

MEDICA®

MINNESOTA

**Medica Direct
Short-TermSM
for Individuals**

Application Form.....

A. APPLICANT INFORMATION

1) Applicant's Name (<i>Last, First, Middle</i>)				2) Applicant's Birth Date		3) Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		4) Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated			
5) Applicant's Home Address – <i>Street</i>			<i>City</i>		<i>State</i>		<i>ZIP</i>		<i>County</i>		
6) Applicant's Social Security Number				7) Home Telephone No.		8) Work/Cellular Telephone No.					
-				()		()					
9) Reason for Application (<i>complete one</i>):											
<input type="checkbox"/> I am a new applicant.											
<input type="checkbox"/> I am reapplying for Medica Direct Short-Term for Individuals coverage.											
I am currently covered under I.D. number											
10) Have you or any family members included in this application been covered by short-term coverage by any health carrier within the past 555 days? <input type="checkbox"/> Yes <input type="checkbox"/> No											
If "Yes," how many days were you or your family members covered by short-term coverage? _____ days											

B. DEPENDENT INFORMATION

1) List each family member for whom application is being made. (*Attach additional sheets if needed.*)

Full Name	Social Security No.	Relationship to Applicant	Sex	Birth Date mo/day/yr	Full-time Student?	Anticipated Graduation Date	School Name
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		
			M F		<input type="checkbox"/> Yes <input type="checkbox"/> No		

C. BENEFIT SELECTION AND PAYMENT

1) Policy Term (<i>check one</i>): <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days		2) Deductible Amount (<i>check one</i>): <input type="checkbox"/> \$300 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000		3) Amount paid with application \$ _____ <i>(Full payment must be submitted or policy will not be issued.)</i>	
4) Requested Effective Date (<i>mo/day/yr</i>): _____ (<i>Medica will notify you as to the effective date. The effective date is the day we receive the application in our office, or the requested effective date, whichever is later provided the effective date is no more than 60 days beyond the signature date.</i>)					

D. ELIGIBILITY QUESTIONS

- 1) Will any person to be insured have other health care insurance coverage in force during the period for which coverage is requested? Yes No
- 2) Has any person applying for coverage ever been declined for insurance by any health carrier? Yes No
- 3) Is any person applying for coverage currently pregnant? Yes No
- 4) Does any person applying for coverage anticipate the addition of dependents through birth or adoption? Yes No
- 5) Is any person applying for coverage currently confined to or in any health care facility? Yes No
- 6) Is any person applying for coverage been a resident and citizen of the United States for less than two years? Yes No
- 7) Does any person applying for coverage plan to reside outside of Minnesota for the duration of coverage? Yes No
- 8) Within the past 10 years, has any person applying for coverage ever had any diagnosis of, received treatment for, or consulted with a medical provider concerning any heart disorders, kidney disorders, liver disorders, lung disorders, stroke, cancer, diabetes, alcoholism or abuse, or chemical dependency or abuse? Yes No
- 9) Within the past 10 years, has any person applying for coverage had any diagnosis of or received treatment for any immune deficiency disorder by a medical provider (*see exception described in Section E*)? Yes No

IF YOU ANSWER "YES" TO ANY OF THE ABOVE QUESTIONS, THE POLICY CANNOT BE ISSUED.

MEDICA®

Mail Route CP320
PO Box 9310, Minneapolis, MN 55440-9310

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"Medica" refers to the family of health plan businesses that includes Medica Health Plans, Medica Health Plans of Wisconsin, Medica Insurance Company, and Medica Self-Insured.

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MEDICA®

PRIVACY NOTICE

Effective June 11, 2003

SUMMARY OF MEDICA'S PRIVACY PRACTICES

There are several state and federal laws requiring Medica to protect our members' personal information. The most recent regulations (45 CFR parts 160 and 164) are tied to the Health Insurance Portability and Accountability Act of 1996 (HIPAA). These regulations require health plans such as Medica to provide you with information about how your personal information may be used and disclosed. The regulations describe how Medica must protect this information and how you can access your personal information. Medica must adhere to the terms of its privacy notice. Medica may change or amend its privacy notice; however, if it's materially changed, Medica will issue you a revised privacy notice within sixty (60) days from the date it is amended.

The law permits Medica to use and disclose your personal information for purposes of treatment, payment, and health care operations without first obtaining your authorization. There are other limited circumstances in which Medica may use and disclose your personal information without your authorization such as public health, regulatory, and law enforcement activities. Whether personal information is used or disclosed with or without authorization, Medica uses or discloses personal information only to those persons who need to know and only the minimum amount necessary to perform the required activity.

The law also gives you rights to access, copy, and amend your personal information. You have the right to request restrictions on certain uses and disclosures of your personal information. You also have the right to obtain information about how and when your personal information has been used and disclosed.

These duties, responsibilities, and rights are described in more detail in Medica's Privacy Notice.

Please Note: Medica's Privacy Notice does not apply to members whose employers are self-insured. If your employer is self-insured, you need to contact your employer for more information about your health plan's privacy practices.

MEDICA'S PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

THIS NOTICE IS INTENDED FOR MEDICA INSURANCE COMPANY, MEDICA HEALTH PLANS, AND MEDICA HEALTH PLANS OF WISCONSIN MEMBERS (COLLECTIVELY REFERRED TO AS "MEDICA"). IF YOU ARE A COVERED PERSON IN A SELF-INSURED GROUP HEALTH PLAN, YOU HAVE A RIGHT TO RECEIVE A PRIVACY NOTICE DIRECTLY FROM YOUR GROUP HEALTH PLAN.

Medica is committed to protecting and maintaining the privacy and confidentiality of your personal information. This notice describes our privacy practices and our related legal duties. It also describes your rights relating to personal information about you.

What is personal information?

As a health plan, Medica obtains, maintains, uses and discloses information about our members such as name, address, telephone number, Social Security number, age, date of birth, gender, marital status, dependent information, and health history. In addition, Medica obtains and generates information about our members' enrollment, physical and mental health conditions, prior approval for services, referrals, coverage determinations, claims data, medical records, and payment for health care services. This and any other information that individually identifies you is called "personal information."

How does Medica protect your personal information?

Medica takes its responsibility of protecting your personal information seriously. Where possible, Medica de-identifies or encrypts personal information. We use and disclose personal information only to the extent necessary to conduct treatment, payment and health care operations, or to comply with legal, regulatory or accreditation requirements. Medica uses and discloses only the minimum amount of personal information necessary to perform the required activity. In addition to physical and technological safeguards, Medica has

adopted administrative policies and procedures that require its employees, business associates and health care providers to treat personal information as private. Medica provides training in privacy procedures to its employees. We protect the personal information of applicants and former members just as we protect the personal information of current Medica members.

Under what circumstances does Medica use or disclose personal information?

Medica and its business associates obtain, maintain, use and share personal information to carry out certain routine activities. Routine activities include: (i) treatment-related activities, such as referring you to a doctor or other provider; (ii) payment-related activities, such as paying a claim for medical services rendered; and (iii) health care operations, such as professional peer review. Other examples of routine activities include:

- enrollment and eligibility, benefits management, and utilization management
- customer service
- coordination of care
- health improvement and disease management (for example, sending information on treatment alternatives or other health-related benefits)
- premium billing and claims administration
- complaints (grievances) and appeals
- underwriting, actuarial studies, and premium rating
- regulatory and accreditation oversight, and legal compliance
- credentialing and quality assessment
- business planning or management and general administrative activities (for example, employee training and supervision, legal consultation, accounting, auditing)
- anti-fraud activities

With whom does Medica share personal information?

Medica shares personal information for routine activities with health care providers, accrediting organizations, regulatory agencies, law enforcement, group policyholders, and our business associates, who are under contract to provide services to or on behalf of Medica (for example, claims processing services).

There are also other activities for which Medica uses or discloses your personal information without authorization, as permitted by law. These activities include:

- public health activities (such as disease intervention);
- health care oversight activities required by law or regulation (such as professional licensing, member satisfaction surveys, quality surveys, or insurance regulation);
- law enforcement purposes (such as fraud prevention); and
- assisting in the avoidance of a serious and imminent threat to health or safety.

Medica has policies that limit the disclosure of personal information to employers. However, Medica must share some personal information (for example, enrollment information) with a group policyholder or its designee to administer its business. The group policyholder or designee is responsible to safeguard the personal information from being used for purposes other than administering health plan benefits.

Medica may occasionally contact you with information about treatment alternatives or other health-related benefits and services that may be of interest to you.

Under what circumstances can you authorize Medica to use and disclose your personal information?

From time to time, Medica is interested in using or disclosing personal information for purposes other than treatment, payment, health care operations, or as required by law. In these situations, Medica is required to obtain your written authorization. Medica will not be able to release the particular personal information

until we have obtained your authorization. You have the right to decide not to authorize Medica to use or disclose your personal health information in these situations. You will not encounter any adverse consequences if you elect not to authorize a particular activity. You, or your authorized representative (such as a power of attorney or court-appointed guardian), may revoke an authorization that has been given in the past, except to the extent that Medica has already relied and acted on your permission.

What are your rights to your personal information?

You have the following rights with regard to the personal information that Medica has about you. You, or your personal representative on your behalf, may:

Request restrictions of disclosure. You have the right to ask Medica to limit how it uses and discloses personal information about you. Your request must be in writing and be specific as to the restriction requested and to whom it applies. Even though you ask, Medica is not required to agree to such restrictions. If we do honor your request, Medica agrees not to use or disclose your personal information as you requested except in emergency situations in which you require treatment. To exercise this right, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Request receipt of confidential communications. You have the right to ask us to communicate with you about confidential matters by alternative means or at alternative locations. Medica will accommodate reasonable requests, but the requests must be in writing, and you must clearly state that the disclosure of all or part of the personal information could endanger you. An example of alternative communications would include a request to contact you at a certain telephone number or to use an address that is different than the one in our files. To exercise this right, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Inspect or obtain a copy of your personal information. In order to administer its health plans, Medica stores members' personal information in a designated record set. You have the right to inspect and obtain a copy of the personal information you are entitled to under the law. For example, certain personal information, such as psychotherapy notes, cannot be inspected or copied. Your request must be in writing and on Medica's authorization form. Your request will be honored, to the extent possible, within thirty (30) days of receipt. Medica may impose a reasonable charge for providing copies of personal information. To exercise this right, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Request an amendment or deletion. You have the right to submit a written request to amend personal information about you in Medica's designated record set that you believe is wrong or incomplete. Medica will act on your request within thirty (30) days of receipt. Medica is not obligated to honor your request. If Medica disagrees, you may file a written statement of disagreement. Medica may prepare a rebuttal. If it does, Medica will provide you with a copy of the rebuttal. Your request, statement of disagreement and rebuttal will be maintained in Medica's designated record set. To exercise this right, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Request an accounting of disclosures. You have the right to receive an accounting or listing of disclosures Medica has made of your personal information subject to certain exceptions. Your request for an accounting cannot go back more than six years from the date the request was made (but not before April 14, 2003). To exercise this right, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Request a copy of this notice. You may ask for and obtain a separate paper copy of this notice. To exercise this right or for questions about this notice, please contact Customer Service at the telephone number on the back of your identification card, or contact us at PO Box 9310, Minneapolis, MN 55440-9310.

Right to file a complaint or grievance about Medica's privacy practices. If you feel your privacy rights have been violated, you may file a complaint (grievance). You will not be retaliated against for filing a complaint (grievance). To file a complaint (grievance) with Medica, please contact Customer Service at the telephone numbers and address listed above. You may also file a complaint (grievance) with the Secretary of the U.S. Department of Health and Human Services. To do so, write to the Office for Civil Rights, U.S. Department of Health & Human Services, 233 N. Michigan Ave. Suite 240, Chicago, IL 60601.

About this notice.

Medica is required by law to maintain the privacy of personal information and to provide this notice. We reserve the right to change the terms of our notice and to make the new notice effective for all personal information that we maintain. If we make such a change, we will send you a revised notice by mail or electronically. By law, Medica must abide by the terms of the privacy notice currently in effect. This notice is effective June 11, 2003.

As used in this notice, "Medica" refers to the family of health plan businesses that includes Medica Health Plans, Medica Health Plans of Wisconsin and Medica Insurance Company. This notice is provided to subscribers enrolled in fully-insured Medica products, for the benefit of themselves and their dependents.

SUMMARY OF THE MINNESOTA INSURANCE FAIR INFORMATION REPORTING ACT

Access to Personal Information

In reviewing your application for health insurance coverage, Medica may use the personal information it has collected and may request additional information from you or your family members. Personal information is individually identifiable information, including your name, address and health record information. It does not include privileged information such as information relating to a claim for insurance benefits or a civil or criminal proceeding. Personal information may be obtained electronically, in writing, or by telephone or personal interviews.

You have the following rights with regard to the personal information:

1. You have the right to know the nature and substance and source of the personal information Medica has obtained about you.
2. You have the right to access personal information or you may request a copy of the information, or a reasonably described portion of the information, whichever you prefer.
3. If health information has been supplied by a health care institution or a health professional to Medica, Medica must identify for you the identity of the health professional or health care institution that supplied the information.
4. If you request, Medica must identify all persons or organizations with which we have shared the information in the past two years.

In addition, you may request Medica either to supply health record information directly to you or to a designated health professional licensed to provide health care with respect to the condition to which the information relates. However, if the health professional or health care institution that provided the information to Medica indicates in writing that the release of the health record information is detrimental to your physical or mental health, or is likely to cause you to inflict self-harm or to harm another, Medica may provide the information directly to you only with the approval of the health professional with treatment responsibility for the condition to which the information relates.

Medica has the right to charge you a copying fee for information provided to you. If you are requesting this information due to an adverse underwriting decision, then this information is available to you at no charge.

Correction, Amendment, or Deletion of Personal Information

If you disagree with any of the information in our file about either you or your family members, you have the right to ask Medica to correct, amend or delete the information. If we refuse to make your requested change, you may appeal to the Commissioner of Commerce.

You may submit a concise written statement giving the reason why you disagree with us and provide what you believe to be the correct information. Medica must make this statement a permanent part of our records and disclose it, along with all other personal information on you or your family members, in a manner described below.

Disclosing Information

Medica may not disclose any information concerning you and your family members without prior authorization, except in certain situations. Personal information is not frequently disclosed and is only released to accomplish specific needs for the data. These examples include:

1. **State Regulatory Authority:** We may provide information to the Minnesota Department of Commerce and Health with respect to their regulatory authority. Information may be released to governmental licensing or regulatory boards for the purpose of reviewing health care providers' conduct or service. Information may be released to other governmental or law enforcement authorities to assist in preventing and prosecuting fraud and other illegal activities.
2. **Health Care Providers:** We may disclose information to a physician, clinic, hospital, other health care provider or peer review organization needing the information in order to conduct a business, professional or insurance function of Medica.
3. **Research:** General disclosures may be made for actuarial or research studies. However, this information would not include you or your family members' names. Upon completion of a study, the information is either destroyed or returned to Medica.

For Questions

If you have any questions regarding any of the information in this summary, please direct them to:

Medica
Attn: Individual Admin.
PO Box 9310, Mail Route CP320
Minneapolis, MN 55440-9310

Please provide Medica with your name, social security number and, if applicable, your Medica ID number and employer name if you choose to request any of the information mentioned in this summary.