

Anthem

Changes to Medical Underwriting Guidelines:

Anxiety, Adjustment Disorders, Depression:

New Guideline	Former Guideline
The waiting period for an applicant with a past suicide attempt has been reduced to three years.	The waiting period was five years
Applicants who've had stressful incidents (resolved, and with a duration of less than six months), can be approved at Level I after 30 days	Was approved at Level I after six months

OCD, GAD, Panic Disorder, Social Anxiety Disorder

New Guideline	Former Guideline
Applicants with any of these conditions may be rated at Level 1 if SST free for two years.	Level 1 rates were not possible in the past.

Migraines:

New Guideline	Former Guideline
Over the counter medication use reduced to Level 1	Over the counter medication use was plus 25%

Hemorrhoids:

New Guideline	Former Guideline
Applicants using topical cream only will be Level I	Applicants using topical cream only were declined.
If an applicant had hemorrhoid surgery and can be released from care, they may apply for coverage without waiting.	They had to wait six months after surgery for coverage.

GERD / Acid Reflux:

New Guideline	Former Guideline
Applicants using daily over the counter medication is Level I	Was plus 25%.

Dermatitis:

New Guideline	Former Guideline
If an applicant has been treated with two or more courses of oral steroids within 12 months, they can receive plus 25%.	Was a decline.
Applicants who used topical creams can be Level 1	Was plus 25%

Psoriasis:

New Guideline	Former Guideline
Applicants who used topical ointments with no dermatologist visit within 90 days will be Level 1.	Was plus 25%

Acne:

New Guideline	Former Guideline
No ongoing treatment and no dermatologist visit within 90 days is now Level 1.	Level I criteria was SST free for six months.

Soft Tissue Disorders (Fibromyalgia & Other):

New Guideline	Former Guideline
If an applicant is SST for six months, they will receive Level 1.	Was plus 25%

Concussion

New Guideline	Former Guideline
The applicant can be Level I once resolved with no residuals or complications, and released from care	Removed plus 50% if SST free within past three months.

Please Note: Anthem reserves the right to change these underwriting guidelines at any time without notice. To the extent there is a conflict between this announcement and Anthem's underwriting guidelines, the underwriting guidelines will prevail.

As always, we appreciate your partnership and hope you find these changes helpful for growing your book of business, and getting more clients covered quickly and easily. We will notify you of more positive changes as we continue revising our guidelines.