, please attach the Certificate of Prior Creditable Coverage Form issued to you by your former insurance carrier.
- The Enrollment Application **must be completed and signed by the applicant** and not by an insurance broker(s).

Return the **completed Enrollment Application and first month's premium for all applicants** in the enclosed return address envelope.

The Enrollment Application must be sent with the first month's premium payable by check or credit card. Make check payable to HNAZ. Do not send cash. Your health plan and your life insurance premiums will be billed separately.

Health Net medically underwrites each individual on your application and makes each person effective as he or she is approved. (Note: A child will be issued coverage only if a parent is issued coverage.) **If you prefer coverage for each approved applicant to be effective when all applicants have completed the medical underwriting process, and have either been approved or declined, please check here .**

1. Type of application

- New Enrollment Application. Requested effective date:
 1st of month: _____ 15th of month: _____ First available: _____
- Plan change (From and to a current Health Net plan): _____ Subscriber ID #: _____
- Adding dependent(s). Dependent(s) may only be added to your current plan/deductible option. Subscriber ID #: _____
- Adding newborn child within 31 days from date of birth. No underwriting required. (Complete section 3, Name/SSN/Birth date and sign page 8 where applicable.)
- Adding newborn child over 31 days from date of birth. Complete entire Enrollment Application.
- HIPAA Portability Coverage.

2. Type of coverage

Medical (Select one)

Value PPO plans – deductible / coinsurance options <input type="checkbox"/> \$4,000 / 100% <input type="checkbox"/> \$6,500 / 100% <input type="checkbox"/> \$8,000 / 100% <input type="checkbox"/> \$10,500 / 100%	Advantage PPO plans – deductible / coinsurance options <input type="checkbox"/> \$500 / 80% <input type="checkbox"/> \$1,000 / 80% <input type="checkbox"/> \$2,500 / 80% <input type="checkbox"/> \$5,000 / 80%	SelectChoice PPO plans – deductible / coinsurance options <input type="checkbox"/> \$2,500 / 70% <input type="checkbox"/> \$4,000 / 70% <input type="checkbox"/> \$7,000 / 70% <input type="checkbox"/> \$10,000 / 70%	High Deductible PPO plans – HSA-Compatible <input type="checkbox"/> \$3,000 / 100% <input type="checkbox"/> \$5,000 / 100% <hr/> HMO plans – deductible / coinsurance options <input type="checkbox"/> \$3,500 / 70%
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Dental / Vision Plan (optional)

- Primary applicant Spouse Child #1 Child #2 Child #3 Child #4

Individual term life insurance (optional) underwritten by Health Net Life Insurance Company.

Available only to primary applicants and spouse who are 19 years of age and older upon approval and acceptance for health coverage.

- | | | | |
|--|--|--|--|
| <input type="checkbox"/> Primary applicant | <input type="checkbox"/> \$15,000 Policy | <input type="checkbox"/> \$30,000 Policy | <input type="checkbox"/> \$50,000 Policy |
| <input type="checkbox"/> Spouse | <input type="checkbox"/> \$15,000 Policy | <input type="checkbox"/> \$30,000 Policy | <input type="checkbox"/> \$50,000 Policy |

3. Enrollment information

Eligible dependents include your spouse and/or children under 26. List all individuals for whom you are requesting coverage. Please provide Social Security numbers for yourself and all dependents over one year of age. **Please print.**

Primary applicant	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Home address (List street address; PO Box will not be accepted.):		City:	State:	ZIP:
			County:	
Mailing address (if different than home address):		City:	State:	ZIP:
			County:	
Daytime phone:	Alternate phone:	Email address:		
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	
Spouse	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	
Child 1	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	
Child 2	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	
Child 3	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	
Child 4	Last name:	First name:	MI:	<input type="checkbox"/> M <input type="checkbox"/> F
Birth date (mm/dd/yy):	Social Security number:	Ht. (ft./in.): _____ Wt. (lbs.): _____	Primary care provider (HMO only):	

4. Payment information (You must select one of the following payment options.)

- Send me a monthly bill.
 Send me a monthly bill, but charge my credit card for the first month's premium ONLY. Complete credit card information below.
 Automatically withdraw from my bank account for all monthly premiums. Please complete the Quick Pay Authorization Agreement.

Credit card information

Credit card type: MasterCard Visa

Name (as it appears on the card):	Card number:	Expires (mm/yy): /
Cardholder's billing address:	City:	State/ZIP:
Cardholder's daytime phone #:	Bank or card issuer name:	

For credit card charges only:

I authorize Health Net to charge my credit card account for the **first month's premium**, as selected above, if Health Net approves the Enrollment Application for me or any of my listed dependents.

Signature:	Date:
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5. Beneficiary selection for individual term life insurance

Please note that life insurance is issued at an additional premium. This amount will reflect on your bill.

Applicant's beneficiary:		Relationship:	
Beneficiary's address:	City:	State:	ZIP:
Spouse's beneficiary:		Relationship:	
Beneficiary's address:	City:	State:	ZIP:

6. Eligibility for individual portability coverage (Lost group or COBRA coverage)

If your group health care coverage provided by your employer or your COBRA continuation coverage has terminated within the past 63 days, you may be eligible for HIPAA Portability Coverage. This coverage does not require medical underwriting and there is no pre-existing waiting period. In order to qualify for this coverage, you must meet specific criteria. If you think you may qualify for this coverage, please contact your broker or our Individual Sales Department for further information. They will also provide an Individual Portability Questionnaire for you to complete. **NOTE: Not all benefit plans are available for HIPAA Portability Coverage.**

7. Health questionnaire

Within the specified period of time, have you or any persons listed on this Enrollment Application been aware of, diagnosed or treated (including maintenance therapy), been injured, experienced pain or other symptoms, had a history of, had tests or X-rays/CT scans/MRIs, taken medications, been evaluated or advised by any type of health care professional regarding any of the following conditions in any of the listed categories? The categories below serve as examples only, are not all-inclusive and do not limit the extent of the information requested.

Genetic Information Nondiscrimination Act of 2008 (GINA) compliance statement: This is not a request for genetic information. In answering this Health Questionnaire, you should not include any genetic information. That is, please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling, or genetic diseases for which you believe you may be at risk.

Fill in "Yes" or "No" for each line. Please circle the specific condition. DO NOT leave any items blank, fill in with N/A or draw a line through an entire column.

Within the past 3 years , have you consulted with a health care provider(s) or practitioner(s) for or been diagnosed with, or been treated for any of the following:			Within the past 5 years , have you consulted with a health care provider(s) or practitioner(s) for or been diagnosed with, or been treated for any of the following:				
Please check each item either "Yes" or "No"		Yes	No	Please check each item either "Yes" or "No"		Yes	No
1. Bone / joint muscle conditions			7. Bleeding / blood / circulatory disorders				
a. Back or neck pain / strain	<input type="checkbox"/>	<input type="checkbox"/>	a. Anemia / bleeding / hypercoagulation	<input type="checkbox"/>	<input type="checkbox"/>		
b. Arthritis	<input type="checkbox"/>	<input type="checkbox"/>	b. Elevated cholesterol / triglycerides (If "Yes," complete table in #45, page 6.)	<input type="checkbox"/>	<input type="checkbox"/>		
c. Tendonitis / bursitis	<input type="checkbox"/>	<input type="checkbox"/>	c. Hypertension (If "Yes," complete table in #45, page 6.)	<input type="checkbox"/>	<input type="checkbox"/>		
d. Foot disorders	<input type="checkbox"/>	<input type="checkbox"/>	d. Phlebitis / clots / Raynaud's / PVD / varicose veins	<input type="checkbox"/>	<input type="checkbox"/>		
e. Fractures	<input type="checkbox"/>	<input type="checkbox"/>	8. Bone / joint / muscle conditions				
f. Joint disorders – knee, hip, shoulder, ankle	<input type="checkbox"/>	<input type="checkbox"/>	a. Carpal tunnel	<input type="checkbox"/>	<input type="checkbox"/>		
2. Ear / nose / throat / eye			9. Ear / nose / throat / eye				
a. Ear infections (# _____ past 12 mos.)	<input type="checkbox"/>	<input type="checkbox"/>	a. Retina / macular; detach / degeneration	<input type="checkbox"/>	<input type="checkbox"/>		
b. Tubes Currently in ears? <input type="checkbox"/> Y <input type="checkbox"/> N Removed (date) / / (mm/dd/yy)	<input type="checkbox"/>	<input type="checkbox"/>	b. Cataract(s) / lens implants / glaucoma	<input type="checkbox"/>	<input type="checkbox"/>		
c. Hearing problems	<input type="checkbox"/>	<input type="checkbox"/>	10. Gastrointestinal conditions				
d. Deviated septum / malformation	<input type="checkbox"/>	<input type="checkbox"/>	a. Swallowing problems / GERD / reflux	<input type="checkbox"/>	<input type="checkbox"/>		
e. Nasal polyps / sinusitis / tonsillitis	<input type="checkbox"/>	<input type="checkbox"/>	b. Ulcers / chronic abdominal pain / gallbladder	<input type="checkbox"/>	<input type="checkbox"/>		
f. Strabismus	<input type="checkbox"/>	<input type="checkbox"/>	c. Diverticulitis / diverticulosis / hemorrhoids / IBS	<input type="checkbox"/>	<input type="checkbox"/>		
3. Glandular or hormonal disorders			d. Hernia	<input type="checkbox"/>	<input type="checkbox"/>		
a. Thyroid: hyper or hypo	<input type="checkbox"/>	<input type="checkbox"/>	11. Glandular or hormonal disorders				
4. Mental health / behavioral disorders			a. Goiter / nodule present	<input type="checkbox"/>	<input type="checkbox"/>		
a. Psychiatric / psychological counseling	<input type="checkbox"/>	<input type="checkbox"/>	12. Kidney / bladder conditions				
5. Respiratory conditions			a. Incontinence / urinary tract infections	<input type="checkbox"/>	<input type="checkbox"/>		
a. Allergies / asthma / bronchitis / pneumonia	<input type="checkbox"/>	<input type="checkbox"/>	b. Kidney infections / kidney stones	<input type="checkbox"/>	<input type="checkbox"/>		
b. RSV / RSD / Valley fever	<input type="checkbox"/>	<input type="checkbox"/>	13. Mental health / behavioral disorders				
c. Sleep apnea	<input type="checkbox"/>	<input type="checkbox"/>	a. Depression / anxiety	<input type="checkbox"/>	<input type="checkbox"/>		
6. Skin conditions			b. Attention deficit hyperactivity disorder	<input type="checkbox"/>	<input type="checkbox"/>		
a. Psoriasis / acne / ulcers	<input type="checkbox"/>	<input type="checkbox"/>	c. Attention deficit disorder	<input type="checkbox"/>	<input type="checkbox"/>		
			d. Psychiatric / psychological counseling	<input type="checkbox"/>	<input type="checkbox"/>		
			e. Psychiatric inpatient confinements	<input type="checkbox"/>	<input type="checkbox"/>		

7. Health questionnaire (continued)

Within the past **5 years**, have you consulted with a health care provider(s) or practitioner(s) for or been diagnosed with, or been treated for any of the following:

Please check each item either "Yes" or "No"	Yes	No
14. Neurological conditions		
a. Brain injury / concussion / seizure	<input type="checkbox"/>	<input type="checkbox"/>
b. Headaches (vascular or migraine)	<input type="checkbox"/>	<input type="checkbox"/>
c. Meningitis (viral or nonviral)	<input type="checkbox"/>	<input type="checkbox"/>
d. Developmental / speech delay	<input type="checkbox"/>	<input type="checkbox"/>
15. Organ		
a. Cyst / tumor / growths / mass / polyps	<input type="checkbox"/>	<input type="checkbox"/>

Please check each item either "Yes" or "No"	Yes	No
16. Sexually transmitted diseases		
a. Genital herpes, HPV, Chlamydia / gonorrhea	<input type="checkbox"/>	<input type="checkbox"/>
17. Reproductive system conditions		
a. Menstrual irregularity	<input type="checkbox"/>	<input type="checkbox"/>
b. Breast disorders / fibrocystic nodules / lumps / abnormal mammogram	<input type="checkbox"/>	<input type="checkbox"/>
c. Abnormal Pap smear / dysplasia	<input type="checkbox"/>	<input type="checkbox"/>
d. Endometrial / uterine / cervical disorders	<input type="checkbox"/>	<input type="checkbox"/>
e. Fibroids / ovarian cyst / mass	<input type="checkbox"/>	<input type="checkbox"/>
f. Testicular / prostate problems; mass / lump	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/> Yes <input type="checkbox"/> No	18. Is any person named on this Enrollment Application pregnant?
<input type="checkbox"/> Yes <input type="checkbox"/> No	19. Is any person not named on this Enrollment Application currently pregnant by any person to be insured?
<input type="checkbox"/> Yes <input type="checkbox"/> No	20. During the past 12 months, have you seen a health care provider(s) or practitioner(s), had a physical exam, laboratory test(s), EKG, X-ray(s), MRI, CT scan, PET, EEG, CAT scan, sonogram, ultrasound, mammogram, biopsy, colonoscopy, endoscopy, upper GI tests or series, urine test or blood test(s)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	21. Has any applicant seen a mental health care professional (psychologist, psychiatrist, therapist or counselor) in the past 12 months? If "Yes," please indicate number of visits: _____.
<input type="checkbox"/> Yes <input type="checkbox"/> No	22. Has any applicant received any abnormal lab or test results in the past 12 months?
<input type="checkbox"/> Yes <input type="checkbox"/> No	23. Has any applicant seen a medical care professional (physician, nurse practitioner, therapist or chiropractor) in the past 24 months?
<input type="checkbox"/> Yes <input type="checkbox"/> No	24. Has any applicant been hospitalized or visited an emergency room or urgent care center in the past 24 months?
<input type="checkbox"/> Yes <input type="checkbox"/> No	25. Has surgery (major or minor, cosmetic or noncosmetic, inpatient or outpatient) been performed on any applicant in the past 10 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	26. Has surgery (major or minor, cosmetic or noncosmetic, inpatient or outpatient) been advised, but not yet performed, for any applicant in the past 10 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	27. Has any type of therapy (physical, occupational or speech) been advised, but not yet received, for any applicant in the past 10 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	28. Has any applicant ever been diagnosed or treated for AIDS (Acquired Immune Deficiency Syndrome) or AIDS-related conditions, or tested positive for the presence of antibodies for the AIDS virus (HIV)?
Have you ever consulted with a health care provider(s) or practitioner(s) for, or been diagnosed with, or been treated for any of the following:	
<input type="checkbox"/> Yes <input type="checkbox"/> No	29. Manic depression, bipolar disorder, schizophrenia, obsessive-compulsive disorder, suicide attempt or eating disorder?
<input type="checkbox"/> Yes <input type="checkbox"/> No	30. Cancer, melanoma, leukemia, bone marrow transplant, Kaposi's sarcoma, Hodgkin's disease, enlarged lymph nodes or any other malignancy?
<input type="checkbox"/> Yes <input type="checkbox"/> No	31. Cerebral palsy, Alzheimer's disease, Parkinson's disease, stroke or brain or nervous system disorder(s)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	32. Heart attack, angina, heart murmur, heart valve replacement, irregular heartbeat, palpitations, peripheral vascular disease, blood clot, poor circulation, pacemaker, shunt, heart disease, heart valve disorder or heart, cardiovascular or circulatory disorder(s)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	33. Emphysema, chronic obstructive pulmonary disease (COPD), pneumocystis carinii pneumonia, cystic fibrosis, tuberculosis or coughing up blood?
<input type="checkbox"/> Yes <input type="checkbox"/> No	34. Colitis, ulcerative colitis, Crohn's disease, cirrhosis, liver disease, hepatitis or gastric bypass surgery?
<input type="checkbox"/> Yes <input type="checkbox"/> No	35. Infertility (infertility is defined as either (1) the presence of a demonstrated condition recognized by a licensed physician and surgeon as a cause of infertility, or (2) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	36. Ankylosing spondylitis, spondylosis, herniated, ruptured or bulging disc, rheumatoid arthritis, scleroderma, joint replacement or fixation device(s) (pins, plates, rods), fibromyalgia or chronic fatigue syndrome?
<input type="checkbox"/> Yes <input type="checkbox"/> No	37. Amyotrophic lateral sclerosis (ALS), Lou Gehrig's disease, multiple sclerosis, muscular dystrophy, Down syndrome or any congenital disorder?
<input type="checkbox"/> Yes <input type="checkbox"/> No	38. Diabetes, adrenal disorder, lupus, endocrine or metabolic disorder?

(continued)

7. Health questionnaire (continued)

- Yes No 39. Alcohol or substance abuse/dependency?
- Yes No 40. Reconstructive surgery, breast implants or any other prosthesis or implant?
- Yes No 41. Hemophilia or blood or bleeding disorder(s)?
- Yes No 42. Organ transplant?

43. If you answered "Yes" to any of the questions, please explain below, providing full details. Attach additional pages if needed.

Question number: _____	Applicant's name:
A. Duration (mm/yy): From: _____ To: _____	B. Diagnosis, condition, illness:
C. Condition still present? <input type="checkbox"/> Resolved (mm/yy): _____ <input type="checkbox"/> Ongoing symptoms/treatment <i>(Please provide details in box D.)</i>	
D. Describe treatments, testing, prognosis:	
E. Follow-up needed? <input type="checkbox"/> No, resolved <input type="checkbox"/> Yes, continuing treatment <i>(Please provide details in box D.)</i>	
F. Names and addresses of past and present physicians and hospitals:	

Question number: _____	Applicant's name:
A. Duration (mm/yy): From: _____ To: _____	B. Diagnosis, condition, illness:
C. Condition still present? <input type="checkbox"/> Resolved (mm/yy): _____ <input type="checkbox"/> Ongoing symptoms/treatment <i>(Please provide details in box D.)</i>	
D. Describe treatments, testing, prognosis:	
E. Follow-up needed? <input type="checkbox"/> No, resolved <input type="checkbox"/> Yes, continuing treatment <i>(Please provide details in box D.)</i>	
F. Names and addresses of past and present physicians and hospitals:	

Question number: _____	Applicant's name:
A. Duration (mm/yy): From: _____ To: _____	B. Diagnosis, condition, illness:
C. Condition still present? <input type="checkbox"/> Resolved (mm/yy): _____ <input type="checkbox"/> Ongoing symptoms/treatment <i>(Please provide details in box D.)</i>	
D. Describe treatments, testing, prognosis:	
E. Follow-up needed? <input type="checkbox"/> No, resolved <input type="checkbox"/> Yes, continuing treatment <i>(Please provide details in box D.)</i>	
F. Names and addresses of past and present physicians and hospitals:	

Question number: _____	Applicant's name:
A. Duration (mm/yy): From: _____ To: _____	B. Diagnosis, condition, illness:
C. Condition still present? <input type="checkbox"/> Resolved (mm/yy): _____ <input type="checkbox"/> Ongoing symptoms/treatment <i>(Please provide details in box D.)</i>	
D. Describe treatments, testing, prognosis:	
E. Follow-up needed? <input type="checkbox"/> No, resolved <input type="checkbox"/> Yes, continuing treatment <i>(Please provide details in box D.)</i>	
F. Names and addresses of past and present physicians and hospitals:	

7. Health questionnaire (continued)

44. Yes No Is any applicant currently taking, OR has ANY applicant taken, ANY medication in the past 12 months?

If you answered “Yes,” please complete the following table. Be sure to indicate any changes in dosage. Attach additional pages if needed.

Applicant’s name	Medication, dosage, dosage changes and frequency	Duration	Diagnosis	Prescribing physician
		From mm/yy: _____ To mm/yy: _____		
		From mm/yy: _____ To mm/yy: _____		
		From mm/yy: _____ To mm/yy: _____		
		From mm/yy: _____ To mm/yy: _____		
		From mm/yy: _____ To mm/yy: _____		
		From mm/yy: _____ To mm/yy: _____		

45. If any applicant answered “Yes” to #7.b. (Elevated cholesterol, triglycerides) or 7.c. (Hypertension) on page 3, please complete the following table with appropriate readings. Use extra pages for each additional applicant with the condition(s).

Applicant’s name:	Date	Cholesterol	Triglycerides	HDL	LDL	Date	Blood pressure readings
_____							/
Readings within 3 months							/
Readings within 6 months							/
Readings within 12 months							/

46. Yes No Has any applicant experienced a weight change greater than 10 pounds in the past 12 months?

If you answered “Yes,” please complete the following table. Add additional pages if needed.

Applicant’s name	Weight change during past 12 months	Cause of weight change	
	<input type="checkbox"/> Gained _____ pounds <input type="checkbox"/> Lost _____ pounds	<input type="checkbox"/> Diet <input type="checkbox"/> Medication	<input type="checkbox"/> Pregnancy <input type="checkbox"/> Unknown
	<input type="checkbox"/> Gained _____ pounds <input type="checkbox"/> Lost _____ pounds	<input type="checkbox"/> Diet <input type="checkbox"/> Medication	<input type="checkbox"/> Pregnancy <input type="checkbox"/> Unknown

47. Yes No Has any applicant ever used tobacco products? If “Yes,” please complete the following table.

Applicant’s name	Packs a day/frequency	# of years	Last used

48. Female applicants, please complete the following table.

Applicant’s name	Date of your last period	If you have not menstruated in the last 30 days, please explain	Last Pap smear	Results
	/ /		/ /	<input type="checkbox"/> Normal <input type="checkbox"/> Abnormal
	/ /		/ /	<input type="checkbox"/> Normal <input type="checkbox"/> Abnormal

8. Conditions of enrollment

General conditions: To determine whether or not you will be offered enrollment in an individual plan, Health Net will review your medical history based on the information you provide in this application, including the Health Questionnaire and any supplemental health questionnaires requested by Health Net during its review of your medical history. This process is called medical underwriting. Should you have questions or need assistance completing this application, especially the Health Questionnaire, you can call Health Net at 1-888-463-4875 for assistance. If any health information changes after you submit the application to Health Net, but before enrollment is offered, you should contact Health Net prior to any possible effective date of coverage at 1-888-463-4875 to provide that new health information.

When Health Net can rescind coverage: Health Net may rescind coverage for any fraudulent or intentional omission or misrepresentation of material facts in the written information submitted by you or on your behalf on or with your enrollment application. A material fact is information which, if known to Health Net, would have caused Health Net to decline to issue coverage.

If coverage is rescinded, Health Net shall have no liability for the provision of coverage under your policy. By signing this Application, you represent that all responses to the Health Questionnaire are true, complete and accurate, to the best of your knowledge, and that should Health Net accept your Application, the Application will become part of the policy between Health Net and you. By signing this Application you further agree to comply with the terms of your policy. If after enrollment Health Net investigates your application information, Health Net must notify you of this investigation, the basis of the investigation and offer you an opportunity to respond. If Health Net makes a decision to rescind your coverage, such decision will be first sent for review to an independent third party auditor contracted by Health Net.

If coverage is rescinded, Health Net will provide a written notice that will:

1. explain the basis of the decision, and your appeal rights;
2. clarify that all members covered under your coverage other than the individual whose coverage is rescinded may continue to remain covered without medical underwriting; and
3. explain that your monthly premium will be modified to reflect the number of members that remain covered under the policy.

If coverage is rescinded:

1. Health Net may revoke your coverage as if it never existed and you will lose health benefits including coverage for treatment already received;
2. Health Net will refund all premium amounts paid by you, less any medical expenses paid by Health Net on behalf of you and may recover from you any amounts paid under the policy from the original date of coverage; and

3. Health Net reserves its right to obtain any other legal remedies arising from the rescission that are consistent with Arizona law.

If your coverage is rescinded, you have the right to appeal Health Net's decision to rescind such coverage.

Notice of insurance information practices: Pursuant to Arizona law, Health Net may collect personal information about you from sources other than you during the underwriting process. The information collected by Health Net about you may, in certain circumstances, be disclosed to third parties without your authorization. You have the right to review information collected by Health Net and correct erroneous information. A full description of your rights regarding the information collected by Health Net is available from Health Net upon request.

Use and disclosure of information: I acknowledge that health care providers may disclose to Health Net health information about me or my dependents, including information regarding substance abuse or mental/emotional conditions. Health Net will use and disclose this information for purposes of treatment, payment and health plan operations, including but not limited to utilization management, quality improvement, disease or case management programs, as permitted by law.

Premium payment acknowledgement: I understand and agree that in order to process my Enrollment Application, Health Net requires that I submit a payment of one month's premium but that Health Net will not cash my check or charge my credit card unless coverage is approved by the Underwriting Department. I understand that by collecting the first month's premium, Health Net will not issue coverage and is not assuming any risk for health coverage for me or any member of my family. I understand that my insurance broker(s) has no authority to approve or bind coverage or to assign effective dates for coverage. I understand that coverage does not become effective immediately and that I may be denied coverage as a result of underwriting. I understand that coverage is not effective until it is approved by Health Net in writing, regardless of whether Health Net has cashed my check or charged my credit card. I understand that if my Enrollment Application is approved, I will receive a refund for any applicant or dependent of applicant on this Enrollment Application who chooses not to enroll in the plan, or if I, or any one of my family members, is not approved for coverage by Health Net. I understand that if I select a 15th of the month effective date and my coverage is approved, I will be billed for half of a monthly premium.

I acknowledge that if I wish to authorize another individual, including my insurance broker, to have access to my personal information, I may be required to sign a separate Authorization for Disclosure of Protected Health Information form. Neither payment, enrollment or eligibility for coverage will be conditioned on my providing or refusing to provide this authorization.

8. Conditions of enrollment (continued)

Acknowledgment and agreement: I understand and agree that by enrolling or accepting services under a health plan with HNAZ or Health Net Life Insurance Company, I am, and any enrolled dependents are, obligated to understand and abide by all terms, conditions and provisions of the Agreement.

I have read and understand the terms of this Enrollment Application, and my signature on the signature page indicates my acceptance of these terms and acknowledge that the information entered in this Enrollment Application is complete, true and correct. A photocopy of this is as valid as the original.

In addition, I understand and agree to the following:

- There is no coverage unless an Enrollment Application is approved by Health Net's Underwriting Department and a Notice of Acceptance is issued to you. No other department, officer, agent or employee of Health Net is authorized to grant enrollment.
- Health Net is not liable for bills incurred before the effective date of coverage.
- Health Net will notify me if my Enrollment Application is accepted. My effective date will also be subject to the receipt of my premium by HNAZ.
- The broker selling Health Net health coverage does not have the authority to approve my Enrollment Application and cannot change any terms of the Agreement or waive any requirements.
- I am responsible for reporting to Health Net any changes in health status that occur before the effective date of the Agreement or before receipt of premium, whichever is later. I understand any changes in health status may result in a change of the underwriting decision. This applies to every person listed on the Enrollment Application. I understand that my coverage may be rescinded if I fail to report a change.
- Applicant is responsible for obtaining medical records and any associated costs for obtaining those records.

X

Applicant's signature (in ink)

Date signed

X

Spouse's signature (in ink)

Date signed

X

Applicant's signature (in ink)

Date signed

X

Applicant's signature (in ink)

Date signed

All applicants 18 years and older must sign application.

Please be sure all questions are answered and application is signed and dated to prevent application from being returned.

9. Broker information

Broker's name:

Insurance agency name:

Health Net broker number:

General Agent information

GA name (If applicable):

GA number:



Authorization *for Use or Disclosure* of Information *for Enrollment*

This authorization for use or disclosure of personal health information is being requested by Health Net to comply with the terms of federal HIPAA regulations, 45 C.F.R. § 164.508. A copy of this form is as valid as the original.

This authorization form must be completed in order to enable Health Net to underwrite your coverage. The enrollment process cannot be completed without your express authorization, which is more fully described below. This form must be signed by the applicant and each adult family member applying for coverage (including dependents age 18 and over).

Applicant and family members requesting enrollment:

Applicant name:	Social Security number:
Spouse name:	Social Security number:
Dependent (age 18 or older):	Social Security number:
Dependent (age 18 or older):	Social Security number:

I, _____, _____
 applicant (print name) spouse (print name)

_____ , _____
 adult dependent (print name) adult dependent (print name)

hereby authorize the use or disclosure of personal health information as described below.

Additional adult dependents may be listed below.

As the (applicant) parent, I, (print name) _____, authorize the use or disclosure of personal health information about my minor dependent(s), age 17 and under, as described below:

(print dependent[s] name[s])

1. Person(s) or group of persons authorized to disclose the information to Health Net include:

- Any medical professional, hospital, or other health care facility, clinic, pharmacy, pharmacy benefit manager, insurer or health benefit plan administrator, Medicare or Medicaid, or any other health care provider or health plan that has medical information about me or my dependent(s);
- Health care providers or health plans indicated in my application for coverage or on my dependents' applications for coverage, or identified by me during a health history interview in regard to myself or my dependent(s), or identified by me or my dependent(s) to my agent, or any other healthcare provider or health plan referred to in my medical records or my dependent's(s)' medical records.

2. I authorize the following person(s) or group of persons to receive the information disclosed by one of the persons or organizations listed in paragraph 1 above, and to use that information and the information included on my application for coverage to underwrite and rate the health plan coverage for which I have applied:

All references to "Health Net" herein include the affiliates and subsidiaries of Health Net, Inc., which underwrite or administer the coverage to which the Enrollment Application applies.

- Health Net and its affiliates including, but not limited to, its agents, underwriting operations, including independent contractors who have executed Business Associates contracts to conduct underwriting activities on behalf of Health Net or do postenrollment review of any information for determination of whether policy should be rescinded for misrepresentation, who have agreed to safeguard protected health information from unauthorized disclosure, claims operations, legal representatives, its Medical Director or his/her designees, and its sales and marketing operations. I understand that Health Net may condition my or my dependent's(s) enrollment in the health plan on my signing this Authorization and initialing this paragraph 2.

Applicant _____ Spouse _____ Dependent _____ Dependent _____

3. Description of the information that may be used or disclosed includes: All health information pertaining to me or my minor dependent(s), if applicable, related to the diagnosis, treatment or prognosis with respect to any physical, accident, illness, medical or mental condition, including but not limited to, alcohol abuse, substance abuse, mental or emotional disorders, AIDS (Acquired Immune Deficiency Syndrome), or ARC (AIDS-Related Complex), except psychotherapy notes, including but not limited to, the information provided on my application.
4. I understand that if this Authorization is for disclosures to someone other than Health Net, personal health information disclosed may be subject to re-disclosure by the recipient, in which case it would no longer be protected by federal Privacy Rules. However, Health Net is subject to federal Privacy Rules and any information Health Net receives is protected by these Rules.
5. I understand that my enrollment in Health Net's health plan may be conditioned on my signing this Authorization and initialing paragraph 2. I understand that I may refuse to initial paragraph 2 of this Authorization, and that such refusal could affect my enrollment in the health plan or eligibility for benefits under the health plan.
6. If the person completing this Authorization is the personal representative of the applicant or dependent, describe your authority to act on this person's behalf. _____

7. As described in the "Notice of Privacy Practices," I understand that I may revoke this Authorization in writing at any time, except to the extent that action has been taken by Health Net and its subsidiaries and affiliates in reliance on this Authorization. I may send a written and dated revocation to Health Net to: Health Net Privacy Office, 21650 Oxnard St., Ste. 2211, Woodland Hills, California 91367. Health Net's "Notice of Privacy Practices" is available on the Health Net website at www.healthnet.com or will be provided to me in writing upon request.
8. I understand that either I am, or my personal representative is, entitled to receive a copy of my signed Authorization and by my signature below, I acknowledge that I have been provided with a copy.
9. This authorization will become effective immediately and shall remain valid for thirty (30) months from the date the authorization form is signed as to Health Net's determination on enrollment.

Signatures (required in ink)

Applicant's signature:	Date signed:
Spouse's signature:	Date signed:
Signature of applicant's dependent (age 18 or older):	Date signed:
Signature of applicant's dependent (age 18 or older):	Date signed:
Personal representative's name, if applicable (print):	Date signed:
Personal representative's signature:	Date signed:

Please return this form with the Enrollment Application in the enclosed return address envelope.



Authorization *for Disclosure of* Protected Health *Information*

Completion of this document authorizes the disclosure of your protected health information (PHI), as set forth below. This Authorization is required for the use or disclosure of your PHI beyond uses and disclosures for payment, treatment or health care operations.

You hereby authorize Health Net to furnish to the person or entity identified below the health information described below.

Verification of individual whose information will be released – please print

Member name: _____ Member date of birth: _____

Health Net Identification #: _____ Member age (if minor): _____

Description of information to be released – Please print

This Authorization is limited to the following health information (check applicable box(es):

Application, Enrollment, Eligibility Information Account Information Claims/Explanation of Benefit Information

Pharmacy Information Prior Authorization Medical Records Premium Billing/Payment Information

I authorize Health Net of Arizona to release information that may include record of: (select all that apply)

drug treatment alcohol treatment psychiatric treatment

I authorize Health Net to release confidential HIV/AIDS-related information, including AIDS-Related Complex (ARC) or confidential communicable disease-related information for the purpose of: _____.

Other Information (please describe below)

Person or entity to receive information

Name: _____

Company (if applicable): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____

Expiration of Authorization

This Authorization will expire 180 days from the date the form is signed.

Important Information

- Information disclosed based on this Authorization could be re-disclosed by the recipient and may no longer be protected by federal privacy regulations.
- You may revoke this Authorization at any time as set forth in Health Net’s Notice of Privacy. Your revocation will be effective upon receipt, but will not be effective to the extent that Health Net or others have acted in reliance upon this Authorization.
- Neither payment, enrollment nor eligibility for benefits will be conditioned on your providing or refusing to provide this Authorization. This restriction does not apply if Health Net is seeking to obtain information in connection with your eligibility or enrollment in Health Net when you are not already a member or to obtain information required for payment of a specific claim for benefits.
- You have a right to receive a copy of this Authorization.

By signing this Authorization, you agree that you have read and understand the above information, and that your signature authorizes the disclosure of the information described above.

Signature of member, personal representative, parent/guardian who is authorizing the disclosure:

Date: _____

Relationship – description of authority if the person signing is other than member whose information is disclosed:

If this Authorization is signed by a Personal Representative of the member, we will require verification of the individual’s authority to act as Personal Representative before any PHI is disclosed pursuant to this Authorization.

If this Authorization is signed by a parent/guardian of a minor member, we may require additional information, including a separate Authorization signed by the minor member, before disclosing any PHI regarding the member.

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Health Net's Quick Pay Authorization Agreement

To start Quick Pay, complete and sign this form. **Attach a BLANK CHECK from your account and write "VOID" on it.** DO NOT submit a deposit slip. The ABA routing number is the 9-digit number located at the bottom left corner of your check, or you may call your bank for the number.

Applicant name: _____ Daytime phone: () _____

Member # (if applicable): _____

Account #: _____ Checking Savings

Financial institution name: _____

Branch address: _____

City: _____ State: _____ ZIP: _____

ABA routing #: _____

I hereby authorize Health Net of Arizona, Inc. ("Health Net") and my financial institution named above to debit my bank account between the **3rd and the 10th of the month for the amount of my monthly plan premium.** I understand my premium amount may vary due to enrollment status changes, which may include retroactive premiums due.

I understand that if there are insufficient funds at the time my account is debited, the amount could be debited again within 3-5 business days. **I understand a service fee of \$25.00 (in addition to any bank fees) will be assessed by Health Net for all dishonored payments.** I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, Health Net shall be under no liability whatsoever. I will not hold Health Net responsible for delay, loss or misapplication of funds due to incorrect or incomplete information supplied by me or my bank, or failure of my bank to correctly debit my account. Health Net may initiate, if necessary, any adjustments for any debit recorded in error.

I understand that this authorization will remain in effect until I notify Health Net in writing that I no longer desire this service. I understand Health Net and my bank have the right to discontinue this service without advance notice if either elects to do so.

I also understand that by canceling this service, I am not canceling my health care coverage unless specified in my written notification to Health Net. Once the notice is received by Health Net's Billing Department, a reasonable period of time (up to 10 business days) is required to revoke this agreement.

Account holder(s) signature(s): _____ Date: _____

Please allow a minimum of two weeks processing time.

For A/R use only: Confirmation of Quick Pay: _____

Current premium amount to be debited: \$ _____ Date of first debit: _____ A/R initials: _____

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AZ93922 (1/13)

In Arizona, Health Net of Arizona, Inc. underwrites benefits for HMO plans, and Health Net Life Insurance Company underwrites benefits for indemnity plans and life insurance coverage. Health Net of Arizona, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, Inc. Health Net is a registered service mark of Health Net, Inc. All rights reserved.