



Atlantic Coast Life Insurance Company
 Administrative Office
 P.O. Box 27248 Salt Lake City, Utah 84127-0248
 Phone: 1-844-442-3847

Application For:

- Medicare Supplement Coverage
 Medicare Supplement Conversion; Policy Number _____

Agent Name(s) / Agent Number (s):

SECTION 1: PLAN (to be completed by Agent)

NOTE: For ALL sections, ONLY complete the Applicant B information if second applicant also applying

APPLICANT	APPLICANT B
<p>Medicare Supplement Plan <input type="checkbox"/> A <input type="checkbox"/> C* <input type="checkbox"/> F* <input type="checkbox"/> G <input type="checkbox"/> N</p>	<p>Medicare Supplement Plan <input type="checkbox"/> A <input type="checkbox"/> C* <input type="checkbox"/> F* <input type="checkbox"/> G <input type="checkbox"/> N</p>
<p>*Plans C and F are only available for those first eligible prior to January 1, 2020</p>	<p>*Plans C and F are only available for those first eligible prior to January 1, 2020</p>
Requested Effective Date:	Requested Effective Date:
Mail Policy To: <input type="checkbox"/> Insured <input type="checkbox"/> Agent	Mail Policy To: <input type="checkbox"/> Insured <input type="checkbox"/> Agent

SECTION 2: APPLICANT INFORMATION - PLEASE ANSWER ALL QUESTIONS COMPLETELY

APPLICANT	APPLICANT B
Name (First/Middle/Last)	Name (First/Middle/Last)
Residence Address	Residence Address
City	City
State ZIP	State ZIP
Mailing Address (if different from residence address)	Mailing Address (if different from residence address)
City	City
State ZIP	State ZIP
Home Phone No.	Home Phone No.
E-mail Address	E-mail Address
Date of Birth Current Age	Date of Birth Current Age
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Social Security No.	Social Security No.
Medicare Beneficiary Identifier	Medicare Beneficiary Identifier
Height / Weight: Ft. _____ In. _____ Lbs. _____	Height / Weight: Ft. _____ In. _____ Lbs. _____
Have you used tobacco in any form, an electronic cigarette (e-cig) or other nicotine delivery product in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you used tobacco in any form, an electronic cigarette (e-cig) or other nicotine delivery product in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you applying for coverage because you have been diagnosed or treated for End Stage Renal Disease (ESRD) or Kidney Disease requiring dialysis? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you applying for coverage because you have been diagnosed or treated for End Stage Renal Disease (ESRD) or Kidney Disease requiring dialysis? <input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION 3: PLEASE ANSWER ALL QUESTIONS COMPLETELY

Have you received a copy of the **Guide to Health Insurance for People with Medicare** and the **Outline of Coverage?**

Applicant
 Yes No

Applicant B
 Yes No

To the Best of Your Knowledge:

1. Are you covered under Medicare Part A?

Yes No

Yes No

If "YES," what is your Part A effective date? _____ / _____
Applicant Applicant B

If "NO," what is your eligibility date? _____ / _____
Applicant Applicant B

2. Are you covered under Medicare Part B or have you enrolled in Medicare Part B in the last six months?

Yes No

Yes No

If "YES," what is your Part B effective date? _____ / _____
Applicant Applicant B

If "NO," indicate date you plan to enroll. _____ / _____
Applicant Applicant B

3. Have you turned 65 in the last six months or will you turn 65 within the next six months?

Yes No

Yes No

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for Guaranteed Issue of a Medicare Supplement insurance policy or certificate, or that you had certain rights to buy such a policy or certificate, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application.

SECTION 4: FOR YOUR PROTECTION, the National Association of Insurance Commissioners requests that we ask the following questions about insurance policies or certificates you may have. PLEASE ANSWER ALL QUESTIONS. Please mark "YES" or "NO" with an "X" to the questions below.

To the Best of Your Knowledge:

1. Are you applying during a Guaranteed Issue period?

Applicant
 Yes No

Applicant B
 Yes No

(NOTE: If the answer above is "YES," please attach proof of eligibility.)

2. Do you have another Medicare Supplement insurance policy or certificate in force?

Yes No

Yes No

(a) If "YES," with what company and what plan do you have?

APPLICANT

APPLICANT B

Name of Company

Name of Company

Policy/Certificate Number

Policy/Certificate Number

Plan

Plan

Issue Date

Issue Date

(b) If "YES," do you intend to replace your current Medicare Supplement policy/certificate with this policy?

Applicant
 Yes No

Applicant B
 Yes No

(c) If "YES," indicate termination date: _____ / _____
Applicant Applicant B

(d) **If "YES," have you received a copy of the replacement notice?**

Yes No

Yes No

If you have had any other Medicare plan coverage as referenced below, not to include Medicare Supplement, please complete questions (a-e) below. If not, skip to question #4.

3. If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank.

START _____ END _____ START _____ END _____
Applicant Applicant B

(a) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy?

Yes No

Yes No

(b) **If "YES," have you received a copy of the replacement notice?**

Yes No

Yes No

(c) Was this your first time in this type of Medicare plan?

Yes No

Yes No

(d) Did you drop a Medicare Supplement policy/certificate to enroll in this Medicare plan?

Yes No

Yes No

(e) Is your former Medicare Supplement policy/certificate still available?

Yes No

Yes No

SECTION 4: CONTINUED

4. Have you had coverage under any health insurance within the past 63 days? Yes No Yes No
 (For example, an employer, union, or individual non-Medicare Supplement plan.)
 (a) If "YES," with what company and what kind of policy/certificate? (List below.)

APPLICANT		APPLICANT B	
Name of Company	Kind of Policy/Certificate	Name of Company	Kind of Policy/Certificate

(b) What are your dates of coverage under the other policy/certificate? If you are still covered under this plan, leave "END" blank.
 START _____ END _____ START _____ END _____
Applicant Applicant B

5. Are you covered for medical assistance through the state Medicaid program? Yes No Yes No
 (NOTE TO APPLICANT: If you are participating in a "Spend-Down Program," and have not met your "Share of Cost," please answer "NO" to this question.) **If "YES,"**
 (a) Will Medicaid pay your premiums for this Medicare Supplement policy? Yes No Yes No
 (b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium? Yes No Yes No

SECTION 5: BILLING INFORMATION

APPLICANT	APPLICANT B
Initial Premium (including enrollment fee) $\$ \frac{\text{Med Supp Premium}}{\text{Enrollment Fee}} + \$ \frac{\text{Enrollment Fee}}{\text{Enrollment Fee}} = \$ \frac{\text{Total Premium}}{\text{Enrollment Fee}}$	Initial Premium (including enrollment fee) $\$ \frac{\text{Med Supp Premium}}{\text{Enrollment Fee}} + \$ \frac{\text{Enrollment Fee}}{\text{Enrollment Fee}} = \$ \frac{\text{Total Premium}}{\text{Enrollment Fee}}$
Amount Collected: \$ _____ Renewal Premium: \$ _____ Initial Premium Draft Date: _____	Amount Collected: \$ _____ Renewal Premium: \$ _____ Initial Premium Draft Date: _____
Select Premium Payment Option: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> ACH Monthly (direct monthly not available)	Select Premium Payment Option: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> ACH Monthly (direct monthly not available)

I would like my monthly premium payment to come from my (check one) on the _____ day of the month:
 Checking (Please attach a voided check) Savings
Please ask your financial institution to verify that this EFT will be accepted, and that the information below is correct.

Financial Institution Name: _____ Phone #: _____

Financial Institution Address: _____

Transit Routing # (9 digits): _____ Account #: _____

I hereby request and authorize Atlantic Coast Life Insurance Company to initiate a charge to my account at the named Financial Institution to pay the premium(s) due, after the first premium has been paid, on any policy issued in connection with this application. The term "charge" shall include items initiated by electronic means, checks, drafts or any other order. I have the right to stop payment of a charge by giving notice to Atlantic Coast Life Insurance Company or the Financial Institution in such time as to afford a reasonable opportunity to act prior to charging my account. I agree that Atlantic Coast Life Insurance Company's rights in respect to each charge shall be the same as if it were a check made payable to Atlantic Coast Life Insurance Company and personally signed by me. If any charge is dishonored for any reason, Atlantic Coast Life Insurance Company shall not be under any liability even though such dishonor results in the forfeiture of insurance.

 Signature as it appears on financial institution records Print name of account owner (if other than proposed insured) Date

SECTION 7:

• **During Open Enrollment or a Guaranteed Issue period, SKIP SECTION 7 and GO TO SECTION 8.**
 • **If NOT during Open Enrollment or a Guaranteed Issue period, PLEASE ANSWER ALL QUESTIONS.**
If either you or Applicant B answer “YES” to any of the following questions, 1-13, that person is not eligible for Medicare Supplement coverage.

		Applicant A	Applicant B
1. Are you currently hospitalized, in a nursing home or assisted living facility, receiving hospice or home healthcare; or, are you bedridden, wheelchair bound, using oxygen or require the use of a motorized device?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been diagnosed with emphysema, Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, or other chronic lung disorder including shortness of breath, or have you been hospitalized for a chronic lung disorder in the past 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you been diagnosed with Parkinson’s Disease, systemic lupus, scleroderma, myasthenia gravis, multiple or lateral sclerosis, osteoporosis with related fractures, cirrhosis or chronic hepatitis?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Have you been diagnosed with or taken medication for Alzheimer’s Disease, dementia or any other cognitive disorder, or have you consulted a physician for memory loss in the past 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you been diagnosed with or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or the Human Immunodeficiency Virus (HIV)?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Has a physician advised you to have cataract surgery in the next 12 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Within the past 5 years have you been treated for or been advised by a physician to have treatment for internal cancer, including, but not limited to, breast, ovarian, lung, liver, kidney, bladder, prostate, pancreas, stomach, colon, pituitary, brain, thyroid, mouth, Hodgkins or other lymphoma, leukemia or any form of malignant skin cancer including melanoma (excluding basal cell, actinic keratosis or squamous cell carcinoma)?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Have you been hospital confined three or more times in the last 24 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have you had an organ transplant or been advised by a physician to have an organ transplant? ...		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. At any time, have you been medically diagnosed with, treated for, or had surgery for chronic kidney disease, kidney failure, or had kidney disease requiring dialysis?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Do you have diabetes that has ever required more than 50 units of insulin daily?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Do you have diabetes that is treated by medication or diet? If “YES”, answer 12A-12E		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
A. Neuropathy or numbness in your hands, feet or legs?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Retinopathy or eye disorder (other than cataracts)?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Kidney Disease?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Skin ulcers or had an amputation?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Heart disorder, poor circulation or peripheral vascular disease, history of stroke or TIA?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Are you currently receiving or been recommended to receive, any drug treatment administered through an IV treatment, infusion or injected by a medical professional (excluding B-12 or allergy shots or injectable osteoporosis medications)?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Within the past 24 months have you been treated for or been advised by a physician to have treatment for:			
A. Bowel obstruction, Crohn’s disease or ulcerative colitis, or have lost more than 10% of your body weight in the past 12 months (other than intentional weight loss)?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Alcohol or drug use, mental or nervous disorder requiring psychiatric care?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Heart attack, heart, coronary or carotid artery disease (not including high blood pressure), peripheral vascular disease, congestive heart failure or cardiomyopathy, stroke, Transient Ischemic Attack (TIA) or heart rhythm disorder?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Within the past 24 months have you been treated for degenerative bone disease, crippling/ disabling, rheumatoid arthritis, spinal stenosis or have you been advised to have a joint replacement or have you had an amputation caused by disease?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Have you consulted a doctor or other health care practitioner and been told to have a further examination, diagnostic test or surgery which has not yet been performed or for which the results are not yet known?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. Are you taking or have you taken any prescription or over-the-counter medications within the past 24 months? If “YES,” please list the drug and condition.		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Primary Care Physician/ Clinic		Date Last Seen	
Name	Address	Phone	

ADDITIONAL INFORMATION: PART 7- CONTINUED HEALTH/MEDICAL QUESTIONS

Applicant (please attach a separate sheet if needed)		Applicant B (please attach a separate sheet if needed)
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	
	Medication Name (copy off pharmacy label)	
	Date Originally Prescribed	
	Frequency and Dosage	
	Diagnosis/Condition	

IF ADDITIONAL SPACE IS REQUIRED ATTACH SEPARATE SHEET

SECTION 8: PLEASE READ AND SIGN BELOW

IMPORTANT STATEMENTS TO BE READ BY APPLICANT

- You do not need more than one Medicare Supplement policy.
- If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverage.
- You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
- If, after purchasing the policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be re-instituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the re-instituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be re-instituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the re-instituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

I understand a telephone interview may be necessary to verify or supplement information given to Atlantic Coast Life Insurance Company on this application. A photocopy of this form will be as valid as the original; this Authorization and Acknowledgment will be valid for 24 months after it is signed.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

I wish to apply for a Medicare Supplement insurance policy. I represent that my answers and statements on this application are true and complete to the best of my knowledge and belief. I understand that the policy applied for will not take effect until it is issued by Atlantic Coast Life Insurance Company and all of the following requirements are met: (a) the policy is delivered and accepted, each applicant will receive a separate policy; (b) my policy benefits start no earlier than my Medicare effective date; (c) the first full premium has been paid according to the mode of payment specified in the application, and (d) my application has been approved by Atlantic Coast Life Insurance Company.

Dated at _____, on _____, _____
City, State Month Day Year

Applicant's Signature

Applicant B's Signature (if applying)

Premium Must Accompany Application

I/We certify that during an interview with the proposed applicant, I/We have truly and accurately recorded in the application the information supplied by the applicant.

(Signature of Licensed Producer)

(Signature of Licensed Producer)

PRODUCER NUMBER / (STAMP)

PRODUCER NUMBER / (STAMP)

SECTION 9: AGENT SUPPLEMENT

List any other health insurance policies/certificates you have sold to the applicant.

(a) List policies/certificates sold which are still in force.

APPLICANT	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage	Effective Date of Coverage

(b) List policies/certificates sold in the past five (5) years, which are no longer in force.

APPLICANT	APPLICANT B
Name of Company	Name of Company
Policy/Certificate Number	Policy/Certificate Number
Description of Benefits	Description of Benefits
Effective Date of Coverage	Effective Date of Coverage

SECTION FOR ADDITIONAL COMMENTS

APPLICANT (please attach a separate sheet if needed)	APPLICANT B (please attach a separate sheet if needed)

MEDICARE SUPPLEMENT INITIAL PREMIUM RECEIPT**MAKE CHECK PAYABLE TO: Atlantic Coast Life Insurance Company**

Received from _____ (Proposed Insured) for a policy with Atlantic Coast Life Insurance Company (the Company), and \$ _____ for the initial premium. In the event the application is not accepted by the Company, the above amount will be refunded. No obligation is incurred by the Company unless said application is approved by the Company and a policy is issued.

_____	_____	_____
Agent's Name (please print)	Agent's Signature	Date

LEAVE WITH APPLICANT

FRAUD WARNING NOTICES: (If you live in a state where one of the fraud warning notices apply, please review the notice that applies to your state.)

- Alaska:** Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
- Alabama/Arkansas/Louisiana/New Mexico/Rhode Island/West Virginia:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- Arizona:** Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
- California:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison. California law prohibits an HIV test from being required or used by health insurance companies as a condition of obtaining health insurance coverage.
- Colorado:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
- DC:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- Delaware/Idaho/Indiana:** Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
- Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- Georgia:** A natural person convicted of a violation of insurance fraud shall be guilty of a felony and shall be punished by imprisonment for not less than two nor more than ten years, or by a fine of not more than ten thousand dollars, or both.
- Hawaii:** Any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.
- Kansas:** Any person, who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any material fact thereto, may be guilty of insurance fraud as determined by a court of law.
- Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
- Maine/Tennessee/Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefit.
- Maryland:** Any person who knowingly or willingly presents a false or fraudulent claim for payment for a loss or benefit or who knowingly or willingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- Minnesota:** Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
- New Hampshire:** Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty.
- New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- Ohio:** Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- Oklahoma:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- Oregon:** Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may be guilty of insurance fraud.
- Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- Vermont:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
- Virginia:** ANY PERSON WHO, WITH THE INTENT TO DEFRAUD OR KNOWING THAT HE OR SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY HAVE VIOLATED STATE LAW.