



# California Individual Enrollment Application

**IMPORTANT:** If you are a new applicant, a separate premium payment is required to be submitted with each application. If you are a current Individual policyholder with Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company, premium payment is required before the requested effective date. Please complete the Payment Method for Individual Applications Form and send it with your completed enrollment application. If premium is not provided as described above we will not process your application. If you have any questions while completing this application, please contact your insurance agent/broker directly. If you have not worked with an insurance agent/broker, please call 1 (877) 212-1796. If you have questions about a previously submitted application, please call 1 (855) 383-7247.

**Please complete in blue or black ink only.**

## Section A – Coverage Information

**Application Type (select one):**

- New Coverage                       Change policy coverage                       Add dependent(s) to current coverage
- Policy No. \_\_\_\_\_ Policy No. \_\_\_\_\_

### Open Enrollment

During the annual Open Enrollment period, you may apply for coverage, or members can change plans. The earliest Effective Date for the Initial Open Enrollment is January 1, 2014. For applications received after December 15, 2013, the Effective Date for the initial Open Enrollment period is the first day of the following month if receipt of application and premium is between the 1st and 15th of the month. If receipt of application and premium is after the 15th of the month, your Effective Date will be the first day of the month following plus one additional month (example: application with premium receipt is January 20th, your effective date is March 1st).

**Applications must be received during the Open Enrollment period. Outside the Open Enrollment period referenced above, the applicant may still enroll if he/she has a qualifying event as defined below. Notice of a qualifying event must be received by Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company within 31 days of the qualifying event.**

### Qualifying Events

**Please check the qualifying event:**

- Involuntary loss of Minimum Essential Coverage for any reason other than fraud, intentional misrepresentation of a material fact or failure to pay premium;
- Loss of Minimum Essential Coverage due to dissolution of marriage;
- Marriage;
- Adoption or placement for adoption or appointment of guardianship;
- Birth.

**Please provide the date of the qualifying event:** \_\_\_\_\_

If you are applying due to a qualifying event and your application is approved, your effective date is as follows:

- In the case of birth, adoption or placement for adoption or appointment of guardianship, coverage is effective on the date of birth, adoption, or placement for adoption or appointment of guardianship; or

- In the case of marriage, or loss of Minimum Essential Coverage, coverage is effective on the first day of the month following receipt of your application.

**Section B – Applicant Information**

Last Name		First Name		MI	Social Security Number*
Home Address (street and P.O. Box if applicable)**					
City		State	ZIP	County	
Billing Address (street and P.O. Box if different from above)					
City		State	ZIP		
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth /           /		
Primary Phone Number (        )        )	Secondary Phone Number (        )        )		E-mail*		

*\*This information is used for internal purposes only and will not be disclosed.*

*\*\* All information will be mailed to your home address, including billing, private and confidential communications as defined by California law, unless you designate a different address under the "Billing Address" field above. This will not impact rights you may have to invoke a separate Confidential Communication under the Health Insurance and Portability and Accountability Act ("HIPAA").*

**Section C – Spouse or Domestic Partner to be Covered Information**

Last Name		First Name		MI	Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner
Social Security Number*		Sex <input type="checkbox"/> M <input type="checkbox"/> F		Date of Birth /           /	

*\*This information is used for internal purposes only and will not be disclosed.*

**Section D – Child Dependents to be Covered Information (All fields required. Attach a separate sheet if necessary).**

Dependent information must be completed for all additional child dependents (if any) to be covered under this coverage. An eligible dependent may be your children, or your spouse’s or your Domestic Partner’s children (to the end of the calendar month in which they turn age 26). (List all dependents beginning with the eldest.)

Last Name	First Name	MI	Sex	Date of Birth mm/dd/yyyy	Social Security Number*	Relationship to Applicant
			M F <input type="checkbox"/> <input type="checkbox"/>	/ /		<input type="checkbox"/> Child <input type="checkbox"/> Other: _____
			M F <input type="checkbox"/> <input type="checkbox"/>	/ /		<input type="checkbox"/> Child <input type="checkbox"/> Other: _____
			M F <input type="checkbox"/> <input type="checkbox"/>	/ /		<input type="checkbox"/> Child <input type="checkbox"/> Other: _____
			M F <input type="checkbox"/> <input type="checkbox"/>	/ /		<input type="checkbox"/> Child <input type="checkbox"/> Other: _____
			M F <input type="checkbox"/> <input type="checkbox"/>	/ /		<input type="checkbox"/> Child <input type="checkbox"/> Other: _____

\*This information is used for internal purposes only and will not be disclosed.

**Preferred written language? (Optional)**

- Chinese (ZHO) (C/M)     
  Korean (KOR)     
  Vietnamese (VIE)     
  Spanish (SPN)  
 English (ENG)     
  Tagalog (TGL)     
  Other (W09)

**Preferred spoken language? (Optional)**

- Chinese (ZHO) (C/M)     
  Korean (KOR)     
  Vietnamese (VIE)     
  Spanish (SPN)  
 English (ENG)     
  Tagalog (TGL)     
  Other (W09)

Applicant **DOES** speak, read and/or write English. If applicant does not speak, read or write English, the interpreter must sign and submit a “Statement of Accountability”.

**Section E – Dental Coverage**

By state law, If you have not selected a Medical Plan that includes Child (Pediatric) Dental, then you **MUST** select a Dental Plan below (all Dental Plans listed below include Pediatric Dental coverage, except Adult and Adult Enhanced, Dental Blue Basic, Dental Blue Enhanced and Dental Select)

Select ONE plan below:

- Anthem Blue Cross Dental Pediatric\*
- Dental Blue Basic\*\*

- Anthem Blue Cross Dental Adult\*\*
- Anthem Blue Cross Dental Adult Enhanced\*\*
- Dental Blue Enhanced\*\*

- Anthem Blue Cross Dental Family\*\*
- Anthem Blue Cross Dental Family Enhanced\*\*
- Dental Select HMO\*

\* These products are issued by Anthem Blue Cross and are regulated by the California Department of Managed Health Care.

\*\* These products are issued by Anthem Blue Cross Life and Health Insurance Company and are regulated by the California Department of Insurance.

**Section F – Other Dental Coverage**

Do you, or anyone applying for coverage, currently have dental care coverage?  Yes  No

If YES, please provide the following:

Name(s) of covered persons. If the whole family, simply write ALL in space below.		Identification Number(s)
Name and phone number of prior carrier(s)		
Type of coverage <input type="checkbox"/> Group <input type="checkbox"/> Individual	Effective Date of Coverage	

Will you be cancelling this coverage if approved for Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company coverage?  Yes  No

If YES, what is the cancellation date? \_\_\_\_\_

## Section G – Significant Terms, Conditions and Authorizations (TERMS)

Please read this section carefully before signing the application.

### All Applicants

I, the undersigned, understand that under the Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company plan/policy in which I am enrolling, I will have considerably higher personal financial costs if I use an out-of-network dentist than if I use a network dentist. Contact customer service at 1-866-297-7647 with any questions about the use of network providers and the financial impact of using out-of-network providers.

### HIV Testing PROHIBITED:

**California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance.**

- I understand that although Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company requires payment with my application, sending my initial premium with this application, and the receipt of my payment by Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company, does not mean that coverage has been approved. I may not assign any payment under my Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company program. I am applying for the coverage selected on this application. I understand that, to the extent permitted by law, Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company reserves the right to accept or decline this application, and that no right whatsoever is created by this application. I understand that if my application is denied, my bank account or credit card will not be charged.
- I am responsible to timely notify Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company of any change that would make me or any dependent ineligible for coverage.
- I understand Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company may convert my payment by check to an electronic Automated Clearinghouse (ACH) debit transaction and that my original check will be destroyed. The debit transaction will appear on my bank statement although my check will not be presented to my financial institution or returned to me. This ACH debit transaction will not enroll me in any Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company automatic debit process and will only occur each time I send a check to Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company. Any resubmissions due to insufficient funds may also occur electronically. I understand that all checking transactions will remain secure, and my payment by check constitutes acceptance of these terms.
- By signing this application, I agree and consent to the recording and/or monitoring of any telephone conversation between Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company and myself.
- I understand I am applying for individual health coverage which is not part of any employer-sponsored plan. I certify that neither I nor any dependent is receiving any form of reimbursement or compensation for this coverage from any employer. I understand that I am responsible for 100% of the premium payment and I am also responsible to ensure that premiums are paid.
- I understand that my domestic partner, if applicable, is eligible for coverage only if he or she has established a domestic partnership with me pursuant to California law.
- By checking this box, I authorize and expressly consent that Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company and its affiliated companies may send and deliver to me any communication that is not required to be provided to me by United States mail, including but not limited to legally required Plan Notices, policies, agreements, evidence of coverage booklets and underwriting, enrollment and billing and explanation of benefits statements, electronically, either by e-mail or via the Internet. Examples of documents that will not be sent by electronic means and will continue to be sent by U.S. Mail include notices of cancellation, notices of grace period, notices that will terminate your coverage, and notices regarding a denial of coverage. I understand that I can revoke this authorization or request paper copies at any time by contacting Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company customer service or online at [www.anthem.com](http://www.anthem.com).
- I acknowledge that I have read the Significant Terms, Conditions, and Authorizations, and I accept such provisions as a condition of coverage. I represent that the answers given to all questions on this application are true and accurate to the best of my knowledge and belief, and I understand they are being relied on by Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company in accepting this application. Any act, practice, or omission that constitutes fraud or intentional misrepresentation of material fact found in this application may result in denial of benefits, or cancellation of my coverage(s).

I give this authorization for and on behalf of any eligible dependents and myself if covered by Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company. I am acting as their agent and representative.

This application shall be altered solely by the applicant or with his or her written consent.

**REQUIREMENT FOR BINDING ARBITRATION**

YOU AND Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company AGREE TO BINDING ARBITRATION TO SETTLE ALL DISPUTES INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY AND/OR ANY OTHER ISSUES RELATED TO THE PLAN /POLICY AND CLAIMS OF MEDICAL MALPRACTICE, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE AFFORDABLE CARE ACT. It is understood that any dispute including disputes relating to the delivery of services under the plan/policy and/or any other issues related to the plan/policy, including any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as permitted and provided by federal and California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. YOU, Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THIS MEANS THAT YOU AND Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company ARE WAIVING THE RIGHT TO A JURY TRIAL AND/OR TO PARTICIPATE IN A CLASS ACTION FOR BOTH MEDICAL MALPRACTICE CLAIMS, AND ANY OTHER DISPUTES INCLUDING DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN AND MEDICAL MALPRACTICE CLAIMS.

<b>SIGN HERE</b>	Signature of Applicant* or Legal Representative X	Date
	Signature of Spouse or Domestic Partner or Dependent Child(ren) age 18 or over (if to be covered) or Legal Representative X	Date
	Signature of Dependent Child(ren) age 18 or over (if to be covered) X	Date

*\* (or Custodial Parent's or Guardian's signature if applicant is under age 18)*

**Section H – Agent/Broker Certification**

To be completed by your Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company-appointed agent/broker:

Did you see the proposed subscriber and spouse/domestic partner, if applying at the time this application was executed?  Yes  No

If **NO**, please explain: \_\_\_\_\_

**Please check one of the following and complete the information below:**

I have not had any interactions whatsoever with this applicant either by phone, e-mail or in person and did not provide any information, advise or assist the applicant in any manner in providing answers or responses to any questions in the application.

I assisted the applicant in submitting this application. To the best of my knowledge, the information on this application is complete and accurate. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information and the applicant understood the explanation.

**NOTICE:** If you state any material fact that you know to be false, you are subject to a civil penalty of up to ten thousand dollars (\$10,000), as authorized under California Health and Safety Code Section 1389.8(c)/Insurance Code Section 10119.3.

**I certify to the best of my knowledge and belief, the responses herein are accurate.**

Agent/Broker Signature <b>X</b>		Date	
Agent/Broker Name (please print) <b>OLEG SKURSKIY</b>		Agent/Broker Street Address/Suite No./Personal Mail Box (PMB) No. <b>18375 Ventura Blvd. # 226</b>	
Agent/Broker ID/TIN <b>BCLNGNPVMZ</b>	Agency ID/Parent TIN <b>JNHQQRNRSY</b>	City <b>Tarzana , CA</b>	State ZIP <b>91356</b>
Agent/Broker Phone No. <b>818-987-5000</b>	Agent/Broker Fax No. <b>818-776-9865</b>	Agent/Broker E-mail <b>askoleg@hotmail.com</b>	
GA (if applicable)		GA code (if applicable)	

**Section I – Statement of Accountability**

Primary Applicant's Name: \_\_\_\_\_

To be completed when the applicant cannot complete application.

**NOTE: Interpreter must be 18 years or older to translate the application on behalf of the applicant.**

I, \_\_\_\_\_, personally read and completed this Individual Application for the applicant named below because:

- Applicant does not read English       Applicant does not speak English       Applicant does not write English       Applicant is Limited English Proficient

Other (explain): \_\_\_\_\_

I interpreted the contents of this form and to the best of my knowledge obtained and listed all the requested personal and medical history disclosed by the:

Applicant Or by: \_\_\_\_\_

**I also interpreted and fully explained the "Application Understandings, Conditions and Agreement," and the "Payment Method."**

Signature of Interpreter *(Required)*

Today's Date *(Required)*

X

**I confirm that the application was interpreted on my behalf.**

Signature of Applicant *(Required)*

Today's Date *(Required)*

X

Language interpreted (e.g. Spanish):





Please mail this application to the following address:

**Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company  
P.O. Box 9041  
Oxnard, CA 93031-9041**

Or

**Fax to: 1 (800) 327-9255**

# Payment Methods for Individual Applications – California



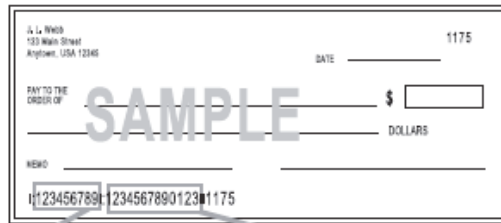
Applicant / Member Name:	Primary Applicant's SSN:
--------------------------	--------------------------

**Premium Payment is required. Please choose from Option 1 or 2**  
*Please Note: All Payments will be debited as soon as the date of enrollment.*

<input type="checkbox"/> <b>OPTION 1</b> – If you choose the following option for <b>INITIAL and FUTURE MONTHLY</b> payments, you are <b>NOT</b> required to make a selection from Option 2 for your initial payment.  <input type="checkbox"/> Monthly Automatic Premium Payment (complete Section A)	<input type="checkbox"/> <b>OPTION 2</b> – If you did not select <b>OPTION 1</b> , please choose from the options below for your <b>INITIAL</b> premium payment. <b>If you choose one of these options, you will receive a bill every month thereafter for which you are responsible for payment.</b>  <input type="checkbox"/> Paper Check* <input type="checkbox"/> Electronic Check (complete Section B) <input type="checkbox"/> Credit / Debit Card (complete Section C)
--	---

**A. Monthly Automatic Premium Payment** – By providing your bank information, you authorize us to electronically debit your bank account. I understand this authorization will apply to all products selected. Subsequent premium amounts will be debited on the day you request below:

- Checking Account
- Savings Account  
(You may need to contact your financial institution for routing and account number information.)



**Requested Debit Day:** \_\_\_\_\_ (1<sup>st</sup> to 6<sup>th</sup> of each month).  
 If no date is requested, your premiums will be debited on the first of each month.

**Provide your Routing and Account Numbers here:**

9-Digit Bank Routing Number	Bank Account Number
-----------------------------	---------------------

As a convenience to me, I request and authorize Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company ("Anthem") to pay and charge to my account checks drawn on that account by and made payable to the order of Anthem Blue Cross, provided there are sufficient collected funds in said account to pay the same upon presentation. I understand that the initial payment amount may vary as a result of change(s) during eligibility review, and/or subsequent payment amount may vary as a result of change(s) I make once enrolled, such as, but not limited to, adding and deleting dependents, moving my residence, changing coverage and/or changes made by Anthem of which I am notified pursuant to my plan/policy. I agree that Anthem's rights with respect to each such debit shall be the same as if it were a check signed personally by me. I authorize Anthem to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my Anthem premiums. This authority is to remain in effect until revoked by me by providing Anthem a 30-day written notice. I agree that Anthem shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, Anthem shall be under no liability whatsoever even though such dishonor results in forfeiture of coverage. **NOTE:** I understand that should Anthem's withdrawal not be honored by my bank, I will automatically be removed from Monthly Automatic Premium Payment and will be billed by mail. **I will incur a service charge for any withdrawal not honored.**

Authorized Signature (as it appears in the financial institution's records) <b>X</b>	Account Holder Name (Please PRINT)	Date
---	------------------------------------	------

**B. Electronic Check** – In lieu of sending a Paper Check, we can submit this same information electronically. We will need you to complete the information below. We require an exact amount to be debited.

Account Holder Name (Please PRINT)	Bank Routing Number	Account Number	Amount \$
------------------------------------	---------------------	----------------	--------------

**C. Credit / Debit Card** - As a convenience to me, I request and authorize Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company ("Anthem") to charge my card for a one time initial debit upon approval. I understand this authorization will apply to all products selected. I understand that the initial payment amount may vary as a result of change(s) during eligibility review and/or subsequent payment amounts may vary as a result of change(s) I make once enrolled, such as, but not limited to, adding and deleting dependents, moving my residence changing coverage, and/or changes made by Anthem of which I am notified pursuant to my plan/policy. I agree that Anthem shall be fully protected in honoring any such card payments. I further agree that if any such card payment be dishonored, whether with or without cause and whether intentionally or inadvertently, Anthem shall be under no liability whatsoever, including any fees imposed by my bank, should my card be rejected even though such dishonor results in forfeiture of coverage. **Anthem accepts Visa and MasterCard.**

Card Number: _____	Expiration Date: _____	Zip Code: _____
-----------------------	---------------------------	--------------------

Authorized Signature (as it appears on the credit card) <b>X</b>	Cardholder Name (as it appears on the credit card – Please Print)	Date
---	---	------

\* When you provide a check as payment, you authorize Anthem either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When Anthem uses this information from your check to make an electronic funds transfer, funds will be withdrawn from your account as soon as the date of coverage approval and you will not receive your check back from your financial institution.