

New York Individual Enrollment Application

Thank you for choosing Empire! Please mail us your completed application at:

Empire BlueCross
P.O. Box 659806
San Antonio, TX 78265-9106
Or Fax to: 1 (800) 848-2512

IMPORTANT: If you are a new applicant, your premium payment is required to be submitted with each application. If you are a current Individual policyholder with Empire BlueCross, premium payment is required before your requested effective date. Please also 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) 206-0915. If you have questions about a previously submitted application, please call 1 (855) 330-1104.

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

Once a year, Open Enrollment takes place for a set period. During the Open Enrollment period, you can apply for coverage, add members or change plans. The earliest Effective Date for the annual Open Enrollment period is the first day of the following Calendar Year. The actual Effective Date is determined by the date we receive your complete application and premium payment.

We can accept applications ONLY during the Open Enrollment period UNLESS you have an event, that we call a “Qualifying Event” that gives you a Special Enrollment right.

To enroll outside of the Open Enrollment Period, you must have one of the following Qualifying Events and tell us about it within 60 days before or after the event:

Qualifying Events

Please check your qualifying event:

- You or your spouse or dependent involuntarily lost Minimum Essential Coverage (including COBRA or State continuation coverage);
- You or your spouse or dependent are newly eligible for advance payments of the premium tax credit because the coverage you were enrolled is no longer employer-sponsored minimum essential coverage;
- You or your spouse or dependent lost eligibility for Medicaid coverage that cover primary or specialty care.

To enroll outside of the Open Enrollment Period, you must have one of the following Qualifying Events and tell us about it within 60 days after the event:

- You gained a dependent or became a dependent through marriage, birth, adoption or placement for adoption or foster care, however foster children are not eligible for coverage;
- You, your spouse or child moved and became eligible for new health plans;
- You, your spouse or child are newly eligible or newly ineligible for advance payments of the premium tax credit or had a change in eligibility for cost-sharing reductions on the NYS of Health Market Place (Exchange);
- You, your spouse's or child's enrollment or non-enrollment in another health plan was not intended or was an error caused by the error, misrepresentation, or inaction of another health plan or the Exchange;
- You, your spouse or child demonstrate another health plan in which you were enrolled substantially violated a material provision of its contract.

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, coverage is effective on the date of birth, adoption, or Placement for adoption if we receive notice within 60 days of the event. Otherwise coverage begins on the date on which we receive notice. If you have individual or individual and spouse coverage, you must also notify us that you want to switch to parent and child/children or family coverage and pay any additional premium within 60 days of the event for coverage to start at the moment of birth; or
- In the case of marriage, loss of Minimum Essential Coverage, or becoming newly eligible for advance payments of the premium tax credit because your coverage is no longer employer-sponsored minimum essential coverage, coverage is effective on the first day of the month following the date of the qualifying event.
- In other cases, coverage effective date depends on when we receive your selection. If we receive it between the first and the 15th day of the month it will begin on the first day of the following month as long as you pay your premium. If we receive it between the 16th and last day of the month it will begin on the first day of the second month as long as you pay your premium.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Section B – Applicant Information

Last Name		First Name		MI	Social Security Number* (required)
Home Address					
City			State	ZIP	County
Billing Address (street and P.O. Box if applicable)					
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	

*Empire is required by the IRS to collect this information. It is used for internal purposes only and will not be disclosed unless you select the health savings account option in this Application or to federal and state agencies as required by applicable law.

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* (required)		Sex <input type="checkbox"/> M <input type="checkbox"/> F		Date of Birth / /	

NOTE: Spouses must have entered into a marriage legally recognized in the jurisdiction in which it is performed.

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

An eligible dependent is the natural or adopted child or stepchild of you or your spouse, and any proposed adoptive child who is dependent on you pending finalization of the adoption, to age 26. Over-age disabled dependent children may also qualify. See your policy for details.

Dependents are also eligible for coverage from ages 26 through 29 at extra cost without regard to financial dependence. The dependent must be unmarried, not insured by or eligible for coverage under an employer plan, AND live, work or reside in New York State. In order to extend coverage for young adults through age 29, see options under the Medical Coverage Section. Coverage of each child lasts until the end of the month in which the child no longer meets eligibility conditions.

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

*Empire is required by the IRS to collect this information. It is used for internal purposes only and will not be disclosed unless you select the health savings account option in this Application or to federal and state agencies as required by applicable law.

Do you have an unmarried dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation, or physical handicap and who became so incapable prior to attainment of the age at which the child's coverage would otherwise terminate and who is chiefly dependent upon you for support and maintenance? Yes No
 If YES, a separate enrollment form (HAC 506) must be submitted to determine eligibility.
 Please send me a form (HAC 506).

Are all applicants listed on this application residents of the state in which you are applying for coverage? Yes No
 If NO, who? _____

Preferred written language? (Optional)

- English (ENG) Korean (KOR) Chinese (ZHO) (C/M) Spanish (SPN)

Preferred spoken language? (Optional)

- English (ENG) Korean (KOR) Chinese (ZHO) (C/M) Spanish (SPN)

Section E – Medical Coverage

Plan Name and Deductible/Coinsurance Options

Select ONE Plan.

Total Family Deductible is two (2) times the amount shown.

All plans include Pediatric Dental Essential Health Benefits up to age 19.

Empire is licensed to operate in a 28 county service area in New York State. Applicants must live or reside in one of these counties to enroll: Albany, Clinton, Bronx, Columbia, Delaware, Dutchess, Essex, Fulton, Greene, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester. You must be able to demonstrate, upon request, that you meet this requirement. PO Boxes are not accepted as a valid address.

HMO Bronze Plans

Empire HMO 5600 Bronze

- \$5,600/40% (1GWU)
- \$5,600/40% Dep Age 29 (1GWV)
- \$5,600/40% SNF (1GWW)
- \$5,600/40% Dep Age 29, SNF (1GWX)

Empire HMO 6000 Bronze

- \$6,000/20% (1GWN)
- \$6,000/20% Dep Age 29 (1GWP)
- \$6,000/20% SNF (1GWQ)
- \$6,000/20% Dep Age 29, SNF (1GWR)

HMO Silver Plans

Empire HMO 2000 Silver

- \$2,000 for Child Only (1GXA)
- \$2,000 for Child Only, SNF (1GXB)
- \$2,000 (1GXC)
- \$2,000 Dep Age 29 (1GXD)
- \$2,000 SNF (1GXE)
- \$2,000 Dep Age 29, SNF (1GXF)

Empire HMO 2250 Silver

- \$2,250/25% (1GYA)
- \$2,250/25% Dep Age 29 (1GYB)
- \$2,250/25% SNF (1GYC)
- \$2,250/25% Dep Age 29, SNF (1GYD)

HMO Gold Plans

Empire HMO 600 Gold

- \$600 for Child Only (1GYM)
- \$600 for Child Only, SNF (1GYN)
- \$600 (1GYP)
- \$600 Dep Age 29 (1GYQ)
- \$600 SNF (1GYR)
- \$600 Dep Age 29, SNF (1GYS)

Empire HMO 1000 Gold

- \$1,000/10% (1GYX)
- \$1,000/10% Dep Age 29 (1GYY)
- \$1,000/10% SNF (1GYZ)
- \$1,000/10% Dep Age 29, SNF(1GZ0)

HMO Platinum

Empire HMO 0 Platinum

- \$0 for Child Only (1GZ8)
- \$0 for Child Only, SNF (1GZ9)
- \$0 (1GZA)
- \$0 Dep Age 29 (1GZB)
- \$0 SNF (1GZC)
- \$0 Dep Age 29, SNF (1GZD)
- \$0 OON (1GZE)
- \$0 OON, Dep Age 29 (1GZF)
- \$0 for Child Only, OON (1GZG)
- \$0 OON, SNF (1GZH)
- \$0 for Child Only, OON, SNF (1GZJ)
- \$0 OON, Dep Age 29, SNF (1GZK)

Empire HMO 200 Platinum

- \$200/5% (1GZN)
- \$200/5% Dep Age 29 (1GZP)
- \$200/5% SNF (1GZQ)
- \$200/5% Dep Age 29, SNF (1GZR)

Catastrophic Plans (only available for Applicants under age 30, or otherwise qualified)

Empire HMO 6600 Catastrophic

- \$6,600/0% (1GZT)

HSA Plans

Empire HMO 3000 for HSA Bronze

- \$3,000/50% for Child Only (1GWE)
- \$3,000/50% for Child Only, SNF (1GWF)
- \$3,000/50% (1GWG)
- \$3,000/50% Dep Age 29 (1GWH)
- \$3,000/50% SNF (1GWJ)
- \$3,000/50% Dep Age 29, SNF (1GWK)

Empire HMO 2450 for HSA Silver

- \$2,450/10% (1GXY)
- \$2,450/10% Dep Age 29 (1GXZ)
- \$2,450/10% SNF (1GY0)
- \$2,450/10% Dep Age 29, SNF (1GY1)

YES, I would like to establish a health savings account in conjunction with the HSA-compatible health plan I selected. Please forward my information to Empire BlueCross's banking partner. (Please fill in your social security number in Section B.)

NO, I DO NOT want to establish a health savings account in conjunction with the HSA-compatible health plan I selected above. Please **DO NOT** forward my information to Empire BlueCross's banking partner.

Please choose a Primary Care Physician for each family member from the Provider Directory, which can be found at www.empireblue.com, or by calling 1 (888) 266-3016. If you do not choose a PCP, then one will be selected for you.

Applicant	Primary Care Physician (PCP)	PCP ID	Current Patient	PMG/IPA ID*
Primary Applicant			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Spouse/ Domestic Partner			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent Name:			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent Name:			<input type="checkbox"/> Yes <input type="checkbox"/> No	

*PMG = Participating Medical Group, IPA = Independent Practice Association

Please check box if any additional sheets of paper have been completed for this section. If so, please attach and return the additional sheets with this application.

Section F – Dental Coverage

Yes, I wish to purchase additional dental coverage to supplement the pediatric Essential Health Benefits to age 19 included in the medical plans above.

Select All that Apply:

- Empire BlueCross Dental Family - (1FUH)
- Empire BlueCross Dental Family Enhanced - (1FUJ)

Select who you are enrolling (applies to individuals listed on this application only):

- Applicant only
- Applicant & all dependent children listed
- Applicant & Spouse or Domestic Partner only
- Applicant, Spouse or Domestic Partner, and all dependent children listed

Section G – Other Health Coverage

Are you or anyone applying for coverage currently eligible for Medicare? Yes No

If **YES**, who? _____

Are you or anyone applying for coverage currently receiving Social Security Disability, Medicare, Medicaid or other government program benefits, or unable to work due to disability or receiving Workers' Compensation benefits? Yes No

If **YES**, who and reason: _____

Start date of benefits/coverage: ____/____/____ End date of benefits/coverage: ____/____/____

Section H – Significant Terms, Conditions and Authorizations (TERMS)

Please read this section carefully before signing the application.

- I understand that although Empire BlueCross requires payment with my application, sending my initial premium with this application, and the receipt of my payment by Empire BlueCross, does not mean that coverage has been approved. I may not assign any payment under my Empire BlueCross plan. I am applying for the coverage selected on this application. I understand that, to the extent permitted by law, Empire BlueCross 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 Empire BlueCross of any change that would make me or any dependent ineligible for coverage.
- I understand Empire BlueCross 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 Empire BlueCross automatic debit process and will only occur each time I send a check to Empire BlueCross. 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 Empire BlueCross 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.
- By checking this box, I authorize and expressly consent that Empire BlueCross 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 Empire BlueCross customer service or online at www.empireblue.com.
- All statements and answers in this application are true, and are representations made to induce the issuance of coverage. Any, act, practice, or omission that constitutes fraud or intentional misrepresentation of material fact found in this application may result in denial of benefits, rescission, or cancellation of my coverage(s).
- I certify that the above Social Security Numbers are correct.

I give this authorization for and on behalf of any eligible dependents and myself if covered by Empire BlueCross. I am acting as their agent and representative.

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

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. I have read, understand and agree to all the provisions set forth.

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

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

Section I – Agent/Broker Certification

To be completed by your Empire BlueCross-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: _____

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

Agent/Broker Signature		Date		
X				
Agent/Broker Name (please print) Trevor Croley /ENROLLMENT		Agent/Broker Street Address/Suite No./Personal Mail Box (PMB) No. PO BOX A		
Agent/Broker ID/TIN 491869663	Agency ID/Parent TIN	City Springfield	State MO	ZIP 65808
Agent/Broker Phone No. (417) 881-3520		Agent/Broker Fax No. (417) 881-4556	Agent/Broker E-mail tcroley@croleyinsurance.com	
GA (if applicable)		GA code (if applicable)		

Payment Methods for Individual Applications – New York



Applicant / Member Name:	Primary Applicant's SSN:
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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"/> OPTION 1 – If you choose the following option for INITIAL and FUTURE MONTHLY payments, you are NOT 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"/> OPTION 2 – If you did not select OPTION 1 , please choose from the options below for your INITIAL premium payment. If you choose one of these options, you will receive a bill every month thereafter which you will be responsible for payment. <input type="checkbox"/> Paper Check* <input type="checkbox"/> Electronic Check (complete Section B) <input type="checkbox"/> Credit / Debit Card (complete Section C)
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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: ____ (1st to 6th of each month).
 If no date is requested, your premiums will be debited on the first of each month.



9-Digit Bank Routing Number Bank Account Number

As a convenience to me, I request and authorize Empire Blue Cross to pay and charge to my account checks drawn on that account by and made payable to the order of Empire 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 Empire Blue Cross of which I am notified pursuant to my plan/policy. I agree that Empire Blue Cross's rights with respect to each such debit shall be the same as if it were a check signed personally by me. I authorize Empire Blue Cross to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my Empire Blue Cross premiums. This authority is to remain in effect until revoked by me by providing Empire Blue Cross a 30-day written notice. I agree that Empire Blue Cross 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, Empire Blue Cross shall be under no liability whatsoever even though such dishonor results in forfeiture of coverage. **NOTE:** I understand that should Empire Blue Cross'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) X	Account Holder Name (Please PRINT)	Date
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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 \$
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C. Credit / Debit Card - As a convenience to me, I request and authorize Empire Blue Cross 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 Empire Blue Cross of which I am notified pursuant to my plan/policy. I agree that Empire Blue Cross 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, Empire Blue Cross 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. **Empire Blue Cross accepts Visa and MasterCard.**

Card Number: _____ Expiration Date: _____

Billing address for this Credit / Debit Card: _____ City: _____ Zip Code: _____

Authorized Signature (as it appears on the credit card) X	Cardholder Name (as it appears on the credit card – Please Print)	Date
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* When you provide a check as payment, you authorize Empire Blue Cross 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 Empire Blue Cross 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.