



**BlueCross BlueShield
of Tennessee**

801 Pine Street
Chattanooga, Tennessee 37402-2555

Notice of Rights Under The Health Insurance Portability and Accountability Act of 1996 (HIPAA)

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) limits the circumstances under which coverage may be excluded for medical conditions present before you enroll. If you or any person for whom you are applying had at least 18 consecutive months of group, COBRA, Federal Government, Association or Church coverage, you may qualify for a waiver of medical

underwriting and pre-existing conditions exclusions. There must not be a gap of more than 63 days from the date the prior group coverage ended and the date we receive your application for coverage under this contract. In addition, you must not be enrolled in other medical coverage and you must have exercised and exhausted any COBRA or other State or Federal continuation coverage options.

Waiver of Rights Under the Health Insurance Portability and Accountability Act of 1996 For A Personal Health Coverage Policy

In applying for coverage under this Contract, I understand and agree that BlueCross BlueShield of Tennessee, Inc. makes available other policies of health coverage which do not require medical underwriting and that do not contain pre-existing condition limitations for individuals who have

met certain prior "creditable coverage" requirements. I hereby acknowledge that the terms and conditions of such other coverage have been offered to me and the person(s) listed below and that, either based on the premium rates or other reasons, I and the person(s) listed below have declined such other coverage in order to apply for coverage offered under this Contract.

Name: _____ Date of Birth: _____ / _____ / _____

Spouse: _____ Date of Birth: _____ / _____ / _____

Child: _____ Date of Birth: _____ / _____ / _____

Child: _____ Date of Birth: _____ / _____ / _____

Child: _____ Date of Birth: _____ / _____ / _____

A scanned, imaged or photocopied version of this completely executed document will have the same force and effect as the original document.

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