

**BCBSAZ  
UNDERWRITING  
GUIDELINES**

**OCTOBER 2010**

# BCBSAZ INDIVIDUAL UNDERWRITING GUIDE

BCBSAZ underwrites each applicant on the basis of health history. A condition or combination of conditions can result in a rate higher than the preferred rate, or a declination of coverage.

To assist you in assessing whether a client would qualify for a preferred rate, common conditions that will disqualify individuals from receiving a preferred rate include, but are not limited to, the following:

## HEAD/BRAIN

- Carotid Artery Disease
- Cerebral Aneurysm
- Concussion/Head Injury
- Migraine/Cluster Headaches

## EYES/ENT

- Allergies With Injections and/or Prescription Medications
- Cataracts
- Deviated Septum
- Hearing Loss

## BREAST/SKIN

- Cancers
- Fibrocystic Breast Disease
- Psoriasis

## LUNGS

- Bronchitis

## HEART

- Angina
- Arrhythmia
- Arteriosclerosis
- Hypertension if on medication
- Varicose Veins without symptoms or treatment

## BACK

- Degenerative Disc Disease with symptoms
- Herniated Disc/Disc Bulge
- Sprain/Strain/Back pain

## DIGESTIVE TRACK

- Esophagitis/Gastroesophageal Reflux (GERD) with prescription medication
- Hernia (Inguinal) without surgical repair
- Irritable Bowel Syndrome (IBS)
- Previous Bariatric Surgery
- Colon Polyps (may rarely result in the preferred rate)

ENDOCRINE

- Addison's Disease
- Diabetes (not including gestational)
- Hyperthyroidism
- Hypothyroidism

KIDNEY/BLADDER

- Fallen Bladder (Cystocele)
- Hematuria (blood in urine)
- Kidney Stones (1 stone may result in the preferred rate)

REPRODUCTIVE

- Abnormal Uterine Bleeding Post Menopause
- Gonorrhea
- Ovarian Cyst (unresolved and no further treatment)
- Prolapsed Uterus

BONE/JOINT

- Osteoarthritis with prescription medication
- Carpal Tunnel Syndrome
- Degenerative Joint Disease with prescription medication
- Fracture with retained hardware (pins/plates)
- Knee Injury
- Osteoporosis
- Rotator Cuff

NEUROLOGIC

- Seizure Disorder with prescription medication
- Fibromyalgia

MENTAL DISORDERS

- Obsessive Compulsive Disorder (OCD) with prescription medication

BEHAVIORAL HEALTH

- Anxiety with prescription medication
- Attention Deficit Disorders (ADD/ADHD) with prescription medication
- Bulimia
- Depression with prescription medication

**Please note:** Depending on the age of the individual, and the severity or duration of the condition, it may result in a declination of coverage (for those 19 or older). Also, multiple conditions may result in a non-preferred rate or declination of coverage.

THIS IS NOT A COMPLETE LIST OF CONDITIONS  
THAT CAN RESULT IN A NON-PREFERRED RATE

## **NONINSURABLE HEALTH CONDITIONS**

This list is not an all-inclusive list of conditions or diseases that are noninsurable; other conditions may also be noninsurable based on review of medical records and applicable medical underwriting guidelines

1. Alcoholism
2. Alzheimer's
3. Autoimmune disorders, Collagen Vascular disease, Connective tissue disorders, e.g., Systemic lupus erythematosus, Scleroderma, Mixed Connective Tissue disorder
4. Chronic Liver Disease
5. Chronic Obstructive Pulmonary Disease (COPD)
6. Crohn's disease
7. Cystic Fibrosis
8. End-Stage Renal Disease (ESRD) with or without dialysis
9. Ehlers-Danlos Syndrome
10. Hemophilia
11. HIV (Human Immunodeficiency Virus) AIDS (Acquired Immune Deficiency Syndrome)  
ARC (Aids Related Complex)
12. Implantable Defibrillators
13. Multiple Sclerosis
14. Muscular Dystrophy
15. Myasthenia Gravis
16. Parkinson's Disease
17. Rheumatoid Arthritis
18. Schizophrenia
19. Spina Bifida
20. Transplant recipient/candidate
21. Tuberculosis



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**Health Plans for Individuals and Families  
Acceptable Weight Ranges - Adults**

Height and Weight For Women			
Height	Min Wt	Std Wt	Max Wt
4' 8"	76	111	165
4' 9"	76	113	165
4' 10"	76	115	180
4' 11"	76	117	180
5' 00"	76	120	195
5' 1"	76	123	195
5' 2"	76	126	195
5' 3"	76	129	210
5' 4"	91	132	210
5' 5"	91	135	210
5' 6"	91	139	225
5' 7"	91	142	225
5' 8"	91	146	225
5' 9"	91	150	240
5' 10"	106	154	240
5' 11"	106	159	255
6' 00"	106	164	255
6' 1"	106	169	270
6' 2"	106	174	285

Height and Weight For Men			
Height	Min Wt	Std Wt	Max Wt
5' 00"	91	131	195
5' 1"	91	134	195
5' 2"	91	137	195
5' 3"	91	141	210
5' 4"	91	145	210
5' 5"	91	149	210
5' 6"	106	153	225
5' 7"	106	157	225
5' 8"	106	161	240
5' 9"	106	165	240
5' 10"	106	170	240
5' 11"	121	174	255
6' 00"	121	179	255
6' 1"	121	183	270
6' 2"	121	188	270
6' 3"	121	193	285
6' 4"	136	199	285
6' 5"	136	204	300
6' 6"	136	210	300
6' 7"	136	216	315
6' 8"	151	221	315



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**Health Plans for Individuals and Families  
Acceptable Weight Ranges - Children**

Age 0 - 2			
Height (inches)	Min Wt	Std Wt	Max Wt
24	9	14	20
26	11	17	23
28	12	19	27
30	14	22	31
32	16	25	35
34	18	28	39
36	20	32	44
38	23	35	49
40	25	39	55

Age 3 - 9			
Height (inches)	Min Wt	Std Wt	Max Wt
28	14	19	29
32	18	24	38
36	24	30	48
40	29	37	59
44	35	45	72
48	42	53	85
50	46	58	92
52	50	62	100
54	54	68	108
56	58	73	116
58	62	78	124
60	67	84	133

Age 10 - 13			
Height (inches)	Min Wt	Std Wt	Max Wt
48	44	63	88
50	48	67	96
52	52	73	104
54	56	78	112
56	60	84	120
58	65	90	129
60	69	96	138
62	74	103	147
64	79	109	157
66	84	116	167
68	89	124	178
70	94	131	188
72	100	139	199

Age 14 - 17			
Height (inches)	Min Wt	Std Wt	Max Wt
54	62	93	125
56	68	100	135
58	75	108	146
60	82	116	158
62	89	125	170
64	97	134	182
66	105	144	195
68	113	153	208
70	121	163	221
72	129	174	235
74	137	184	250
76	145	195	265