

MEDICAL UNDERWRITING PROCESS



> WHAT IS A PERSONAL HEALTH APPLICATION (PHA)?

- A personal health application (PHA) is the form often needed to provide details about an employee's health, this can also be called **Evidence of Insurability (EOI)**
- Information may include questionnaires, medical history or physical exams

> WHO NEEDS TO PROVIDE EOI?

- Employees electing coverage amounts over the guaranteed issue (GI) amount
- Anyone who did not elect coverage when it was first offered (late entrant) or are increasing their amount of coverage after original eligibility

> WHO IS RESPONSIBLE FOR PROVIDING THE PHA TO THE EMPLOYEE?

- Once coverage is active on new policies, The Hartford will provide the necessary information to complete the EOI process
- For active groups, employers are responsible for identifying employees who require EOI and providing The Hartford state-specific PHAs to their employees

> WHERE DO WE FIND THE PHA?

- For on-going service, new hire elections or election updates, the PHA form and additional resources are located on the Employer or Producer portals. You can also contact our customer solutions team at medical.uw@thehartford.com or 888-899-9174 - Option #4.

> WHERE SHOULD WE SEND THE PHA?

- HIPAA regulations prevent employers or brokers from collecting PHA information directly
- The **employee** is required to send the PHA directly to The Hartford
- The employee can submit via medical.uw@thehartford.com, fax 860-392-6980 (include attention Medical Underwriting) or by mailing to the address on the form

> HOW DO I KNOW WHO IS APPROVED?

- The Hartford will mail letters directly to employees
- Employers need to check the Employer portal. Reports can be run under Reports, Medical Underwriting Status. If a PHA is needed, you will notice a * by the coverage amount on the invoice.

ENROLLMENT TYPES

Enrollment type can be located on your proposal and may differ across lines of coverage.

TRADITIONAL ENROLLMENT

First Time Buyers

- An initial enrollment period allowing employees to elect or decline coverage
 - » All subsequent enrollment periods will require Evidence of Insurability (EOI) for the entire election amount
- Standard EOI requirements apply for late entrants and for anyone electing over the GI amount for Life coverage

Takeover

- An initial enrollment period where all employees are subject to EOI requirements
 - » If employees currently have coverage they are carrying over, no EOI is required

OPEN ENROLLMENT

- One-time enrollment period allowing all employees to elect coverage up to the GI amount without EOI
 - » All ongoing enrollments are traditional

NO ENROLLMENT

- This is a straight takeover of the employee election/s from the prior carrier
- All new elections require EOI



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