



## Standard Stop Loss Disclosure Form Instructions for Completion

**HIPAA Privacy permits the release of Protected Health Information (PHI) for the purpose of evaluating and accepting risk associated with the Plan Sponsor as a part of “health care operations”.** HIIG Accident & Health shall use the information provided solely for the purpose of evaluating the acceptability of this risk and shall not disclose any PHI collected except in performing this risk evaluation.

HIIG Accident & Health will rely upon the information provided on the attached disclosure form, which will become part of the Application for stop loss coverage. The purpose of the form is to allow the Company to take underwriting action on all known risks in the categories listed below. It is the Plan Sponsor’s responsibility, either directly or through their designated representative, to accurately report all claims known as of the date of this disclosure by making a thorough review of all applicable records. Such records shall include historical claims reports, disability records, current information from administrators, insurers, utilization management companies, managed care companies, and any Agent/Broker of the Plan Sponsor. In exchange, HIIG Accident & Health will accept the liability for any truly unknown risks.

HIIG Accident & Health reserves the right to rescind the proposal in its entirety based upon a review of all information submitted during the proposal process.

List on the Disclosure Form all risks known to:

1. Be currently disabled or have been precertified within the last three months with a condition represented by the ICD-10 codes contained on the attached list.
2. Have received medical services during the current plan year the cost of which exceeds the lesser of, 50% of the lowest Specific Retention Amount applied for or \$50,000, and for which bills have been received by the Claims Administrator and entered into their Claims System.
3. Have been identified as a candidate for Case Management and as having the potential to exceed during the policy period, the lesser of, 50% of the lowest Specific Retention Amount applied for, or \$50,000.
4. Have been diagnosed, during the current plan year, with a condition represented by any of the ICD-10 codes contained in the attached list.

If the Plan Sponsor fails to disclose any risk known to fall into one of the above categories, either intentionally or because a thorough review of all records was not conducted, then HIIG Accident & Health will have no liability for claims on the risk not disclosed.



# ICD-10 Codes for Disclosure Notification

Please list all Plan Participants who have been diagnosed with or treated for any of the codes listed under the following categories during the current Benefit Period:

## A00-B99 Certain infectious and parasitic disease

A40 Streptococcal sepsis  
A41 Other Sepsis  
B15-B19 Viral hepatitis  
B20 Human immunodeficiency virus [HIV] disease

## C00-D49 Neoplasms

C00-C96 Malignant neoplasms  
D46 Myelodysplastic syndromes

## D50-D89 Diseases of the blood and blood-forming organs & disorders involving the immune mechanism

D57 Sickle-cell disorders  
D59 Acquired hemolytic anemia  
D60-D64 Aplastic and other anemias  
D65-D69 Coagulation defects, purpura and other hemorrhagic conditions  
D70-D77 Other diseases of blood and blood-forming organs  
D80-D89 Certain disorders involving the immune mechanism

## E00-E89 Endocrine, nutritional and metabolic diseases

E10-E13 Diabetes mellitus  
E15-E16 Other disorders of glucose regulation and pancreatic internal secretion  
E65-E68 Obesity and other hyper alimentation  
E70-E89 Metabolic disorders

## F01-F99 Mental, Behavioral and Neurodevelopmental disorders

F10.1 Alcohol Abuse  
F11.1 Opioid Abuse  
F20 Schizophrenia  
F31 Bipolar Disorder  
F32.3 Major depressive disorder, single episode, severe with psychotic feature  
F33.1-F33.3 Major Depressive Disorder, recurrent  
F84.0 Autistic Disorder  
F84.2 Rett's Syndrome  
F84.5 Asperger's syndrome

## G00-99 Diseases of the nervous system

G00 Bacterial Meningitis  
G04 Encephalitis Myelitis and Encephalomyelitis.  
G06-G07 Intracranial and intraspinal abscess and granuloma  
G12.21 Amyotrophic Lateral Sclerosis  
G35 Multiple Sclerosis  
G36 Other Acute Disseminated Demyelination  
G37 Other Demyelinating disease of central nervous system  
G82.5 Quadraplegia  
G83.4 Cauda Equina Syndrome  
G92 Toxic Encephalopathy  
G93.1 Anoxic Brain Injury

## I00-I99 Diseases of Circulatory System

I20 Angina Pectoris  
I21.09-I22 Acute myocardial infarction  
I24 Acute and Subacute Ischemic Heart Disease  
I25 Chronic ischemic heart disease  
I26 Pulmonary embolism  
I27 Other pulmonary heart disease  
I28 Other diseases of pulmonary vessels  
I33 Acute & Subacute Endocarditis  
I34-I38 Heart Valve Disorders  
I42-I43 Cardiomyopathy  
I44-I45 Conduction Disorders  
I46 Cardiac Arrest  
I47-I49 Cardiac Dysrhythmias  
I50 Heart Failure  
I60-I61 Subarachnoid Hemorrhage / Intercerebral Hemorrhage  
I63 Cerebral infarction  
I65.8-I66 Occlusion of Precerebral /Cerebral Arteries  
I67 Other cerebrovascular disease  
I70 Atherosclerosis / Aortic Aneurysm

## J00-J99 Diseases of Respiratory System

J40-J44 Chronic Obstructive Pulmonary Disease (COPD)  
J84.10-J84.89 Postinflammatory Pulmonary Fibrosis  
J98.11-J98.4 Pulmonary Collapse / Respiratory Failure

## K00-K95 Diseases of Digestive System

K22 Esophageal obstruction  
K25-K28 Ulcers  
K31 Other diseases of stomach & duodenum  
K50 Crohn's disease  
K51 Ulcerative colitis  
K55-K64 Diseases of intestine  
K65-K68 Diseases of peritoneum & retroperitoneum  
K70-K77 Diseases of liver  
K83 Diseases of biliary tract  
K85-K86 Diseases of pancreatitis  
K90-K95 Other diseases of digestive system/Complications of bariatric procedures

## M00-M99 Diseases of Musculoskeletal System & Connective Tissue

M15-M19 Osteoarthritis  
M32 Systemic lupus erythematosus  
M34 Systemic sclerosis  
M41 Scoliosis  
M43 Spondylolysis  
M50 Cervical disc disorders  
M51 Thoracic, thoracolumbar & lumbosacral intervertebral disc disorders  
M72.6 Necrotizing Fasciitis  
M86 Osteomyelitis

## N00-N99 Diseases of the Genitourinary System

N00-N01 Acute and Rapidly Progressive Nephritic Syndrome  
N03 Chronic Nephritic Syndrome  
N04 Nephrotic Syndrome  
N05-N07 Nephritis and Nephropathy  
N08 Glomerular Disorders classified elsewhere  
N17 Acute Kidney Failure  
N18 Chronic Kidney Disease (CKD)  
N19 Renal Failure, Unspecified

## O00-O9A Pregnancy, childbirth and the puerperium

O09 High Risk Pregnancy  
O11 Pre-Existing Hypertension with Pre-Eclampsia  
O14-O15 Pre-Eclampsia and Eclampsia  
O30 Multiple Gestation  
O31 Other complications specific to Multiple Gestations

## P00-P96 Certain conditions originating in the perinatal period

P07 Disorders of newborn related to short gestation and low birth weight  
P10- P15 Birth Trauma  
P19 Fetal distress  
P23-P28 Other respiratory conditions of newborn  
P29 Cardiovascular disorders originating in the perinatal period  
P36 Bacterial sepsis of newborn  
P52-P53 Intracranial hemorrhage of newborn  
P77 Necrotizing enterocolitis of newborn  
P91 Other disturbances of cerebral status newborn

## Q00-Q99 Congenital malformations, deformations and chromosomal abnormalities

Q00-Q07 Congenital malformations of the nervous system  
Q20- Q26 Congenital Cardiac malformations  
Q41-Q45 Congenital Anomalies of Digestive system  
Q85 Phakomatoses, not classified elsewhere  
Q87 Congenital malformation syndromes affecting multiple systems  
Q89 Other Congenital malformations

## R00-R99 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified

R07.1-R07.9 Chest Pain  
R40-R40.236 Coma  
R57-R58 Shock, Hemorrhage  
R65.2-R65.21 Severe sepsis

**S00-T88**     **Injury, Poisoning and Certain Other Consequences of External Causes**

S02            Fracture of skull and facial bones  
S06            Intracranial injury  
S07            Crush injury to head  
S08            Avulsion and traumatic amputation of part of head  
S12-S13       Fracture and injuries of cervical vertebra and other parts of neck  
S14.0-S14.15   Injury of nerves and spinal cord at neck level  
S22.0           Fracture of thoracic vertebra  
S24            Injury of nerves and spinal cord at thorax level  
S25            Injury of blood vessels of thorax  
S26            Injury of heart  
S32.0-S32.2   Fracture of lumbar vertebra  
S34            Injury of lumbar and sacral spinal cord and nerves  
S35            Injury of blood vessels at abdomen, lower back and pelvis  
S36-S37       Injury of intra-abdominal organs  
S48            Traumatic amputation of shoulder and upper arm  
S58            Traumatic amputation of elbow and forearm  
S68.4-S68.7   Traumatic amputation of hand at wrist level  
S78            Traumatic amputation of hip and thigh  
S88            Traumatic amputation of lower leg  
S98            Traumatic amputation of ankle and foot  
T30-T32       Burns and corrosions of multiple body regions  
T81.11-T81.12 Postprocedural cardiogenic and septic shock  
T82            Complications of cardiac and vascular prosthetic devices, implants and grafts  
T83-T85       Complications of prosthetic devices, implants and grafts  
T86            Complications of transplanted organs and tissue  
T87            Complications to reattachment and amputation

**Z00-Z99**     **Factors Influencing Health Status and Contact with Health Services**

Z37.5-Z37.6   Multiple births  
Z38.3-Z38.8   Multiple births  
Z48-Z48.298   Encounter for aftercare following organ transplant  
Z49            Encounter for care involving renal dialysis  
Z94            Transplanted organ and tissue status  
Z95            Presence of cardiac and vascular implants and grafts  
Z98.85        Transplanted organ removal status  
Z99.1          Dependence on respirator  
Z99.2          Dependence on dialysis

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