

Aetna Advantage Plans for Individuals, Families and the Self-Employed

Field Underwriting Guide

Arizona
Illinois
Ohio
Indiana
Pennsylvania

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out of state blanket trust and Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

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Introduction

This guide is designed to assist you in the process of submitting enrollment forms for Aetna Advantage Plans for Individuals and Families. It will provide information to help you and your clients to complete the enrollment form thoroughly and correctly and thereby expedite the processing time in the Underwriting Department.

Review the enrollment form for completeness and accuracy, and ensure that any necessary documents are attached prior to submitting it for final Underwriting.

The Medical Underwriting Risk Criteria section of this guide provides a summary of health conditions commonly encountered in the underwriting process. The underwriting risk criteria will assist you in estimating the underwriting outcome, but final determination will be made by an Aetna Underwriter. This guide is intended as a brief overview only and is not intended to be the source for underwriting decisions. Aetna reserves the right to place the applicant in the appropriate risk category, request additional information or decline coverage.

Coverage can not be guaranteed and no promises should be made to the applicant(s) when the enrollment form is completed. The final decision will be based on enrollment requirements, health history and medical underwriting risk criteria.

No requested effective date will honored prior to or on the signature date.

This guide and underwriting risk criteria are subject to revision and change at anytime without notice to you.

Age and Family Status Requirements

To qualify for enrollment, all applicants must be:

1. Applicant and enrolling spouse must be under age 64 3/4
2. Dependent children of applicant or enrolling spouse must be under age 24

Eligibility of Newborns, Adoptees and Foster Children:

1. Foster children do not qualify as a dependent on the Aetna Advantage Plans for Individuals and Families. Foster children may be eligible for enrollment on a Child Only policy and are subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements.
2. Newborn babies, born to a subscriber or enrolled spouse may be added to the parent's plan within 31 days of birth without medical underwriting. If the enrollment request is not submitted within 31 days of birth, the newborn child will be subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements.
3. A newly adopted child of a subscriber or enrolled spouse may be added to the adopting parent's plan within 31 days of placement in the home for the purpose of adoption, without medical underwriting. The adopting parents must provide evidence of the authorization to control medical care. If the enrollment request is not submitted within 31 days of placement, the adoptee will be subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements.

Residency Requirements

To qualify for enrollment all applicants must be:

Legal resident within the state and Aetna Advantage Plan Service Area.

Non-citizen Resident Requirements:

Applicants for the Aetna Advantage Plans for Individuals and Families, who are non-citizen residents of the United States, must provide proof of legal residency in the United States for a period of six months immediately preceding the application for coverage.

At least one of the following items must be submitted with the enrollment form as proof of residency for a six month period:

1. Proof of rent or mortgage payments within the United States for the past six months
2. Verification of employment in the United States for the past six months
3. Medical records from a medical office or hospital in the United States, indicating treatment within the United States for the past six months
4. Receipts for utility bills, in the applicants name, within the United States, for the past six months

Items such as Passports, Visas, Drivers Licenses and Social Security Cards do not provide proof of the six-month residency requirement and will not be accepted as proof of continuous residency.

Foreign Exchange Students are not subject to the six-month continuous residency requirement, but are subject to the complete medical underwriting process and must meet all enrollment and underwriting requirements. Foreign Exchange Students applying for the Aetna Advantage Plans for Individuals and Families must submit, with their enrollment form, documentation of proof of enrollment in the Foreign Exchange Student Program.

Terms of Coverage

The Aetna Advantage Plans for Individuals and Families is intended to be the sole carrier. Applicants who are currently covered by another carrier must agree to discontinue the other coverage upon the effective date of this Aetna Advantage Plan for Individuals and Families.

Coverage remains in effect as long as the required premium charges are paid on time as long as membership eligibility is maintained. Coverage will be terminated if the member becomes ineligible due to:

1. Non-payment of premiums
2. Residency requirements
3. Obtaining duplicate coverage

Pre-existing Conditions Limitations:

A pre-existing condition is an illness or injury for which medical advice or treatment was recommended or received within the six months preceding the effective date of coverage.

During the first 12 months following a member's effective date of coverage, no coverage will be provided for the treatment of a pre-existing condition.

If the applicant had prior creditable coverage within 63 days immediately before the signature date on the enrollment form, then the pre-existing conditions exclusion of the plan will be waived.

Medical Underwriting Requirements

The Aetna Advantage Plans for Individuals and Families are not guaranteed issue plans. All applicants, enrolling spouse and dependents are subject to medical underwriting to determine eligibility and placement within the appropriate risk level. Medical records may be requested by the underwriter for the purpose of evaluating the underwriting risk.

Aetna offers multiple risk levels based on the known and predicted medical risk factors of each applicant. These levels are represented in ten percent increments beginning at 1.0 (standard rating level - no rate up) through 2.0 (100% rate up).

Placement in Risk Categories:

Medical Underwriters will assess the risk of all applicants through a review of all information submitted on the application, the health questionnaire, phone interviews and medical records. Medical Underwriting will assign risk points associated with Medical Conditions, Build charts (BMI), Tobacco and Medication useage. Based on the assigned risk points, age and gender, the applicant:

1. May be enrolled in their selected plan at the standard premium charge
2. May be enrolled in their selected plan at a higher rate, based on the severity and associated risk of the medical findings.
3. May be declined coverage based on significant medical risk factors

Reasons Causing Underwriting Processing Delays

An enrollment form cannot be reviewed by underwriting until all information has been provided by the applicant(s) and agent. Listed below are the most frequent omissions or errors that cause delays in underwriting:

1. Answers to Health Questionnaire missing or incomplete
2. No details provided for Health Questionnaires with "yes" answers
3. Address information incomplete
4. Omitted height, weight, date of birth or age on applicant and/or dependents
5. Missing signature of spouse and/or dependents over age 18 or older
6. Missing name and address of physician or providers in health history
7. Enrollment form not dated
8. Changes made to answers without accompanying explanation or initials
9. Broker information incomplete or agent number missing
10. Single check submitted with multiple enrollment forms
11. EFT/Credit Card information incomplete

Situations which may result in the enrollment form being closed without underwriting include, but are not limited to:

1. Enrollment forms which have been completed in pencil
2. Submission of an outdated or expired enrollment form (Old enrollment forms will be honored for 90 days after a revision has been issued)
3. Multiple omitted items on the enrollment form
4. Enrollment form not dated
5. Signature date is over 30 days old or is post-dated
6. Missing signatures of applicant, spouse, over-age dependents
7. Missing signature of parent or guardian for "child only" policies
8. No response to request for additional information, such as medical records or phone interviews

Individual Medical Underwriting: Overview

Medical Underwriting:

The process of reviewing and comparing the medical history of applicants against established underwriting risk criteria in order to determine the appropriate level of risk

Medical Underwriting Theory:

The Medical Underwriting process is designed to identify the potential medical risk and cost for the conditions listed on an enrollment form. These costs are predicted on existing and anticipated future:

- Hospitalizations
- Surgeries
- Medical Office Visits
- Out-Patient Therapies
- Prescription Medications
- Laboratory Tests
- Radiological and Diagnostic Tests
- Durable Medical Equipment and Supplies

In our current culture, the cost of prescription medications presents an increased financial risk component for the treatment of acute and chronic health conditions that do not require hospitalizations and surgeries.

Obesity and smoking present an increased risk component in conjunction with specific health conditions that are complicated and/or exacerbated by such conditions or behaviors. Conditions affected by obesity and smoking include:

- Cardiac Conditions
- Hypertension
- Respiratory Conditions
- Gastric or Intestinal Conditions
- Back and Joint Conditions

The assigned risk category is based on the level of severity and potential risk of the listed health condition, phone interviews and by review of medical records.

Adverse selection results when there is an excessive coverage of high-risk candidates in proportion to the coverage of low-risk candidates. Through careful review and proper rating of health risks, underwriting guards against adverse selection.

Assistance with Underwriting questions:

If you have specific questions about a health condition, medication, etc, and how these may be evaluated in underwriting, you can submit send your questions to our Individual Underwriting Mailbox.

Declinable Conditions and Medications

Many health conditions present an extreme risk due to the high cost of treatment and medications. When such conditions are listed on the enrollment form Aetna reserves the right to decline coverage without further review of medical records. Conditions that will result in declination include, but are not limited to the list to the right.

Medications Subject to Decline:

Some medications are costly and present an increased underwriting risk. Applicants may be declined based on the cost of their prescription medications.

Addison's Disease	Klinefelter's Syndrome
AIDS	Lupus Erythematosus, Systemic (SLE)
AIDS Related Complex (ARC)	Lymphadenitis
Alzheimer's Disease	Mediterranean Anemia without Splenectomy
Amyotrophic Lateral Sclerosis	Multiple Sclerosis
Aplastic Anemia	Muscular Dystrophy
Ankylosing Spondylitis	Myasthenia Gravis
Arteritis	Myelofibroisis
Arthritis, Rheumatoid	Organic Brain Syndrome
Bright's Disease	Paraplegia
Bronchiectasis	Paget's Disease
Buerger's Disease	Parkinson's Disease
Burkitt's Tumor	Pneumoconiosis
Cardiomyopathy	Polyarteritis Nodosa
Cerebral Palsy (Infantile)	Polycythemia
Cirrhosis of Liver	Polymyositis
Chronic Glomerulonephritis	Polyneuropathy
Chronic Hepatitis	Portal Hypertension
Chronic Obstructive Pulmonary Disease (COPD)	Pregnancy
Chronic Pulmonary Heart Disease	Psoriatic Arthropathy
Chronic Renal Failure	Pulmonary Heart Disease
Cooley's Anemia	Quadraplegia
Crouzon's Disease	Raynaud's Syndrome/Phenomenon
Cushing's, Syndrome	Renal Failure, Chronic
Cystic Fibrosis	Scleroderma
Dermatomyositis	Sickle Cell anemia
Emphysema	Sjogren's Disease
Encephalopathy	Spina Bifida
Endocarditis	Systemic Lupus Erythematosus (SLE)
Esophageal Varicies	Syringomyelia
Guillain Barre's Syndrome	Tay-Sach's Disease
Hemolytic Anemia	Testicular Dysfunction
Hemophilia	Tetralogy of Fallot
Hodgkin's Lymphoma	Thalassemia Major
Human T-Cell Leukemia Virus	Thrombotic Thrombocytopenia Purpura
Human T-Cell Lymphotropic Virus	Transplant; Heart
Huntington's Chorea	Transplant; Liver
Hydrocephalus	Transplant; Lung
IgG Deficiency	Uremia
Insulin Dependent Diabetes Mellitus	Von Willebrand's Disease

Medical Risk Criteria for Agents

The Risk Criteria section provides a summary of conditions commonly encountered in the medical underwriting process. The Risk Criteria and Risk Level for each condition includes the potential cost for treatment, therapy and medications. The greater the risk, the higher the Risk Level the applicant would be assigned.

Risk is increased by factors such as smoking, use of prescription medications and height/weight.

In some situations, the listed condition itself may present only a minimal health risk, but the treatment and/or use prescription medications increase the overall cost risk. Prescription medications which exceed the acceptable cost range of an assigned risk level may result in a higher risk level being assigned or declination.

Body Mass Index

Body Mass Index, (BMI) is a measure of body fat based on height and weight. The BMI score is valid for both adult men and women, as well as children. Research data from the National Heart, Lung and Blood Institute has documented that BMI is a reliable indicator of total body fat which is related to the risk of disease and death.

How To Use The Build Chart:

1. Locate the appropriate chart for male, female or child.
2. Locate the applicant's height in the left hand column.
3. Follow that row to the right until it intersects with the applicant's weight range.
4. Note the Level Number (Examples L0, L4).
5. Reference the appropriate chart Age Band Chart for male, female or child, for the percentage increase to the premium.

Example:

- Male age 45 years
- Height = 6'1"
- Weight = 310 lbs.
- L4
- Percentage Increase to Premium = 10%

Adult Male Build Chart

Ht.	Avg. Wt. For 0 pts	Body Weight in Pounds																				
		90 or less	91-105	106-120	121-135	136-150	151-165	166-180	181-195	196-210	211-225	226-240	241-255	256-270	271-285	286-300	301-315	316-330	331-345	346-360	361-375	376-390
5' 0"	131	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	D
5' 1"	134	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	D
5' 2"	137	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	D
5' 3"	141	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D
5' 4"	145	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D
5' 5"	149	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L4	L5	L6	L7	D	D	D	D	D	D
5' 6"	153	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	D	D	D	D	D	D
5' 7"	157	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	D	D	D	D	D	D
5' 8"	161	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	D	D	D	D	D
5' 9"	165	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D
5' 10"	170	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L7	D	D	D
5' 11"	174	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D
6' 0"	179	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L7	D	D
6' 1"	183	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L3	L4	L5	L6	L7	D	D
6' 2"	188	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L7	D
6' 3"	193	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D
6' 4"	199	L3	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6	L7
6' 5"	204	L3	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7
6' 6"	210	L3	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5	L6
6' 7"	216	L3	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5
6' 8"	221	L3	L3	L3	L3	L3	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L1	L2	L2	L3	L4	L5

Adult Female Build Chart

Ht. Ft./In.	Avg. Wt. For 0 pts	Body Weight in Pounds																			
		<75	75-90	91-105	106-120	121-135	136-150	151-165	166-180	181-195	196-210	211-225	226-240	241-255	256-270	271-285	286-300	301-315	316-330	331-345	
4' 8"	111	L3	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	D	
4' 9"	113	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	
4' 10"	115	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	
4' 11"	117	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	D	
5' 0"	120	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	
5' 1"	123	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	
5' 2"	126	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	D	
5' 3"	129	L3	L1	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 4"	132	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 5"	135	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 6"	139	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 7"	142	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 8"	146	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 9"	150	L3	L3	L1	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 10"	154	L3	L3	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	D	D	D	D	
5' 11"	159	L3	L3	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	L5	L6	L7	L7	
6' 0"	164	L3	L3	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	L5	L6	L7	L7	
6' 1"	169	L3	L3	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	L4	L5	L6	L6	
6' 2"	174	L3	L3	L3	L1	L1	L1	L1	L1	L1	L2	L3	L4	L5	L6	L7	L3	L4	L5	L6	

Child Build Chart For Ages 2 - 18

Ht. Inches	Body Weight in Pounds																
	<10	10-15	16-20	21-25	26-30	31-40	41-50	51-60	61-70	71-90	91-120	121-140	141-160	161-170	171-210	211-250	>251
17-18	L2	L1	L2	L2	L3	L4	L5										
19-20	L2	L1	L1	L2	L2	L3	L4										
21-22	L3	L1	L1	L2	L2	L3	L4										
23-24		L1	L1	L1	L2	L2	L3	L4	L5	L6	L7						
25-26		L2	L1	L1	L2	L2	L3	L4	L5	L6	L7						
27-28		L2	L1	L1	L2	L2	L3	L4	L5	L6	L7						
29-30		L2	L2	L1	L1	L2	L2	L3	L4	L5	L6						
31-32		L4	L2	L1	L1	L2	L2	L3	L4	L5	L6						
33-34		L4	L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	L7				
35-36			L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	L7	D			
37-38			L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	L7	L9			
39-40			L2	L2	L2	L1	L2	L2	L3	L4	L5	L6	L7	L9			
41-42			L2	L2	L2	L1	L1	L2	L2	L3	L4	L5	L6	L8	L8		
43-44			L4	L4	L2	L1	L1	L2	L2	L3	L4	L5	L6	L8	L8		
45-46			L4	L4	L3	L1	L1	L2	L2	L3	L4	L5	L6	L7			
47-48			L4	L4	L3	L2	L1	L2	L2	L2	L3	L4	L5	L6	L6		
49-50								L1	L1	L2	L3	L4	L5	L6	L6	L7	L9
51-52								L1	L1	L2	L3	L4	L5	L6	L6	L7	L9
53-54								L1	L1	L1	L2	L3	L4	L5	L5	L6	D
55-56								L2	L1	L1	L2	L3	L4	L5	L5	L6	D
57-58								L2	L1	L1	L1	L2	L2	L3	L4	L5	D
59-60								L3	L2	L1	L1	L2	L2	L3	L4	L5	D
61-62								L3	L2	L1	L1	L1	L2	L2	L3	L4	L9
63-64								L3	L2	L1	L1	L1	L2	L2	L3	L4	L9
65-66								L3	L2	L1	L1	L1	L2	L2	L3	L4	L9
67-68								L3	L3	L2	L1	L1	L2	L2	L3	L4	L8
69-70								L3	L3	L2	L1	L1	L1	L2	L2	L4	L8
71-72								L4	L3	L2	L1	L1	L1	L2	L2	L3	L7
73-74								L4	L3	L2	L2	L1	L1	L2	L2	L3	L7
75-76								L4	L3	L2	L2	L1	L1	L1	L2	L4	L6
77-78								L4	L3	L2	L2	L2	L1	L1	L2	L4	L6

Percentage Rating Change for Build

Adult Male Age Band Chart - Percentage increase to standard premium							
Age	L1	L2	L3	L4	L5	L6	L7
18-22	0%	30%	50%	80% ^b	100%	Decline	Decline
23-24	0%	40%	70%	100%	Decline	Decline	Decline
25-29	0%	30%	60%	90%	Decline	Decline	Decline
30-34	0%	30%	60%	80%	Decline	Decline	Decline
35-39	0%	10%	20%	50%	90%	100%	Decline
40-44	0%	0%	10%	20%	60%	90%	100%
45-49	0%	0%	0%	10%	40%	80%	100%
50-54	0%	0%	0%	10%	30%	60%	90%
55-59	0%	0%	0%	10%	30%	50%	80%
60-64	0%	0%	0%	10%	30%	50%	70%

Adult Female Age Band Chart - Percentage increase to standard premium							
Age	L1	L2	L3	L4	L5	L6	L7
18-22	0%	30%	50%	80%	100%	Decline	Decline
23-24	0%	10%	30%	60%	100%	Decline	Decline
25-29	0%	10%	20%	50%	90%	100%	Decline
30-34	0%	0%	20%	40%	80%	100%	Decline
35-39	0%	0%	10%	30%	60%	100%	100%
40-44	0%	0%	0%	10%	40%	70%	100%
45-49	0%	0%	0%	10%	40%	60%	90%
50-54	0%	0%	0%	0%	30%	50%	80%
55-59	0%	0%	0%	0%	20%	50%	70%
60-64	0%	0%	0%	10%	20%	50%	70%

This percentage increase to premium is based on Height/Weight risk factors only. Additional premium increase is applied for medical conditions and assigned risk levels.

Percentage Increase to Standard Premium For Both Male and Female Children
L1 to L3 = 0 %
L4 = 30%
L5 = 50%
L6 = 70%
L7 = 90%
L8 = 100%
L9 = 100%
D = Decline

Height/weight ratio does not appear on this chart, will require submission of medical records to assess the associated risk.

Assistance with Underwriting Questions

If you have specific questions about a health condition, medication, etc, and how these may be evaluated in underwriting, you can submit your questions to our Individual Underwriting Mailbox.

This mailbox provides you with an opportunity to submit an “Underwriting Prescreen Form” and ask underwriting questions related to Aetna Advantage Plans prior to submitting an enrollment form.

You can access this submission form by logging on to our Producer World website at:
https://www.aetna.com/producer/forms/uw_prescreening_form.html.

To receive a prompt response to your questions, please provide as much detail as you can. We will address your questions within 24 hrs of receipt. The following categories are typical underwriting questions and may help direct your inquiries.

- Age
- BMI (Body Mass Index) Height/Weight Ratio
- Adoption
- Dates & Types of Treatment / Medications
- Residency
- Medical Underwriting Guidelines
- Possible Declinable Condition
- Generic or Other

Note: This submission form should only be used for Individual Underwriting questions related to the Aetna Advantage Plans for Individuals and Families prior to submitting an enrollment form. Do not send benefit, plan coverage or rate questions through this mailbox. Please direct those questions and question related to an enrollment form already submitted to your Aetna Sales Manager or the Sales Support Center in your region at 1-888-54 AETNA

Underwriting and the Appeals process

Applicants may appeal any underwriting decision if they consider the decision was based on incorrect or outdated information from their Aetna Application health statement or medical records. The applicant may submit an appeal if they:

- Do not agree with the assigned premium rate up
- Do not agree with the declination
- Wish to provide additional or omitted medical information.

Appeals will not be initiated based on:

- Verbal Requests
- Requests made by anyone other than the applicant
- Health Care Provider letters

In order to appeal the underwriting decision the applicant must submit a written request within 30 days of the underwriting decision and provide the following information:

- A letter requesting the appeal, with the reason why
- A copy of the Aetna underwriting decision letter to the applicant
- Updated or corrected medical records and documentation that supports the appeal request

After 30 days post underwriting decision.

- Requests for premium rate reviews will not be addressed until the policy has been in force for 6 months
- A new application will be required

Alphabetical Index of Medical Conditions

The following conditions are included in the Medical Risk Criteria. The left hand column provides the name of all conditions found in the guide, some are primary conditions and have their own category in the guide, others are subcategories of a primary condition and are listed under that primary condition in the guide. If the condition is listed under a primary condition, the primary condition is noted in the right hand column as a cross reference for location.

Condition Name	Cross Reference Condition
Abnormal PAP	
Acid Reflux; Acid Indigestion	See: GERD
ADD and ADHD	See: Hyperactivity
AIDS and ARC	
Alcohol Abuse	
Allergies	
Alzheimer's Disease	
Aortic Valve Disease	See: Heart Valve Disease
Amenorrhea	
Amyotrophic Lateral Sclerosis (ALS)	
Angina	See: Heart Disease
Anorexia	See: Eating Disorders
Adjustment Reaction	
Anxiety/Depression	
Arrhythmias	See: Heart Disease
Arthritis (Osteoarthritis)	
Arthritis (Rheumatoid)	
Asthma	
Attention Deficit Disorder	See: Hyperactivity
Attention Deficit Hyperactivity Disorder	See: Hyperactivity
Back/Spine Problems	
Basal Cell Carcinoma	See: Cancer: Skin
Benign Prostate Hyperplasia (BPH)	See: Prostate Disorders
Breast Cancer	See: Cancer, Breast
Breast Cysts	See: Breast Disorders
Breast Implants	
Bronchitis, chronic	
Bulimia	See: Eating Disorders
Cancer of Throat, Lung, Stomach, Intestine, Liver, Kidney, Blood, Lymph, etc.	See: Cancer, Internal Organs and Systemic Cancers
Cancer, Skin: Basal Cell	
Cancer, Skin: Melanoma	
Cerebral Palsy	
Cirrhosis of Liver	
Cholecystitis	See: Gallbladder Disorders
Chronic Obstructive Pulmonary Disease (COPD)	
Colitis	See: Inflammatory Bowel Disease
Coronary Artery Disease	See: Heart Disease
Crohn's Disease	See: Inflammatory Bowel Disease
Deafness	
Depression	See: Anxiety/Depression
Diabetes Mellitus	
Dermatitis	See: Skin Conditions
Diverticulitis and Diverticulosis	
Drug Abuse	
Dysfunctional Uterine Bleeding	See: Amenorrhea
Ear Infections	
Eating Disorders	
Emphysema	See: COPD
Endometriosis	
Erectile Dysfunction	
Eczema	See: Skin Conditions
Fibrocystic Breast Disease	See: Breast Disorders
Fibroids/Fibroma of Uterus	
Fibromyalgia	
Folliculitis	See: Skin Conditions
Gallbladder Disorders	
GERD (gastro-esophageal reflux disease)	
Goiter	See: Thyroid Disorders
Gout	
Condition Name	Cross Reference Condition

Graves Disease	See: Thyroid Disorders
Hashimoto's Disease	See: Thyroid Disorders
Hay Fever	See: Allergies
Headache	
Heart Attack	See: Heart Disease
Heartburn	See: GERD
Heart Disease	
Heart Murmur	See: Heart Valve Disease
Heart Valve Disease	
Hepatitis	
Hernia	
Herniated Disc	See: Back/Spine Problems
Herpes	
High Cholesterol	
Hyperactive Airway Disease	See: Asthma
Hyperthyroidism	See: Thyroid Disorders
Hypothyroidism	See: Thyroid Disorders
Hyperactivity	
Inflammatory Bowel Disorders	
Irregular Heart Beat	See: Heart Disease (Arrhythmias)
Irritable Bowel Syndrome (IBS)	
Ischemic Heart Disease	See: Heart Disease
Jaw Disorders	
Kaposi's Sarcoma	See: Cancer Skin
Kidney Stones	
Knee Disorders	
Leukemia	See: Cancer: Leukemia
Lupus	
Melanoma	See: Cancer Skin
Migraine Headaches	See: Headache
Mitral Valve Disease; Mitral Valve Prolapse	See: Heart Valve Disease
Muscular Dystrophy	
Multiple Sclerosis	
Obesity	
Osteoarthritis	See: Arthritis
Osteopenia	See Osteoporosis
Osteoporosis	
Otitis Media	See: Ear Infections
Palpitations	See: Heart Disease
Pancreatitis	
Polycystic Ovaries	See: Amenorrhea
Poison Oak	See: Skin Conditions
Pregnancy	
Prostate Disorders	
Prostatitis	See: Prostate Disorders
Psoriasis	
Reactive Airway Disease	See: Asthma
Rheumatoid Arthritis	See: Arthritis
Sciatica	See: Back/Spine Problems
Shingles	See: Herpes
Sinusitis	See: Allergies
Sleep Apnea	
Thyroid Disorders	
Thyroiditis	See: Thyroid Disease
TMJ	See: Jaw Disorders
Tobacco Use	See: Obesity and Smoking
Traumatic Stress Disorder	See: Adjustment Reaction
Tricuspid Valve Disease	See: Heart Valve Disease
Ulcerative Colitis	See: Inflammatory Bowel Disorders
Ulcers	
Urinary Tract Infections	

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase			
		Age 0-22	Age 30-34	Age 50-54	
Abnormal PAP <i>Including:</i> <i>Cervical Dysplasia</i> <i>Cervicitis</i> <i>Endocervicitis</i>	Current PAP showing Atypia or cells of unknown significance	0%	0%	0%	
	Low grade abnormal PAP within the last year	90%	50%	10%	
	High grade abnormal PAP within the last year	D	D	D	
	No current normal PAP	D	D	D	
	Surgical candidate/ procedure required Pathology will be accessed by Underwriter	D	D	D	
Acid Reflux	See "GERD" (Gastro-esophageal reflux disease)				
ADD and ADHD	See "Hyperactivity" (Attention Deficit Disorder)				
Adjustment Reaction <i>Including:</i> Acute reaction to stress Adjustment reaction Depressive reaction Post Traumatic Stress Disorder (PTSD)	Acute Episode: related to stressful incident; no hospital admissions required; ongoing use of single prescription medication; no other stress related conditions	10-30%	0-30%	0-10%	
	Ongoing Adjustment Reactions: Ongoing adjustment reactions; stable on single prescription medication	0-10%	0-20%	0%	
	Stress Related Conditions: As above; but with hospitalization within 2 years	100% - D	50% - D	30-50%	
	Chest pain Chronic pain Digestive problems Fibromyalgia Insomnia Abnormal heart beat Migraines	Ongoing adjustment reaction; stable on two prescription medications	70-100%	40-90%	0-10%
	As above; but with hospitalization within 2 years	D	100% - D	50-70%	
	May require hospital admission; requires more than two medications	D	D	D	
AIDS/ARC	Once Diagnosed	D	D	D	
Alcohol Abuse <i>Including:</i> Alcohol Dependency	History of alcohol abuse; no treatment, therapy or medications for 2 years (AA acceptable); NO alcohol intake for 2 years; normal liver function tests (LFT's)	100% -D	50-100%	10-30%	
	Maintained with prescription medication:	D	90%- D	30-40%	
	Still consuming alcohol	D	D	D	
Allergies <i>Including:</i> Allergic Rhinitis Hay Fever Seasonal Allergies Vasomotor Rhinitis	Seasonal Allergies	0-10%	0%	0%	
	Allergies controlled with medication	0-10%	0-10%	0%	
	Allergy desensitization treatment once a month	30-40%	10-30%	0%	
	Allergy desensitization treatment once a week	D	100% - D	60-70%	
	Potential surgical candidate	D	D	D	

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Alzheimer's Disease;	Once Diagnosed	D	D	D
Amenorrhea <i>Including:</i> Dysfunctional Uterine Bleeding Ovarian Failure Polycystic Ovaries	INDIVIDUAL CONSIDERATION Underlying cause must be determined to evaluate risk			
Anxiety/Depression <i>Including:</i> Anxiety Depression Panic Attacks PMS Obsessive Compulsive Disorder	Over age 18: stable on single prescription medication; no suicide attempts; no hospitalizations	0-10%	0-10%	0%
	As above but; stable on two prescription medications	10-30%	10-50%	0-20%
	Therapy or counseling once a month	10- 20%	0-10%	0-10%
	Therapy or counseling once a week	30-50%	10-50%	10-30%
Stress Related Conditions: Chest pain Chronic pain Digestive problems Fibromyalgia Insomnia Abnormal heart beat Migraines	Age 12-18: stable on single prescription medication; no suicide attempts; no hospitalizations	50 -100%		
	Therapy or counseling once a month	10-50%		
	May require hospitalization; requires more than two prescription medications; suicide attempt within 10 years; under age 12 on prescription medication	D	D	D
Arrhythmias	See "Heart Disease"			
Arthritis: <i>Including:</i> Osteoarthritis Osteoarthrosis Degenerative Joint Disease (DJD)	History of arthritis; no current treatment or medications; no other joint or back problems; not a surgical candidate or recipient of joint replacement	0-10%	0%	0%
	As above but; stable on one medication (non-narcotic)	70 % - D	40% - D	10 - 50%
	As above but; stable on two medications	D	D	50- 80%
	Potential surgical candidate.	D	D	D
	Joint replacement recipient will be assessed by Underwriter			
Arthritis Rheumatoid Polyarthritis	Once Diagnosed	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Asthma <i>Including:</i> Hyperactive Airway Disease (HAD) Reactive Airway Disease (RAD)	Seasonal or exercise induced	0-10%	0%	0%
	Diagnosis of asthma within 2 years taking one prescription medication (Xolair excluded)	10-40%	10-30%	0-20%
	Diagnosis of asthma within 2 years taking two prescription medications (Xolair excluded)	10-50%	10-40%	10-30%
	Smoking within 12 months: Add	20% -D	20% - D	10 – 30%
	Required hospitalization/Emergency room visit within 6 months	D	D	D
Back/Spine Problems <i>Including:</i> Muscle Spasms Strains Sprains	Non disabling, taking over the counter medication	0-10%	0%	0%
	Non disabling, taking prescription medication	10% - D	10 – 70%	0 – 50%
	Non disabling, taking single narcotic medication	40% - D	30% - D	20-50%
	Disabling episode resolved < 6 months ago	D	D	40-50%
	Therapy (physical/occupational/chiropractic) 1 time per week: Add	D	20- 40%	0-10%
	Therapy (physical/occupational/chiropractic) 2 times per month: Add	0-30%	0- 20%	0- 10%
	Potential surgical candidate	D	D	D
Back/Spine Problems <i>Including:</i> Disc problems Sciatica	No symptoms, therapy or treatment for one year	0%	0%	0%
	Current symptoms treated with single prescription medication	30-60%	0-30%	0-20%
	Current symptoms treated with two prescription medication	50-D%	30-60%	10-30%
	Current symptoms treated with single narcotic medication	D	D	50-80%
	Potential surgical candidate	D	D	D
	<i>Additional consideration for: obesity; condition after surgery and/ or current testing.</i>			
Breast Disorders <i>Including:</i> Fibrocystic Disease	Incidental finding within 12 months; no treatment required; repeat mammogram recommended	0-10%	0%	0%
	Surgically removed within 12 months; normal pathology	40-50%	10-20%	0%
	Multiple excisions or aspirations with normal pathology	D	50%	10%
	Undiagnosed lesion; incomplete workup; medical testing or unconfirmed diagnosis	D	D	D
Breast Implants Saline implants Silicone Implants	Cosmetic breast implants; no complications; within 6 months	D	60%	20%
	Cosmetic breast implants; no complications; 6 – 12 months	50%	10-20%	0%
	Cosmetic breast implants; no complications; over 12 months ago	10%	0%	0%
	Cosmetic breast implants; > 15 years ago	N/A	60%	20%
	Complications; potential surgical candidate	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Bronchitis (Chronic) COPD Emphysema Bronchiectasis	Once diagnosed	D	D	D
Cancer Breast	Treatment completed 2 – 5 years ago; no metastatic disease, ongoing prophylactic anti cancer drug;	D	80%	30%
	Currently under treatment	D	D	D
Cancer Leukemia	Non myeloid type leukemia: all treatment completed > 4 years ago, no recurrence	D	D	60-80%
	Myeloid Leukemia; all treatment completed > 6 years ago, no recurrence	D	D	90%- D
	Recurrent cancer or metastatic disease	D	D	D
Cancer Skin: Basal Cell	Removed > 3 months ago; in situ and all borders clear; no reconstructive surgery required; no current treatment or medications; current exam shows no recurrence	30%	0-30%	0%
	Removed < 3 months ago; in situ and all borders clear; no reconstructive surgery required	90%	50-90%	10%
	Currently being medically treated	90% - D	50-90%	10-30%
	Does not meet any of above criteria	D	D	D
Cancer Skin: Melanoma	Stage 1, borders clear, removed > 1 year ; all cosmetic/reconstructive surgery complete; no treatment or medication for 1 year; current dermatology exam confirms no recurrence	D	50-90%	10-20%
	Does not meet any of above criteria; metastatic melanoma	D	D	D
	<i>Additional consideration for:</i> smoking and reconstructive surgery			
Cancer Skin: Kaposi's Sarcoma	Once Diagnosed and related to HIV diagnosis	D	D	D
Cancer <i>Including:</i> Internal organs Systemic cancers	Most cancers that fall within these categories are complex. The level of consideration depends on original diagnosis; pathology reports; type and length of treatment; treatment- free period and recurrence rates			
Cerebral Palsy	Over age 5 : mild impairment with speech and movement (medical records required for full assessment)	D	80% - D	30-40%
	Does not meet any of above criteria- Full medical records required <i>Additional consideration for:</i> incontinence, wheelchair, requiring Physical/Speech/Occupational therapy	D	Reviewed by UW	Reviewed by UW
Cirrhosis of Liver	Once Diagnosed	D	D	D
COPD Chronic Obstructive Pulmonary Disease Emphysema	Once Diagnosed	D	D	D
Colitis Crohn's Disease	See "Inflammatory Bowel Disease"			

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Deafness	Hearing aid present	0%	0%	0%
	Hearing aid recommended/ needs replacement	90% - D	20-50%	0%
	Cochlear implant, requires monitoring only	90% - D	20- 50%	0%
	Does not meet any of the above criteria; potential surgical candidate; cochlear implant candidate	D	D	D
Depression	See "Anxiety/Depression"			
Diabetes Mellitus	Type II; Non Insulin Dependent for < 5 years: Controlled by diet or medication; BMI less than 30; no smoking/tobacco use; no kidney, vision or circulation problems; acceptable laboratory test results	70% - D	30-70%	0-50%
	Type II; Non Insulin Dependent for 5 - 14 years: Controlled by diet or medication; BMI less than 30; no smoking/tobacco use; no kidney, vision or circulation problems; acceptable laboratory test results	D	60%-D	20-50%
	Does not meet any of the above criteria; amputation/peripheral vascular disease due to diabetes, complications of diabetes <i>Additional consideration for:</i> BMI, smoking, abnormal HgbA1C or fasting blood sugar levels	D	D	D
	Type I; Insulin Dependent	D	D	D
Diverticulitis Diverticulosis	Incidental finding, removed during colonoscopy exam within 1 year	0%	0%	0%
	One attack; treated medically within 1 year	0%	0%	0%
	Multiple attacks; treated medically within 2 years	D	D	60-70%
	Multiple attacks; surgically treated > 3 yrs ago	D	D	40-50%
	Does not meet any of the above criteria	D	D	D
Drug Abuse Illegal Drugs	No illegal drug use for over 5 years; no intravenous drug use ever; no therapy, treatment or mediations for 3 years except for ongoing attendance to Narcotics or Alcoholics Anonymous	D	50-90%	10-30%
	Inpatient admission within 10 years	D	60%- D	30-50%
	Does not meet any of the above criteria	D	D	50% - D
Drug Abuse Marijuana/Cannabis use only	No marijuana use for 1 or more years; no chronic respiratory conditions; no therapy, treatment or medications for 1 year except for ongoing attendance to Narcotics or Alcoholics Anonymous	0%	0%	0%
	Marijuana use 6-12 months	D	D	40-50%
	1 inpatient admission within 5 years for marijuana abuse	30-50%	10-30%	0%
	2 or more inpatient admissions for marijuana abuse within 10 years	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Drug Abuse Prescription drugs	No abuse of prescription drugs for 5 years; no therapy, treatment of mediations for 3 years except ongoing attendance at Narcotics or Alcoholics Anonymous	0%	0%	0%
	No abuse of prescription drugs for 5 years; counseling or therapy within 3 years; no mediations for 3 years	30%	0-30%	0%
	Does not meet any of the above criteria; still abusing prescription drugs; two or more hospital admission in 10 years	D	D	D
Ear Infections Otitis Media	No hearing loss; one episode within 18 months	0-10%	0%	0%
	No hearing loss; two episodes within 18 months	50%	20-50%	0%
	No hearing loss; three episodes within 18 months	90% - D	50-90%	10%
	Currently on antibiotics	D	30-70%	10-30%
	Does not meet any of the above criteria	D	D	D
Eating Disorders <i>Including:</i> Anorexia Bulimia	Age 18 or older; no hospital admissions or counseling for 1 year; BMI must be greater than 17; normal laboratory test results; no psychotropic drugs required	D	D	40-50%
	Age 18 or older; no hospital admissions or counseling for 1 - 7 years; BMI must be greater than 17; normal laboratory test results; no psychotropic drugs required	D	30-70%	0-10%
	Age 15 to 18; no hospitalizations or treatment for 1-5 years	D	N/A	N/A
	Does not meet any of the above criteria; under age 15; BMI < 17	D	D	D
Emphysema	Once Diagnosed	D	D	D
Endometriosis	Mild with no medication other than over the counter NSAIDS within 5 years	D	30%	0%
	Mild with no medication other than over the counter NSAIDS > 5 years	0-10%	0-10%	0%
	Currently being treated with Lupron/Danazol or Synarel	D	50% -D	10-50%
	Does not meet any of the above criteria; potential surgical candidate; undiagnosed pelvic pain	D	D	Reviewed by UW
Erectile Dysfunction (ED) Impotence	Not a surgical candidate, cause non vascular in nature	D	90% - D	10-30%
	Not a surgical candidate, cause vascular in nature	D	D	50-70%
	Does not meet any of the above criteria; potential implant or surgical candidate	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Fibroids Fibroma of Uterus	Post Surgical: Myomectomy with no recurrence	0%	0%	0%
	Post Surgical: Hysterectomy > 6 months ago	0-10%	0%	0%
	Post Surgical: Hysterectomy 3- 6 months ago	D	30%	10%
	Non-Surgical; stable < 5 cm with no change in size for > 12 months	D	50%	10%
	Does not meet any of the above criteria <i>Additional consideration for: size; type; location and stability of lesion</i>	D	D	Reviewed by UW
Fibromyalgia	Condition resolved; no symptoms, treatment or therapy for 1-3 years	0%	0%	0%
	Diagnostic work-up and testing completed; controlled with "over the counter (OTC)" medications or prescription medication	D	50-90%	10-50%
	Diagnostic work-up and testing completed; controlled with > 3 prescription medication	D	D	40-60%
	Uses narcotic pain medication	D	D	40-60%
	Does not meet any of the above criteria <i>Additional consideration for: BMI, physical/occupational or chiropractic therapy</i>	D	D	Reviewed by UW
Gallbladder Disorders <i>Including:</i> Cholecystitis Cholelithiasis Cholangitis	Gallbladder surgically removed within one year; no complications; no problems	0%	0%	0%
	Gallstones present, no symptoms, treated medically	0%	0%	0%
	Gallstones present, symptomatic	D	D	D
	Does not meet any of the above criteria; potential surgical candidate	D	D	D
General Health	<p>Adult: Aetna considers that applicants over age 50 should have seen an M.D. at least once in the past 2 years.</p> <p>Aetna will not process applications of applicants 50 years or older that do not have a least one M.D. visit in the last 2 years.</p> <p>Child Under Age 4: "Well child" checkup documenting mile stones and development will be required for all children under age 4.</p>			

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
GERD (Gastro-esophageal Reflux Disease) <i>Including:</i> Acid reflux Acid indigestion Heartburn	Age 18 or over; all diagnostic tests completed; using one prescription medication; no smoking/tobacco use for 12 months; no respiratory complications; BMI less than 33	0-50%	0-20%	0-10%
	Age 18 or over; all diagnostic tests completed; using two prescription medication; no smoking/tobacco use for 12 months; no respiratory complications; BMI less than 33	30-70%	10- 50%	0-10%
	Does not meet any of the above criteria <i>Additional consideration for:</i> obesity; previous use of prescription medication	D	D	Reviewed by UW
Graves Disease Goiter	See "Thyroid Disorders"			
Gout	Occasional episodes; no more than 2-4 per year; no current medication; no joint deformities or kidney stones	0%	0%	0%
	Currently taking prescription medications	0-10%	0-10%	0%
	Does not meet any of the above criteria; > 4 episodes per year; joint deformity or associated conditions	D	D	D
Hasimoto's Disease	See "Thyroid Disorders"			
Headache <i>Including:</i> Migraine Vascular Migraine	Mild/ hormone related, up to 3 per year; occasional medication needed (no Topamax)	0-40%	0-40%	0-10%
	Mild/ hormone related, greater than 6 per year; occasional medication needed (no Topamax)	0-50%	10-50%	0-20%
	Moderate to severe headaches, up to 3 per year, uses prescription medications (non narcotic)	0-50%	10-50%	0-20%
	Moderate to severe headaches, greater than 6 per year, maintained on prescription medications (non narcotic)	70% - D	30-90%	10-30%
	Ongoing use of narcotic medication (Rx filled monthly)	D	D	40-70%
	Does not meet any of the above criteria	D	D	D
Heart Disease <i>Including:</i> Angina Coronary Artery Disease Ischemic Heart Disease Myocardial Infarction (MI) Heart attack	History of Angina only; no surgery recommended; hypertension controlled < 135/90; PRN use of nitroglycerine; BMI less than 30	D	D	70-90%
	History of angioplasty or coronary artery bypass grafts	D	D	70% - D
	History of MI 1-5 years ago	D	30-70%	0-50%
	<i>Individual consideration for:</i> obesity; multiple medications; multiple surgeries; smoking; respiratory disease; hypertension			
Heart Disease <i>Including:</i> Arrhythmias Dysrhythmias Irregular heartbeat Palpitations	Pacemaker or defibrillator recipient or candidate	D	D	D
	Previous episode; currently maintained on medication	D	D	40-70%
	<i>Individual consideration for:</i> type; severity and treatment <i>Individual consideration for:</i> obesity; multiple medications; multiple surgeries; smoking; respiratory disease; hypertension			

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Heart Valve Disease <i>Including:</i> Mitral Valve Disease Mitral Valve Prolapse Murmur	Benign murmur only; no regurgitation; no medications required (precautionary antibiotics acceptable); no hypertension; no other cardiac conditions; BMI less than 30	50-80%	20-50%	0-10%
	Asymptomatic; minimal regurgitation, normal EKG <i>Individual consideration for:</i> obesity; medications; multiple surgeries; smoking; respiratory disease; hypertension Medical Records required	D	80% - D	30%
	Symptomatic or class II regurgitation	D	D	D
Heart Valve Disease <i>Including:</i> Aortic Valve Disease Tricuspid Valve Disease	Normal heart function; normal kidney function; no medications (precautionary antibiotics acceptable); no other cardiac conditions; no hypertension; BMI less than 30	50-80%	20-50%	0-10%
	Asymptomatic; minimal regurgitation, normal EKG <i>Individual consideration for:</i> obesity; medications; multiple surgeries; smoking; respiratory disease; hypertension Medical records required	D	80%- D	30%
	Symptomatic or class II regurgitation	D	D	D
Hepatitis	Hepatitis A or E: single episode 6 or more months ago; current normal Liver Function Tests (LFT's); no treatment, therapy or medications for 6 months	0- 20%	0-10%	0%
	Currently has Hepatitis A or E	D	D	80% - D
	Hepatitis B or D: exposure only or immunization; laboratory test results positive for Antibodies- negative for Antigens; current LFT's normal; no immune disorder symptoms; no treatment therapy or medication for > 1 year	0- 20%	0-10%	0%
	Currently has Hepatitis B or D	D	D	D
	All other types of Hepatitis: C, Non-A, Non-B	D	D	D
Hernia Hiatal Inguinal Femoral Umbilical Ventral Incisional	Single, asymptomatic hernia within the past year, no surgical repair required	90% - D	50-80%	0-20%
	Single, asymptomatic hernia > 2 years ago, no surgical repair required	0-10%	0%	0%
	Surgically repaired within 3 months	0-10%	0-10%	0%
	May be a surgical candidate; further testing required	D	D	D
Herniated Disc	See "Back Problems"			
Herpes <i>Including:</i> Herpes Zoster (Shingles)	Outbreaks, treatment or symptoms within 3 months	D	40-70%	0-10%
	Ongoing suppressive therapy	D	60% - D	20-50%
	Eye or ear involvement	D	D	D
Herpes <i>Including:</i> Oral Herpes	Ongoing suppressive therapy	D	60% - D	20-50%

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Herpes <i>Including:</i> Genital Herpes	No outbreaks, treatment or symptoms within 2 years	30%	0-30%	0%
	Ongoing suppressive therapy with no outbreaks	D	60% - D	20-60%
	Ongoing suppressive therapy with outbreaks	D	D	D
High Blood Pressure Hypertension	BMI less than 28; no smoking/tobacco use for 12 months; blood pressure controlled at 130/90 or less; normal laboratory test results; normal kidney function; no other cardiovascular conditions	0%	0%	0%
	BMI less than 28; no smoking/tobacco use for 12 months; blood pressure controlled at 130/90 or less; normal laboratory test results; normal kidney function; no other cardiovascular conditions	0-30%	0-10%	0%
	BP controlled between 130/90 to 140/100	10-40%	0- 30%	0- 10%
	BP controlled between 140/90 to 150/100	50- 90%	20-70%	10-20%
	<i>Individual consideration for:</i> weight; BMI over 30; multiple medications; smoking; respiratory disease; elevated cholesterol; other associated conditions			
High Cholesterol Hypercholesterolemia Hyperlipidemia	<i>Individual consideration for:</i> age; weight; blood cholesterol and lipid levels; smoking and multiple medications			
	Normal blood cholesterol/lipid panel and on single prescription medication	10- 30%	0- 20%	0%
Hyperactivity <i>Including:</i> Attention Deficit Disorder (ADD) Attention Deficit Hyperactivity Disorder	Age 5 - 18; maintained on single medication for at least 3 months; no other nervous, mental or developmental disorders; no other psychotropic medications	30% - D	N/A	N/A
	Age 18 or over; maintained on prescription medication	10 – 30%	10-40%	0-10%
	Under age 5	D	D	D
Inflammatory Bowel Disorders <i>Including:</i> Colitis Crohn’s Disease Regional Enteritis	Surgical removal less than 2 years ago; no stoma; does not require steroids or immunosuppressive medications; no other treatment, therapy or medications	50%	20-50%	0%
	Same Criteria as above, with stoma	D	D	40-50%
	Medically managed, with up to 4 attacks in the past 6 months	D	D	30-40%
	Medically managed with oral medications, no attacks within past 6 months	0-50%	0-40%	0-20%
	Individual consideration given for IV medications			
Inflammatory Bowel Disorders <i>Including:</i> Idiopathic Proctocolitis Ulcerative Colitis	Surgical removal less than 2 years ago; no stoma; does not require steroids or immunosuppressive medications; no other treatment, therapy or medications	50%	20-50%	0%
	Diagnosed with Ulcerative Colitis within the past 3 years	D	D	80% - D
	Diagnosed with Ulcerative Colitis > 3 years ago	90%	50-90%	10-20%

AETNA ADVANTAGE PLANS RISK CRITERIA

Irregular Heart Beat	See "Heart Disease"			
Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Irritable Bowel Syndrome (IBS)	Surgical removal less than 2 years ago; no stoma; does not require steroids or immunosuppressive medications; no other treatment, therapy or medications	50%	20-50%	0%
	Same Criteria as above, with stoma	D	D	40-50%
	Medically managed, with up to 4 attacks in the past 6 months Medically managed with oral medications, no attacks within past 6 months	D	D	30-40%
	Individual consideration given for IV medications	0-50%	0-40%	0-20%
Jaw Disorders TMJ Malocclusion Other jaw disorders	Unoperated, asymptomatic with no treatment for > 2 years	30%	10-30%	0%
	Surgically corrected, no residual pain or orthodontic treatment within 2 years	50%	20-50%	0%
	Residual pain or requires orthodontic treatment	D	D	90% - D
Kidney Stone (calculus) Ureter stone	2-3 episodes within 12 months	50%	20-50%	0%
	Currently on anti-stone medication	60%	30-60%	0-10%
	4 or more episodes within 12 months	D	80%- D	30%
	Required lithotripsy	60%	30-60%	10%
Knee Disorders <i>Including:</i> ACL tear Effusion Posterior Cruciate tear Anterior Cruciate tear Acute sprains Medical ligament tear Knee cysts Knee calcifications	Surgically corrected 12 or more months ago; no treatment or therapy currently	50%	20-50%	0%
	Surgically corrected < 6 months age; no current treatment of therapy	D	D	40-50%
	Not surgically corrected; medically managed within the past 3 months; requires splint/brace and/or NSAIDS	D	D	40-50%
	Not surgically corrected; medically managed within 3 – 12 months; requires splint/brace and/or NSAIDS	50%	20-50%	0%
	Individual consideration given for physical therapy, multiple surgeries and other medications			
Lupus Lupus Erythematosus Systemic Lupus Discoid Lupus	Assessed by underwriter with full medical records Systemic Lupus Erythematosus (SLE): Once diagnosed	D	D	D
Muscular Dystrophy	Once diagnosed	D	D	D
Multiple Sclerosis	Once diagnosed	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Obesity	All applicants with a BMI greater than 36 will be required to submit medical records to include a history and physical, height and weight, BP, Cholesterol and fasting blood sugar within the past 12 months.			
Obesity and Smoking (Assessing risk for weight and smoking alone with no other health conditions. For obesity alone see build charts (P 10-13))	BMI 26-29 with smoking/tobacco use within the past 12 months	10%	10%	0%
	BMI 30-35 with smoking/tobacco use within the past 12 months	10- 30%	10 – 30%	0%
	BMI 36-39 with smoking/tobacco use within the past 12 months	D	D	30%
	BMI 40-45 with smoking/tobacco use within the past 12 months	D	D	50-60%
	BMI 45 and over	D	D	D
Osteoporosis <i>Including:</i> Osteopenia	Post menopausal; no fractures, asymptomatic, T score between - 2.5 and 1.0 Individual consideration given for pain, causes other than menopause and history of fractures Diagnosed under age 45	N/A N/A	N/A N/A	0% 30-40%
Pancreatitis	Recurrent or chronic, last episode > 3 years ago Single acute episode; operated, full recovery; no treatment or medication > 2 years ago Individual consideration given for episode within 2 years with full medical records	D 70%	D 30-70%	40-50% 10%
Pregnancy	Non-pregnant dependent children can be underwritten on "child only " or "children only" policy according to the underwriting risk criteria Pregnant applicant, spouse (civil union partner), dependent or significant other; in process of adopting or surrogate pregnancy	 D	 D	 D
Prostate Disorders Benign Prostate Hyperplasia (BPH)	PSA normal, no medication required Individual consideration given for specific medication Elevated PSA, biopsy normal Surgically corrected, no complications Surgically corrected with complications	D D D D	D D D D	40% 50% 50% D
Prostate Disorders Prostatitis	Single episode within the past 3 months Single episode within 3 – 12 months Chronic or recurrent infection within the past year, normal PSA , no hypertrophy Potential surgical candidate	90% 50% D D	90% 50% D D	10% 0% 20-30% D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Psoriasis	Mild/Moderate; < 10% of skin surface; treated with topical therapy or light therapy	10-30%	0-10%	0%
	Mild/Moderate; < 10% of skin surface; treated with topical therapy and light therapy	50-70%	20-50%	0-10%
	Severe; > 10% of skin surface; treated with topical agents or light therapy	50- 70%	20 -50%	0-10%
	Severe; > 10% of skin surface; treated with topical agents and light therapy	90% - D	50% - D	20-30%
	Individual consideration given with use of systemic medication, methotrexate, "Biologic Drugs" such as Enbrel or Amevive with full medical records			
Skin Conditions <i>Including:</i> Eczema Dermatitis Poison Oak Folliculitis	Acute episode: treated with OTC medication or intermittent use of prescription cream, lotion, shampoo or anti-histamine	0-10%	0-10%	0%
	Currently treated with multiple prescription medication	0-20%	0-20%	0-10%
	Condition lasting > 3 months	30-40%	0-30%	0-10%
	Related to immune disorder	D	D	D
Sleep Apnea - Adult <i>Including:</i> Obstructive Apnea	Not a surgical candidate, well controlled with over the counter medication and nasal strips	90% - D	50- 90%	10%
	Not a surgical candidate, controlled with CPAP/BIPAP	D	D	40%
	Surgical candidate	D	D	D
	Surgery completed > 1 year, no recurrence, no CPAP/BIPAP	0-10%	0 – 10%	0%
	Surgery completed, still requires CPAP/BIPAP	D	D	90% -D
Thyroid Disorders Hypothyroidism	Taking thyroid replacement medication; stable for > 6 months	0-10%	0-10%	0%
	Taking thyroid replacement medication; stable for 3- 6 months	10-20%	0- 20%	0%
	Taking thyroid replacement medication; stable for < 3 months	10-30%	10-30%	0%
	Cretinism	D	D	30% - D
Thyroid Disorders Hyperthyroidism Graves Disease Multi-nodular Goiter	Previously treated with surgery, PTU and MMI or radioactive iodine within 6 months; stable on thyroid replacement medication	90%	50-90%	0-10%
	Previously treated with surgery, PTU and MMI or radioactive iodine 6 – 12 months ago; stable on thyroid replacement medication	30%	10-30%	0%
	Goiter diagnosed > 2 years ago, unoperated	70%	30-70%	0-10%
	Surgical candidate	D	D	D

AETNA ADVANTAGE PLANS RISK CRITERIA

Listed Condition	Risk Criteria	Risk Level Approximate % Increase		
		Age 0-22	Age 30-34	Age 50-54
Thyroid Disorders Hashimoto's Disease Thyroiditis	Asymptomatic less than 2 years, no current treatment	0-10%	0-10%	0%
	On thyroid replacement – rate as hypothyroidism			
	Potential surgical candidate	D	D	D
Ulcers Types: Gastric Duodenal Peptic Gastrojejunal	Single episodes, medically managed, no complications, fully resolved < 1 year	90%- D	90%- D	10%
	Single episodes, medically managed, no complications, fully resolved > 1 year	50%	20-50%	0%
	Current diagnosis of Ulcer	D	D	D
	Surgically repaired 1-4 years ago, no recurrence	50%	20-50	0%
	Surgically repaired less than one year ago	D	D	40%
	Surgical candidate	D	D	D
	Individual consideration given for multiple attacks and smoking with full medical records			
Urinary Tract Infections	Cystitis: Female; 1-2 episodes < 1 year ago	0%	0%	0%
	Cystitis: Female; 3-4 episodes < 1 year ago	0%	0%	0%
	Cystitis: Males; 1 UTI within past year	0%	0%	0%
	Cystitis: Males; > 1 UTI within past year	D	D	50%
	Interstitial Cystitis – asymptomatic, managed with prescription medication	D	90%- D	50-70%

Body Mass Index (BMI)

BMI	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
Ht. Ft./In. In.	Body Weight in Pounds																										
4' 10"	58	91	100	105	110	115	119	124	129	134	138	143	148	153	158	162	167	172	177	181	186	191	196	201	205	210	
4' 11"	59	94	104	109	114	119	124	128	133	138	143	148	153	158	163	168	173	178	183	188	193	198	203	208	212	217	
5' 0"	60	97	102	107	112	118	123	128	133	138	143	148	153	158	163	168	174	179	184	189	194	199	204	209	215	220	225
5' 1"	61	100	106	111	116	122	127	132	137	143	148	153	158	164	169	174	180	185	190	195	201	206	211	217	222	227	232
5' 2"	62	104	109	115	120	126	131	136	142	147	153	158	164	169	175	180	186	191	196	202	207	213	218	224	229	235	240
5' 3"	63	107	113	118	124	130	135	141	146	152	158	163	169	175	180	186	191	197	203	208	214	220	225	231	237	242	248
5' 4"	64	110	116	122	128	134	140	145	151	157	163	169	174	180	186	192	197	204	209	215	221	227	232	238	244	250	256
5' 5"	65	114	120	126	132	138	144	150	156	162	168	174	180	186	192	198	204	210	216	222	228	234	240	246	252	258	264
5' 6"	66	118	124	130	136	142	148	155	161	167	173	179	186	192	198	204	210	216	223	229	235	241	247	253	260	266	272
5' 7"	67	121	127	134	140	146	153	159	166	172	178	185	191	198	204	211	217	223	230	236	242	249	255	261	268	274	280
5' 8"	68	125	131	138	144	151	158	164	171	177	184	190	197	203	210	216	223	230	236	243	249	256	262	269	276	282	289
5' 9"	69	128	135	142	149	155	162	169	176	182	189	196	203	209	216	223	230	236	243	250	257	264	271	278	285	291	297
5' 10"	70	132	139	146	153	160	167	174	181	188	195	202	209	216	222	229	236	243	250	257	264	271	279	286	292	299	306
5' 11"	71	136	143	150	157	165	172	179	186	193	200	208	215	222	229	236	243	250	257	265	272	279	286	293	301	308	315
6' 0"	72	140	147	154	162	169	177	184	191	199	206	213	221	228	235	242	250	258	265	272	279	287	294	302	309	316	324
6' 1"	73	144	151	159	166	174	182	189	197	204	212	219	227	235	242	250	257	265	272	280	288	295	302	310	318	325	333
6' 2"	74	148	155	163	171	179	186	194	202	210	218	225	233	241	249	256	264	272	280	287	295	303	311	319	326	334	342
6' 3"	75	152	160	168	176	184	192	200	208	216	224	232	240	248	256	264	272	279	287	295	303	311	319	327	335	343	351
6' 4"	76	156	164	172	180	189	197	205	213	221	230	238	246	254	263	271	279	287	295	304	312	320	328	336	344	353	361
6' 5"	77	160	169	177	185	194	202	211	219	228	236	244	253	260	270	278	287	295	304	312	320	329	337	346	354	363	371
6' 6"	78	164	173	182	190	199	208	216	225	234	242	251	260	268	277	285	294	303	311	320	329	338	346	355	363	372	381
6' 7"	79	169	177	186	195	204	213	222	231	240	249	258	266	275	284	293	302	311	320	328	337	346	355	364	373	382	391
6' 8"	80	173	182	191	200	209	218	228	237	246	255	264	273	282	291	300	309	319	328	337	346	355	364	373	382	391	400
6' 9"	81	177	187	196	205	215	224	233	243	252	261	271	280	289	299	308	317	327	336	345	355	364	373	383	392	401	411
6' 10"	82	182	191	201	210	220	230	239	249	258	268	277	287	296	306	316	325	335	344	354	363	373	383	392	402	411	421
6' 11"	83	186	196	206	216	225	235	245	255	265	274	284	294	304	314	323	333	343	353	363	372	382	392	402	412	421	431

Source: National Heart, Lung and Blood Institute.

