

ANTHEM BLUE CROSS AND BLUE SHIELD MEDICAL CONDITIONS AND RATING GUIDE (WISCONSIN)

Introduction

Medical Underwriting is the process of estimating the morbidity risk of an applicant for health coverage. Various sources are used for estimating this risk; however, the most important is the application. This guide is intended to help the writing agent solicit and write applications for coverage, and should not be interpreted as a guarantee of underwriting action on any one specific case. The agent and applicant must be aware that the final decision regarding insurability and possible effective dates is always made by the Medical Underwriting Department.

This section includes some medical conditions and the probable underwriting action for applicants with such conditions. This is not an all-inclusive list and final decisions will be determined by Medical Underwriting. Medical conditions preceded by a “☒” designate that a Medical Questionnaire is required. These questionnaires should be completed and submitted with the application. Conditions are classified and rated as follows:




SPRE	SUPER PREFERRED RATE BAND (Only available for applicant and spouse/domestic partner 18 years of age and older. The Healthy Lifestyle Questions on the application must be completed.)
PREF	PREFERRED ONE RATE BAND (non-tobacco use)
STD 1	STANDARD ONE RATE BAND* (tobacco use)
STD 2	STANDARD TWO RATE BAND
MOD1	MODIFIED RATE BAND
IC	INDIVIDUAL CONSIDERATION
APS	MEDICAL RECORDS MAY BE REQUIRED
DEC*	DECLINE*
COM	COST OF MEDICATION(S)

***Wisconsin Agents - Do not discourage your clients with any of these conditions from applying for coverage with Anthem. One of the criteria for HIRSP eligibility is that an individual must receive 2 denials from individual insurance carriers.**

KEY POINTS TO CONSIDER

- Decisions for applicants contemplating surgery will be postponed until surgery is completed.
- Applicants with several conditions may be declined due to the combination of conditions.
- Please refer to the Build Chart for applicants, spouses/domestic partners, and all dependents to determine the “baseline” rate band **before** factoring in any medical conditions.
- The ratings on several conditions, including build, will be adjusted for age.
- Decisions for expectant parents will be postponed until after delivery.
- All ratings will depend on the benefit plan and deductible selected.
- If health information is discovered that is not on the application, it will be referenced as PHI (Protected Health Information) and cannot be released to the agent per HIPAA guidelines. Correspondence will be handled between the applicant and Underwriting.
- Prescription drug usage will be rated for dosage and cost. This could result in an offer of no prescription coverage.

MEDICAL CONDITION RATINGS

<u>Condition</u>	<u>Rating</u>
Acne	
On Accutane/Amnesteem/Claravis/Sotret within 2 months	DEC
Under age 19, off Accutane/Amnesteem/Claravis/Sotret 2 mos to 1 year	STD2
Age 19 and over, off Accutane/Amnesteem/Claravis/Sotret 2 mos to 1 year	STD1
Under age 19, on other meds within 6 months.....	STD2/COM
Age 19 and over, on other meds within 6 months	STD1/COM
Ongoing treatment with acne surgery or steroid injection	DEC
Off Accutane/Amnesteem/Claravis/Sotret > 1 year.....	PREF1
Off other medications > 6 months	PREF1
Acquired Immune Deficiency Syndrome or Aids Related Complex.....	DEC
 Alcohol / Drug Dependency	
< 5 years since last treatment	DEC
> 5 years since last treatment	IC/APS
 Allergy	
Seasonal/occasional, no medication or minimal prescription usage	PREF1
Daily prescription medication use, allergy shots	STD 1/COM
Daily use of steroidal bronchodilator	STD2
Requiring long-term steroid use or ER visit(s).....	DEC
Alzheimer's	DEC
Amputation (not caused by disease)	
Fingers / toes.....	PREF1
Other limbs or with prosthesis	MOD1
Angina.....	DEC
 Anxiety (Mental Health Questionnaire)	
Medication and/or counseling within 1 year	IC
Medication and/or counseling over 1 year.....	PREF1
Diagnosed within 90 days/hospitalization or suicide attempt within 5 years....	DEC

Condition

Rating

~~✎~~ Arthritis

- Osteoarthritis, no med/OTC med, in hip, knee, shoulder,STD1
- Osteoarthritis, no med/OTC, other sitesSTD1
- Osteoarthritis, on prescription medication or no med/OTC in spine or neck... MOD1/COM
- Rheumatoid Arthritis..... DEC
- With joint replacement done age 60-64 and over one year ago..... MOD1
- With joint replacement done under age 60 or under one year ago DEC

Ascites, (all cases)..... DEC

~~✎~~ Asthma

- Acute attack within 6 months DEC
- Acute attack > 6 months, Age 2 and under, symptoms controlled MOD1/COM
- Acute attack > 6 months, Age 3 & over, meds as needed or meds taken < one yr ...STD1
- Acute attack > 6 months, Age 3 and over, meds taken daily STD2/COM
- No medication or treatment > one year PREF1

~~✎~~ Attention Deficit Disorder (ADD)

- No symptoms or treatment within 1 year PREF1
- Medication and/or counseling within 1 year IC
- Hospitalization or suicide attempt within 5 years..... DEC

~~✎~~ Back Strain/Sprain

- Single occurrence, < 1 year, full recoverySTD1
- Recurrent episodes or with ongoing chiropractic care IC/APS

~~✎~~ Bronchitis (Allergy and/or Asthma Questionnaire)

- Mild, Single Occurrence, Not Hospitalized, Full Recovery PREF1
- Moderate, recurrent episodes, infrequent attacks IC/STD1
- Severe, with hospitalization and/or numerous attacks/medications DEC
- Chronic bronchitis within 2 years..... DEC

Bursitis

- Single occurrence <1 yearSTD1
- Unresolved, current treatment..... DEC

~~✎~~ Cancer (Tumor Questionnaire)

- Metastatic Cancer DEC
- Internal Cancer < 5 years last treatment DEC
- Others.....STD1

Condition

Rating

Carpel Tunnel Syndrome

Unoperated With Symptoms within 1 year DEC
Unoperated no symptoms within 1 year PREF1
Operated, resolved..... PREF1

Cataracts

Unoperated..... MOD1
Operated, released from care PREF1

Cerebral Palsy

< age 20 DEC
> age 20 IC/APS

Cholesterol (fasting)

Diet Controlled, < 200 PREF1
Reading <200, one medication STD1/COM
Reading 200 - 300 with or without medication MOD1/COM
Reading > 300 with or without medication DEC

Cirrhosis of the liver DEC

Chronic Fatigue Syndrome IC

Chronic Obstructive Pulmonary Disease

(COPD, Emphysema)..... DEC

 **Colitis**

Mild, Irritable Bowel Syndrome, normal weight STD1
Moderate, recurrent episodes IC/MOD1
Severe, chronic, underweight..... DEC
Ulcerative Colitis (Crohn's Disease)..... DEC

Coronary Insufficiency

Angina DEC
Angioplasty..... DEC
Bypass Grafting (CABG) DEC
Myocardial Infarction (Heart Attack) DEC
Stent placement DEC

Coronary Occlusion

Angina DEC
Angioplasty..... DEC
Bypass Grafting (CABG) DEC
Myocardial Infarction (Heart Attack) DEC
Stent placement DEC

Crohn's Disease DEC

<u>Condition</u>	<u>Rating</u>
Cystic Fibrosis	DEC
Cystitis	
Single episode, recovered.....	PREF1
Recurrent episodes	STD1
<input checked="" type="checkbox"/> Depression, not Manic or Psychotic (Mental Health Questionnaire)	
Medication and/or counseling within 1 year	IC
Medication and/or counseling over 1 year.....	PREF1
Diagnosed within 90 days/hospitalization or suicide attempt within 5 years....	DEC
Deviated Septum	
Not Operated, with symptoms	MOD1
Operated, full recovery	PREF1
<input checked="" type="checkbox"/> Diabetes**	
Juvenile Diabetes	DEC
Insulin dependent diabetes	DEC
Diet controlled, adult onset, excellent control**	STD 1 w/APS
Oral medication, diagnosed within 1 year	DEC
Oral medication, excellent control 1 to 2 years**	MOD 1 w/APS
Oral medication, excellent control more than 2 years**	STD2 w/APS
Diet/Oral, Fair to Poor control**	DEC
<p>**To be considered for coverage, diet or oral med controlled diabetics must be in preferred range for height and weight and must not have any associated medical conditions such as high blood pressure, high cholesterol, kidney disease, circulatory disorders, neuropathy or decreased feeling, numbness or tingling in extremities, diabetic retinopathy or other vision problems.</p>	
Disc Disorders (see Spinal Disorders)	
Diverticulitis / Diverticulosis	STD1 to MOD1
Drug Treatment - See Alcohol/Drug Dependency	
Emphysema	DEC
<input checked="" type="checkbox"/> Endometriosis	
No current symptoms or symptoms controlled	STD1
Current symptoms or laser treatment.....	DEC
Operated (hysterectomy).....	PREF1

Condition

Rating

- ✂ **Epilepsy** (Seizure/Epilepsy Questionnaire)
 - Any Seizure < 1 Year DEC
 - No seizure > 1 year, single or no medication, age 34 and under MOD1
 - No seizure > 1 year, multiple medications, age 34 and under DEC
 - No seizure > 1 year, single or no medication, age 35 and over STD2
 - No seizure > 1 year, multiple medications, age 35 and over MOD1
 - No seizure > 5 year, single or no medication, age 34 and under STD2
 - No seizure > 5 year, single or no medication, over age 34 STD1
 - No seizure > 5 year, multiple medications, age 34 and under MOD1
 - No seizure > 5 year, multiple medications, over age 34 STD2

- ✂ **Fibrocystic Breast Disease** (Tumor/Cyst Questionnaire)
 - Benign, definite diagnosis, treatment/testing complete, single episode PREF1
 - Benign, definite diagnosis, treatment/testing complete, multiple episodes STD2
 - Ongoing testing or treatment DEC

- ✂ **Fibromyalgia**
 - No medication or symptoms within the year PREF1
 - Use of anti-depressant medication(s) or current symptoms MOD 1/COM
 - Chronic with pain/narcotic medication DEC

- Friedreich's ataxia** DEC

- Gallbladder Disease**
 - Unoperated, with Current Symptoms DEC
 - Operated, complete recovery PREF1




- Gastric Bypass/Lap Band Surgery**
 - < 3 years DEC
 - > 3 years, weight stable at least 2 years, no complications STD1




- Gastric Reflux (GERD)**
 - Single Episode, No Medication or OTC medications taken as needed PREF1
 - Daily Over the Counter medication use or Prescription medication required... STD1/COM
 - With Implant present (i.e. ENTERYX, etc.) DEC

- Glaucoma**
 - Mild, controlled by drops STD2
 - With past surgery MOD1

- ✂ **Gout**
 - No attack/treatment within 2 years PREF1
 - With attack/treatment within 2 years STD1/COM




- ✂ **Graves Disease** (see Thyroid Disorders)



<u>Condition</u>	<u>Rating</u>
Heart Attack (Myocardial Infarction)	DEC
 Heart Murmur	
Insignificant/asymptomatic, no treatment	STD1
Others.....	IC/APS
Heart Palpitations	
Symptoms controlled, no surgery within 6 months	STD1
Symptoms uncontrolled or surgery in last 6 months	DEC
Hemophilia	DEC
Hemorrhoids	
Unoperated, with symptoms < 2 years	STD1
Operated, full recovery	PREF1
Hepatitis	
A and B, within one year	IC/APS
A and B, over one year.....	PREF1
C/Chronic or Alcoholic.....	DEC
Hernia	
Unoperated, with current symptoms.....	DEC
Operated, complete recovery	PREF1
Hiatal, unoperated, no medication in last year	STD1
Hiatal, unoperated, with medication in last year	MOD1/COM
Herpes	
Daily medication	STD2/COM
No medication or medication with outbreaks only	STD1/COM
 High Blood Pressure (Hypertension Questionnaire)	
Uncontrolled, Malignant.....	DEC
Well controlled, one medication	STD1
Well controlled, 2-3 medications	STD1-MOD1/COM
Well controlled, 4 or more medications	APS/IC
Hodgkin's Disease	
Within 5 years.....	DEC
Over 5 years.....	STD1
Huntington's Chorea	DEC
 Hyperthyroidism (see Thyroid Disorders)	



<u>Condition</u>	<u>Rating</u>
Hypoglycemia	
Mild, controlled	STD1
Severe or uncontrolled	IC
Hysterectomy	
Benign Cause.....	PREF1
Due to Cancer (non metastatic) < 10 years.....	DEC
Infertility Treatment (current)	DEC
Interstitial Cystitis	
Chronic	MOD1/COM
No symptoms/treatment >1 year	PREF1
 Irritable Bowel Syndrome (See Colitis)	
Joint Replacement	
Done age 60-64 and over one year ago.....	MOD1
Done under age 60 or under one year ago	DEC
Kidney Failure or Dialysis	DEC
 Kidney Stones	
Multiple within one year	DEC
Multiple > one year OR one episode within year.....	STD1
After one year.....	PREF1
Leukemia	
Within 5 years.....	DEC
Over 5 years.....	STD1
Maintenance Medications for any condition	
Will be underwritten based on number of medications and costs	IC/COM
 Melanoma (Tumor/Cyst Questionnaire)	
Within 10 years.....	DEC
Over 10 years.....	STD1
Melanoma in situ within 1 year	MOD1
Melanoma in situ over 1 year	PREF1
Metastatic Cancer	DEC
Meningitis (viral or bacterial)	
Present.....	DEC
Recovered, no residual effects.....	PREF1
Menstrual Disorders	IC

Condition

Rating

 Migraines	
None for one year.....	PREF1
Diagnosed >1 year with no ER/urgent care visit or migraine med within 1 year.....	STD1
Diagnosed <1 year OR one ER/urgent care visit or used migraine med < 1 year	STD2
2 or more ER/urgent care visits within the past 3 months	DEC
 Mitral Valve Prolapse (MVP) (Heart Murmur / Mitral Valve Prolapse Questionnaire)	
No Symptoms Or Treatment Required(except antibiotics with dental work)	PREF1
No symptoms within last 2 years, controlled on medication	STD1
With symptoms within last 2 years	DEC
Motor or Sensory Aphasia	DEC
Multiple Sclerosis	DEC
Muscular Dystrophy	DEC
Myasthenia Gravis	DEC
Myotonia	DEC
Obesity (see Height/Weight Build Charts)	
Obsessive Compulsive Disorder	DEC
Open Heart Surgery	DEC
Organ Transplant Recipient/Candidate	DEC
Osteoporosis/Osteopenia	
No history of fractures	STD1/COM
With history of fractures/surgery advised/use of narcotic medication(s)	DEC
 Otitis Media (Ear/Otitis Questionnaire)	
Single Episode, Recovered	PREF1
Multiple episodes.....	STD1
Ovarian Cyst	
Single episode, resolved	PREF1
Single episode, unresolved or recurrent episodes	MOD1
Pacemaker Implantation	DEC
Palpitations (see Heart Palpitations)	

<u>Condition</u>	<u>Rating</u>
Pancreatitis	
Single episode, > 1 year, no residuals	IC/APS
Recurrent/multiple episodes	DEC
 Pap Smears (Cervical Dysplasia, Cervicitis)	
Class I or II - clean pap obtained	PREF1
Clean pap NOT obtained.....	DEC
Class III or more	IC/DEC
Parkinson's Disease	DEC
 Peptic Ulcer (Ulcer Questionnaire)	
Unoperated, current symptoms	DEC
Unoperated, no current symptoms, current treatment.....	STD2/COM
Operated within one year, resolved.....	STD1
Operated more than one year, resolved.....	PREF1
Phlebitis	
Current symptoms or treatment.....	DEC
No current symptoms/treatment but symptoms/treatment within 3 years	MOD1
No symptoms/treatment within past 3 years	STD1
Polycystic Kidney Disease	DEC
Polycystic Ovaries	
Both ovaries removed	PREF1
No current symptoms on glucophage/hypoglycemic med	MOD1
No current symptoms on hormone replacement or BCP.....	STD1
With current symptoms.....	DEC
Pregnancy	
Currently.....	DEC
Premature Infant	
Birth to one year of age	IC/APS
Prostate Disorders (Benign)	
Hypertrophy (BPH),unoperated, no symptoms on medication	STD1/COM
Hypertrophy (BPH),unoperated, current symptoms	MOD1/COM
Operated, within 6 months	MOD1
Operated, after 6 months	PREF1
Elevated PSA, no follow-up or repeat test.....	DEC
Elevated PSA, follow-up test normal	PREF1
Prostate Disorders (Malignant) <5 years.....	DEC

<u>Condition</u>	<u>Rating</u>
Prostatitis	
Acute within one year, resolved, no current symptoms or treatment	STD1
Acute within one year, unresolved or Chronic within 1 year.....	MOD1
Chronic after 1 year.....	STD1
 Psychotic Disorders (Mental Health Questionnaire)	
Psychosis / Schizophrenia	DEC
Manic Depression / Bipolar	DEC
All others, severe but not Psychotic or Manic	DEC
Quadriplegia (Paralysis)	DEC
Rheumatoid Arthritis (see Arthritis)	DEC
Skin Cancer	
Basal cell, single occurrence within 6 months.....	STD1
Basal cell, multiple occurrences within 2 years	STD2
Basal cell, multiple occurrences over 2 years	STD1
Squamous cell within 1 year.....	MOD1
Squamous cell, 1 to 5 years	STD1
Squamous cell, over 5 years	PREF1
Skin Disorders (psoriasis, rosacea)	
Infrequent attacks, no regular meds.....	PREF1
Moderate/maintenance meds, not Methotrexate or Plaquenil.....	STD1/COM
Severe/ultralight therapy or use of Methotrexate or Plaquenil	DEC
Sleep Apnea	
Normal height/weight, controlled on CPAP	MOD1
Others.....	STD1
 Spinal Disorders (Back Pain Questionnaire)	
Mild Curvature (Scoliosis), No Symptoms or Treatment	STD1
Moderate to severe curvature, unoperated or operated <1 year.....	DEC
Operated to repair curvature, complete recovery, 1-3 years, no rod replacement... MOD1	
Operated to repair curvature, complete recovery, >3 years, no rod replacement.....	STD1
Operated to repair curvature, complete recovery >1 year, with rod in place.....	MOD1
Disc disorder, unoperated, <1 year	DEC
Disc disorder, unoperated, >1 year single disc	STD1
Disc disorder, unoperated, >1 year multiple disc	STD2
Disc disorder, operated <1 year	DEC
Disc disorder, operated, full recovery, 1-3 years.....	STD2
Disc disorder, operated, full recovery, >3 years.....	STD1
Multiple disc surgeries (different dates).....	DEC
Stroke (Cerebral Infarction, Hemorrhage, Embolism, Thrombosis)	DEC
Syringomyelia	DEC

Condition

Rating

Temporomandibular Joint Syndrome (TMJ)

Unoperated..... IC
Operated, no residuals, recovered PREF1

Tendonitis

Unresolved/current treatment DEC
Resolved < 1 year STD1
Resolved > 1 year PREF1

 **Thyroid Disorders**

Hyperthyroidism/Hypothyroidism, Adequately Controlled PREF1
Graves Disease, I-131 or operated, recovered PREF1
Goiter, present..... IC

Tonsillitis

Single episode, fully recovered PREF1
Chronic, requiring surgery DEC

Varicose Veins

Operated < 2 years STD1
Operated, > 2 years complete recovery PREF1
Unoperated, current symptoms/treatment..... MOD1

Wilson's Disease DEC