HCC Short Term Medical Insurance Eligibility Questions

Question 1: Will any applicant have other health insurance in force on the policy effective date or be eligible for Medicaid?

Question 2: Have/Are you, or any applicant

a. Been denied insurance due to any health reasons for a condition that is still present (Does not apply to residents of MO)?

b. Now pregnant, in process of adoption or undergoing infertility treatment?

c. Over 300 pounds if male or over 250 pounds if female?

Question 3: Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)? Residents of WI do not need to disclose HIV test results.

Question 4: Within the last 5 years has any applicant been diagnosed, treated, or taken medication for or experienced signs or symptoms of any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?

Question 5: If you are not a US Citizen, do you expect to legally reside in the US for the duration of the policy?