

**Underwriting Guidelines AIM HealthChoice:**

**Conditions**

**Underwriting Decision**

- |   |         |
|---|---------|
| 1. Currently pregnant:  | Decline |
| 2. Currently an expectant parent:   | Decline |
| 3. Currently adopting a child:  | Decline |
| 4. Within 24 months confined to a hospital twice for same condition:  | Decline |
| 5. Within 24 months confined to a nursing home twice for same condition:  | Decline |
| 6. Within 24 months confined to a rehab institution twice for same condition:   | Decline |
| 7. Within 24 months received home health care services:   | Decline |
| 8. Within 24 months received treatment for cancer: (not including basal or squamous cell)   |         |
| 9. Within 24 months received treatment for alcohol or drug abuse:   |         |
| 10. Within 24 months received kidney dialysis:  | Decline |
| 11. Within 5 years received any abnormal test results or medical or surgical treatment or consulted a health care professional or taken medication for; |         |
| Alzheimer's:  | Decline |
| Multiple Sclerosis:   | Decline |
| Systemic Lupus:   | Decline |

Crohn's Disease:	Decline
ALS/Lou Gehrig's disease:	Decline
Parkinson's Disease:	Decline
HIV positive or AIDS:	Decline
Emphysema:	Decline
Liver cirrhosis:	Decline
Chronic lung disease:	Decline

12. Within 24 months received any abnormal test results or medical or surgical treatment or consulted a health care professional or taken medication for;

uncontrolled diabetes:	Decline
uncontrolled high blood pressure:	Decline
congestive heart failure:	Decline
stroke:	Decline
heart attack:	Decline
invasive heart procedure:	Decline

13. Currently Medicare eligible:	Decline
14. Currently receiving disability benefits:	Decline
15. Currently over 400 pounds:	Decline
16. Currently cannot work due to medical conditions:	Decline

## ***Medical Definitions***

**Cancer treatment** within 2 years: Preventive medication such as tamoxifen or arimidex will be acceptable. Chemotherapy, radiation therapy or surgery will be an auto decline.

**Chronic:** Defined as ongoing treatment, monitoring or medications required.

**Drug or alcohol abuse treatment.** AA, NA , or related programs are not considered medical treatment.

**Heart Attack** within 2 years: Blood pressure, cholesterol and blood thinning medications acceptable.

**Invasive procedure:** Defined as any procedure that enters the heart to include angiocardiograms.

**Liver:** Any hepatitis will be acceptable. Elevated liver enzymes are acceptable if NOT caused by fatty liver, alcohol abuse or cirrhosis.

**Uncontrolled Blood Pressure:** Reduction in dosage of the same medication will be acceptable. (for example: Atenolol 40 mg reduced to 20 mg.)

An increase or change of medication in the last 6 months or a prescribed treatment/medication not being followed would be an auto decline.

**Uncontrolled Diabetes** means a diagnosis made with either a prescribed treatment not being followed, and/or the condition not controlled in the opinion of the attending physician.