

# Health Insurance Portability & Accountability Act (“HIPAA”)

## Authorization to Obtain and Disclose Information

\_\_\_\_\_  
Name of Patient/Proposed Insured (Please Print)

\_\_\_\_\_  
Date of Birth

I, hereby, authorize all of the people and organizations listed below to give The Cason Group, Inc., and their authorized representatives, including agents and insurance support organizations, the following information:

- Any and all information relating to my health (except psychotherapy notes) and my insurance policies and claims, including, but not limited to, information relating to any medical consultations, treatments or surgeries, hospital confinements for physical and mental conditions, use of drugs or alcohol, and communicable diseases including HIV or AIDS

I, hereby, authorize each of the following entities to provide the information listed above:

- Any physician or medical practitioner
- Any hospital, clinic or other health care facility
- Any insurance or reinsurance company (including the Recipient for purposes of disclosing information related to other insurance policies that provide me with insurance coverage)
- Any consumer reporting agency or insurance support organization
- My employer, group policy holder or benefit plan administrator
- The Medical Information Bureau (MIB)

I understand that the information obtained will be used by the Recipient to:

- Determine my eligibility for insurance
- Underwriter my application for insurance
- Determine my eligibility for benefits under any temporary insurance
- If a policy is issued, determine my eligibility for benefits and contestability of the policy

I, hereby, acknowledge that the insurance companies listed above are subject to federal privacy regulations. I understand that information released to the Recipient will be used and disclosed as described in the General Notice of Health Information Privacy Practices, but that upon disclosure to any person or organization that is not a health plan or health care provider, the information may no longer be protected by federal privacy regulations.

I may revoke this authorization at any time, except to the extent that action has been taken in reliance on this authorization or other law allows the Recipient to contest a claim under the policy or to contest the policy itself, by sending a written request to: The Cason Group, Inc. 1612 Marion St. Columbia, SC 29201. I understand that my revocation of this authorization will not affect uses and disclosures of my health information by the Recipient for purposes of underwriting, claims administration and other matters associated with my application for insurance coverage and the administration of any policy issued as a result of that application.

I understand that the signing of this authorization is voluntary. However, if I do not sign the authorization, the Companies may not be able to obtain the medical information necessary to consider my application.

This authorization will be valid for 24 months. A copy of this authorization will be as valid as the original. I understand that I am entitled to receive a copy of this authorization.

\_\_\_\_\_  
Signature of Proposed Insured or  
Proposed Insured’s Personal Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Description of Authority of Personal Representative  
(If Applicable)

# Notice of Exchange of Information & Fair Credit Reporting Act Notice

The information regarding your insurability will be treated as confidential. However, the life insurance companies listed on this form, or its reinsurers, at the time of your signature, may make a brief report to the Medical Information Board, a non-profit membership organization of life insurance companies, which operates an information exchange for its members. If you apply for life or health insurance to another company, which is also a member of the Bureau, or, if a claim for benefits is submitted to such a company, the Bureau, will, upon request, supply the information on this file to that company. The life insurance companies listed on this form or its reinsurers, at the time of your signature, may also release information in its file including information given in your application to other insurance companies to which you apply for life or health insurance or to which a claim is submitted. Upon receipt of a request from you, the Medical Information Bureau will arrange disclosure of any information it may have in your file. (Medical information will be disclosed only to your attending physician). If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedure set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's Information Office is PO Box 105, Essex Station, Boston, MA 02112, Telephone: 617-426-3660.

## Authorization To Obtain Medical Information

*A Photocopy of this Authorization Shall Be As Valid As The Original*

I, hereby, authorize any licensed physician, medical practitioner, psychotherapist, hospital, clinic or other medical or medically related facility, insurance company, the Medical Information Bureau or other organization, institution or person, that has any records or knowledge of me or my health or treatment, to give The Cason Group, Inc.

any such information. The information, which may be disclosed includes records or facts relating to employment, other insurance coverage, past and present physical and mental state of health, drug and/or alcohol use, character habits, avocations, finances, general reputation, credit or other personal traits.

To facilitate the rapid submission of such information, I authorize all said sources, except the Medical Information Bureau, to give such records or knowledge to any agency or investigative company employed by The Cason Group, Inc. to collect and transmit such information. I further authorize The Cason Group, Inc. to prepare or obtain an investigative consumer report in connection with this application.

The life insurance companies listed on this form or its reinsures, at the time of your signature may secure personal interviews with third parties such as family members, business associates, financial sources, friends or others with whom you are acquainted concerning your character, general reputation, person characteristics and mode of living. Upon written request, additional information will be provided as to the nature and scope of the report, if one is made.

AIG/American General	Coventry First	Jefferson National	Protective Life
ALLIANZ Life	Empire General	Jefferson Pilot	Prudential Life
Americom	Fidelity & Guaranty	John Hancock	Reliastar Life of NY
Americo	First Penn Pacific	Life Settlement Alliance	Secured Financial Group
American National	General American	Lincoln Benefit	Sun Life Financial
Amerus	Genworth	Manulife	Transamerica Ins. & Invest.
Assurity Life	Guaranteed Trust Life	Mass Mutual	Transamerica of NY
Banner Life	Illinois Mutual	MET Life Investors	Travelers
Bankers Life of NY	Indianapolis Life	North American Co for L&H	U.S. Financial
Chase	ING Reliastar	Presidential Life	West Coast Life
Chesapeake Life			William Penn

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**Date**

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**Signature Of Proposed Insured**  
(Owner, If Proposed Insured Under Age)

**DOB:** -----

**SS #** -----