

About Pre-Existing Conditions and your Short Term Medical Policy Information for you

Short Term Medical policies do not provide coverage for Pre-Existing Conditions.

How is a Pre-Existing Condition defined in your state?

OREGON

Pre-Existing Condition means an illness or injury for which you as a member received any medical diagnosis, advice, treatment, service, and supply or drug prescription during the 5-year period immediately preceding the effective date of your Policy. A condition is also pre-existing if, during the 5-year period immediately preceding the effective date of your Policy, symptoms existed which would cause a prudent person to seek medical diagnosis, advice, care or treatment.

UTAH

Pre-Existing Condition means an illness or injury for which a Member received any medical diagnosis, advice, treatment, service, and supply or drug prescription during the 12 month period immediately preceding the Effective Date of the Policy. A condition is also considered pre-existing if, during the 24 month period immediately preceding the Effective Date of the Policy, symptoms existed which would cause a prudent person to seek medical diagnosis, advice, care or treatment.

IDAHO

Pre-Existing Condition means an illness or injury for which you as a member received any medical diagnosis, advice, treatment, or service during the 6-month period immediately preceding the Effective Date of the Policy. A condition is also considered pre-existing if, during the 6-month period immediately preceding the Effective Date of the Policy, symptoms existed which would cause a prudent person to seek medical diagnosis, advice, care or treatment. A condition is not considered to be pre-existing if the covered person had Qualifying Previous Coverage during the 63 days prior to the effective date of this policy.

WASHINGTON

Pre-Existing Condition means an illness or injury for which you as a member, during the 24 month period immediately preceding the Effective Date of the Policy:

1. received a medical diagnosis of the condition; or
2. received medical care for a documented suspicion of the condition.

A condition is also considered to be pre-existing if, during the 24-month period immediately preceding the Effective Date of the Policy, significant and obvious symptoms existed which would cause a prudent person to seek medical diagnosis, advice, care or treatment.

This page was designed to give you a brief outline of important features of the Policy. This is not the insurance contract and only the actual Policy provisions will govern. Please refer to your Policy for a detailed description of the rights and obligations of both you and LifeMap Assurance Company.



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