



Claim Forms and Instructions for Group Critical Illness

This claim form should be used with plans that DO NOT include Child Critical Illness, Additional Critical Illness, or Partial Benefit Critical Illness plan options.

Employer

Instructions

Please print completely. **Incomplete forms and missing documentation may result in a delay in processing the employee's request for benefits.**

As the employer, you are required to include the following documentation (as applicable):

Enrollment Form (if employee contributes to premium)

Copy of approved medical evidence of insurability, if required at the time of enrollment

Documentation of earnings – provide 3 months of payroll records

Completed form should be sent directly to UnitedHealthcare Specialty Benefits:

Mail:
UnitedHealthcare Specialty Benefits
PO Box 7466
Portland, ME 04112-7466

Phone:
800-539-0038

Email (email is unsecured unless you are a registered
Cisco user):
FPCustomerSupport@uhc.com

Fax:
888-505-8550

TO BE COMPLETED BY EMPLOYER

General Demographics

INFORMATION ABOUT THE COVERED EMPLOYEE			
Employee's Name:		Social Security Number:	
Address:		City:	State: Zip Code:
Location/Division:	Insurance Class:	Date of Hire:	Effective Date of Coverage:
Employee Contribution to premium: Yes* No *If EE paid please provide enrollment card		If Yes: Pre-tax Post-tax	If Post-tax: % paid by employer % paid by employee
Employee's Occupation:	Employee's Work Status: Regular scheduled hours per week Exempt Non Exempt Full Time Part Time Seasonal Temporary		
Elected Critical Illness Benefit Amount \$	Salary Period (check one): Weekly Bi-weekly Semi-monthly Monthly Premium Per Pay Period :		

EMPLOYER INFORMATION	
Employer's Name (name of policyholder, if other)	Group Policy Number
Employer's Address	City State Zip Code

Final Signature and Certification

Name of person completing this form	E-mail address
Title	Phone number Ext
Signature (eSignature is allowed)	Date Signed

Please fax, email or mail this statement to UnitedHealthcare Specialty Benefits, at the following locations:
Fax: 888 505 8550 **Unsecured E-mail:** FPCustomerSupport@uhc.com **Mail:** PO Box 7466 Portland ME 04112-7466



Claim Forms and Instructions for Group Critical Illness Employee

Instructions

Please print completely. **Incomplete forms and missing documentation may result in a delay in processing your request for benefits.**

As the employee, you are required to include/complete the following documentation (as applicable):

Employee Critical Illness
Statement

Provide Attending Physician's Statement to the
physician(s) treating you

Provide a copy of the completed
Employee's Disclosure Authorization

Provide a copy of the completed Employee's
Authorization of Personal Representative *(if applicable)*

Completed forms and any attachments should be sent directly to UnitedHealthcare Specialty Benefits:

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Portland, ME 04112-7466

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Phone: 800-539-0038

Fax: 888-505-8550

Employee Critical Illness Statement

TO BE COMPLETED BY EMPLOYEE

Please indicate what critical illness benefit you are claiming below:

Category 1	Check Box	Category 2	Check Box	Category 3	Check Box
Cancer (Invasive)		Heart Attack		Coma	
Cancer (Non-Invasive)		Heart Transplant		Chronic Renal Failure	
		Ruptured Aneurysm		Major Organ Transplants	
		Stroke		Permanent Paralysis	
		Coronary Artery Bypass		Severe Brain Damage	

INFORMATION ABOUT THE COVERED EMPLOYEE:

Full Name (First, Last, Middle Initial):	Social Security Number:	Date of Birth:
Address:	City:	State: Zip Code:
Your Occupation:	Last Day Worked:	
Is claim for Insured Employee or Dependent? (Please check one)	Insured Employee	Spouse Child

INFORMATION ABOUT THE CLAIMANT:				
Claimant's Name (if other than insured employee) if not the Employee:				Social Security Number:
Address:		City:		State: Zip Code:
Date of Birth:	Height:	Weight:	Gender: M F	Date first noticed symptoms of illness/injury:
Describe in detail, the nature of and the onset of illness:				
Date first treated for illness?		Date you were diagnosed with this illness?		Have you ever had the same or a similar condition in the past? Yes, When? No
Provide the names, addresses and date you first saw the doctor(s) who are treating you now and/or have treated you for a similar condition in the past. If more space is needed, please attach additional paper.				
Physician Name		Phone No.:		Address
		Fax No.:		
Specialty		Date First Seen		Date Last Seen Currently Treating? Yes No
Physician Name		Phone No.:		Address
		Fax No.:		
Specialty		Date First Seen		Date Last Seen Currently Treating? Yes No
Physician Name		Phone No.:		Address
		Fax No.:		
Specialty		Date First Seen		Date Last Seen Currently Treating? Yes No
Physician Name		Phone No.:		Address
		Fax No.:		
Specialty		Date First Seen		Date Last Seen Currently Treating? Yes No
Were you admitted to the hospital as part of your treatment? <input type="checkbox"/> Yes* <input type="checkbox"/> No *If you answered Yes, please provide the hospital name, address and phone number below.				
Hospital Name:		Date of Admission:	Date of Discharge:	
Address		City	State	Zip Code
Phone No.:		Fax No.:		

CLAIMANT OR BENEFICIARY SIGNATURE (if under 18, signature of parent or guardian is required)	
Final Signature and Certification	
<i>The above statements are true and complete to the best of my knowledge and belief. I acknowledge that I have read the applicable Fraud Warning Notice provided with this claim form.</i>	
Name of person completing this form	Phone Number
Signature (eSignature is allowed)	Date Signed

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 (Rev. 06/18)

DISCLOSURE AUTHORIZATION

TO BE COMPLETED BY EMPLOYEE

Participant's Name (Please Print): _____

I AUTHORIZE: any doctor, physician, healer, health care practitioner, hospital, clinic, other medical facility, professional, or provider of health care, medically related facility or association, medical examiner, pharmacy, pharmacy benefit manager, employee assistance plan, insurance company, health maintenance organization or similar entity to provide access to or to give UnitedHealthcare Insurance Company (Company) or the Plan Administrator or their employees and authorized agents or authorized representatives, any medical and non-medical information or records that they may have concerning my health condition, or health history, or regarding any advice, care or treatment provided to me. This information and/or records may include, but is not limited to: cause, treatment diagnoses, prognoses, consultations, examinations, tests, prescriptions, or advice regarding my physical or mental condition, or other information concerning me. This may also include, but is not limited to, information concerning: mental illness, psychiatric, drug or alcohol use and any disability, and also HIV related testing, infection, illness, and AIDS (Acquired Immune Deficiency Syndrome), as well as communicable diseases and genetic testing. If my Plan Administrator sponsors both a disability plan underwritten or administered by the Company and a medical plan of any type written by another UnitedHealth Group Company, the information and records described in this form may also be given to any UnitedHealth Group Company which administers such medical or disability benefits for the purpose of evaluating any claim that may be submitted by me or on my behalf for benefits, for evaluating return to employment opportunities, and for administering any feature described in the plan. This information may also be extracted for use in audits or for statistical purposes.

I AUTHORIZE: any financial institution, accountant, tax preparer, insurance company or reinsurer, consumer reporting agency, insurance support organization, Claimant's agent, employer, group policyholder, benefit plan administrator, or governmental agency, including the Social Security Administration, to give the Company or the Plan Administrator or their employees and authorized agents, or authorized representatives, any information or records that they have concerning me, my occupation, my activities, employee/employment records, earnings or finances, applications for insurance coverage, prior claims files and claim history, work history and work related activities.

I UNDERSTAND: the information obtained will be included as part of the proof of claim and will be used to determine eligibility for claim benefits, any amounts payable, return to employment opportunities, and to administer any other feature described in the plan with respect to the Claimant. This authorization shall remain valid and apply to all records, information and events that occur over the duration of the claim, but not to exceed 12 months. A photocopy of this form is as valid as the original and I or my authorized representative may request one. I or my representative may revoke this authorization at any time as it applies to future disclosures, by notifying the Company in writing. The information obtained will not be disclosed to anyone EXCEPT: (a) reinsuring companies; (b) the Medical Information Bureau, Inc., which operates Health Claim Index (HCI); (c) fraud or overinsurance detection bureaus; (d) anyone performing business, medical or legal functions with respect to the claim or the plan, including any entity providing assistance to the Company under its Social Security Assistance Program and employers involved in return to employment discussions; (e) for audit or statistical purposes; (f) as may be required or permitted by law; or (g) as I may further authorize. A valid authorization or court order for information does not waive other privacy rights.

If my medical information contains information regarding drugs or alcohol abuse, I understand that my records may be protected under federal (42 CFR Part 2) and some state laws. To the extent permitted under law, I can ask the party that disclosed information to the Company to permit me to inspect and copy the information it disclosed. I understand that I can refuse to sign this disclosure authorization; however, I understand that if I do so, the Company may deny my claim for benefits pursuant to the plan. The use and further disclosure of information disclosed hereunder may not be subject to the Health Insurance Portability and Accountability Act (HIPAA).

Signature of Claimant or Claimant's Authorized Representative: _____ Date: _____

PLEASE SIGN AND DATE IN INK

Relationship, if other than Claimant: _____

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(Rev. 06/18)

At my request, and for my convenience, I, _____ hereby authorize **UnitedHealthcare Insurance Company** and any representatives thereof involved in the administration of my critical illness claim to recognize _____ as my Authorized Personal Representative in relation to such claim.

In connection therewith, I understand that _____ may be given access to information concerning my claim, including personally identifiable health information, and hereby authorize the disclosure of such information to said person when requested or as may be necessary to carry out the purpose of this Authorization. I direct that **UnitedHealthcare Insurance Company** not require any further authentication of the identity of my Authorized Personal Representative beyond the identification of his/her name in writing or orally at the time of any communication.

I further understand that any information provided to my authorized personal representative hereunder may be subject to further disclosure by said person, and I agree to hold **UnitedHealthcare Insurance Company** and its representatives harmless in connection with any such disclosure.

This Authorization shall remain valid so long as my claim shall remain open, but I understand that it may be revoked in writing by me at any time.

Date: ____/____/____

Signature: _____

PLEASE SIGN AND DATE IN INK

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CRITICAL ILLNESS CLAIM FORM

ATTENDING PHYSICIAN'S STATEMENT

TO BE COMPLETED (for employee) BY PHYSICIAN

INSTRUCTIONS: PLEASE COMPLETE THE APPROPRIATE SECTION FOR THE CONDITION FOR WHICH YOU ARE TREATING THIS PATIENT AND ENCLOSE THE INFORMATION REQUESTED IN THAT SECTION. ATTACH ADDITIONAL SHEETS IF NECESSARY. IF THERE IS MORE THAN ONE CRITICAL ILLNESS (DIAGNOSIS), PLEASE USE A SEPARATE FORM FOR EACH.

PATIENT INFORMATION

PATIENT'S NAME	DATE OF BIRTH	PATIENT'S DATE OF DEATH (IF APPLICABLE)
WHAT IS THE CURRENT CRITICAL ILLNESS (DIAGNOSIS)?	ICD-10 CODE	DIAGNOSIS DESCRIPTION (INCLUDING COMPLICATIONS)
HAS THE PATIENT EVER RECEIVED MEDICAL ADVICE FOR THIS CONDITION OR A RELATED CONDITION?	YES; WHEN _____	NO
HAVE YOU ADVISED YOUR PATIENT TO CEASE WORK ACTIVITIES AS A RESULT OF THIS CONDITION?	YES; DATE OF ADVISEMENT _____	NO
IF YES, PLEASE PROVIDE PHYSICIAN'S NAME AND CONTACT INFORMATION: _____		

CANCER/CARCINOMA IN SITU

DATE OF DIAGNOSIS _____ (DATE THE PATHOLOGICAL SPECIMEN(S) WERE OBTAINED ON WHICH CANCER OR CARCINOMA IN SITU WERE DIAGNOSED)	THE CANCER/CARCINOMA IN SITU WAS <input type="checkbox"/> PATHOLOGICALLY DIAGNOSED, OR <input type="checkbox"/> CLINICALLY DIAGNOSED
IF THE CANCER/CARCINOMA WAS PATHOLOGICALLY DIAGNOSED, PLEASE ATTACH A COPY OF THE PATHOLOGY REPORT. IF THE CANCER/CARCINOMA WAS CLINICALLY DIAGNOSED, PLEASE PROVIDE THE REASON(S) THAT PATHOLOGICAL DIAGNOSIS WAS NOT OBTAINED AND ATTACH MEDICAL EVIDENCE THAT SUPPORTS THE DIAGNOSIS OF CANCER.	

MYOCARDIAL INFARCTION (HEART ATTACK)

DOES THE PATIENT'S CONDITION MEET ALL OF THE FOLLOWING CRITERIA:

- ARE ELECTROCARDIOGRAPHIC (EKG) FINDINGS CONSISTENT WITH NEW AND ACUTE MYOCARDIAL INFARCTION?
PLEASE ATTACH A COPY OF THE EKG'S AND REPORTS. YES NO
- WERE SPECIFIC CARDIAC MARKERS ELEVATED ABOVE GENERALLY ACCEPTED LABORATORY LEVELS OF NORMAL?
PLEASE ATTACH A COPY OF THE LAB REPORT. YES NO
- DID THE DIAGNOSTIC STUDIES CONFIRM A MYOCARDIAL INFARCTION AND THE OCCLUSION OF ONE OR MORE CORONARY ARTERIES?
PLEASE ATTACH COPIES OF ANY APPLICABLE REPORTS. YES NO
- DID THE PATIENT HAVE SYMPTOMS CONSISTENT WITH MYOCARDIAL INFARCTION?
DATE OF DIAGNOSIS (THE DATE THE PATIENT MET ALL OF THE ABOVE CRITERIA FOR MYOCARDIAL INFARCTION) _____ YES NO

CORONARY ARTERY BYPASS SURGERY

WHEN WAS THE PATIENT FIRST TREATED FOR SIGNS AND SYMPTOMS OF CORONARY ARTERY DISEASE? _____	DID THE PATIENT UNDERGO OPEN HEART SURGERY TO CORRECT NARROWING OR BLOCKAGE OF ONE OR MORE CORONARY ARTERIES USING VEINOUS OR ARTERIAL GRAFTS? IF SO, ATTACH A COPY OF THE OPERATIVE REPORT. <input type="checkbox"/> YES <input type="checkbox"/> NO
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MAJOR ORGAN TRANSPLANT

DID THE PATIENT UNDERGO SURGERY TO RECEIVE A HUMAN HEART, LUNGS, KIDNEY OR PANCREAS? IF SO, PLEASE ATTACH A COPY OF THE OPERATIVE REPORT. <input type="checkbox"/> YES <input type="checkbox"/> NO
IF THE PATIENT IS/WAS TOO ILL FOR A TRANSPLANT, DID THEY MEET THE CRITERIA FOR PLACEMENT ON THE UNOS TRANSPLANT LIST? DATE PLACED ON UNOS LIST _____ <input type="checkbox"/> YES <input type="checkbox"/> NO

STROKE

DID THE PATIENT HAVE A STROKE, MEANING A CEREBROVASCULAR EVENT RESULTING IN MEASURABLE PERMANENT NEUROLOGICAL DAMAGE OR IMPAIRMENT, INCLUDING INFARCTION OF BRAIN TISSUE, HEMORRAGE AND EMBOLISM FROM AN EXTRACRANIAL SOURCE? STROKE DOES NOT INCLUDE TRANSIENT ISCHEMIC ATTACKS AND ATTACKS OF VERTEBROBASILAR ISCHEMIA. <input type="checkbox"/> YES <input type="checkbox"/> NO
DID THE PATIENT'S STROKE PRODUCE PERMANENT CLINICAL NEUROLOGICAL SEQUELA PERSISTING FOR MORE THAN 30 DAYS FOLLOWING DIAGNOSIS? PLEASE PROVIDE EVIDENCE TO SUPPORT PERMANENT NEUROLOGICAL DAMAGE VIA ONE OF THE FOLLOWING DIAGNOSTICS: COMPUTED AXIAL TOMOGRAPHY (CT SCAN) REPORT, MAGNETIC RESONANCE ANGIOGRAPHY (MRA) REPORT, MAGNETIC RESONANCE IMAGING (MRI) REPORT, POSITRON EMISSION TOMOGRAPHY (PET) REPORT OR AN ARTERIOGRAPHY/ANGIOGRAPHY REPORT. <input type="checkbox"/> YES <input type="checkbox"/> NO

RUPTURED ANEURYSM (CEREBRAL, CAROTID, OR AORTIC)

DATE OF RUPTURED ANEURYSM: _____	PLEASE PROVIDE ALL MEDICAL RECORDS TO SUPPORT DIAGNOSIS INCLUDING RADIOGRAPHICALLY SPECIFIC DIAGNOSTIC STUDIES THAT SUPPORT THE DIAGNOSIS AS ESTABLISHED BY THE AMERICAN ACADEMY OF RADIOLOGISTS.
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PERMANENT PARALYSIS

DID THE PATIENT SUFFER TOTAL AND PERMANENT LOSS OF THE USE OF TWO OR MORE LIMBS (ARMS OR LEGS OR A COMBINATION) DUE TO INJURY OR SICKNESS FOR A CONTINUOUS PERIOD OF AT LEAST 30 DAYS WHICH IS NOT THE RESULT OF A STROKE? <input type="checkbox"/> YES <input type="checkbox"/> NO

CRITICAL ILLNESS CLAIM FORM

ATTENDING PHYSICIAN'S STATEMENT

TO BE COMPLETED (for employee) BY PHYSICIAN

CHRONIC RENAL FAILURE

DOES THE PATIENT HAVE END STAGE RENAL FAILURE PRESENTING AS CHRONIC, IRREVERSIBLE FAILURE TO FUNCTION OF BOTH KIDNEYS? YES NO

DOES THE PATIENT'S KIDNEY FAILURE NECESSITATE REGULAR RENAL DIALYSIS, HEMO-DIALYSIS OR PERITONEAL DIALYSIS (AT LEAST WEEKLY) OR WHICH RESULTS IN PLACEMENT ON THE UNOS TRANSPLANT LIST? YES NO

COMA

DATE OF COMA: _____ DURATION OF COMA: _____ IS THE COMA THE RESULT OF A STROKE? YES NO

DID THE PATIENT'S GLASGOW COMA SCALE SCORE REMAIN AT 8 OR BELOW FOR AT LEAST A 30 DAY PERIOD? YES NO
PLEASE PROVIDE A COPY OF THE ELECTROENCEPHALOGRAM (EEG)

SEVERE BRAIN DAMAGE

HAS THE PATIENT HAD PERMANENT LOSS OF COGNITIVE ABILITY FOR A CONTINUOUS PERIOD OF AT LEAST 90 DAYS DUE TO ACCIDENTAL CRANIAL TRAUMA? YES NO DATE RANGE: _____

IS THE PATIENT UNABLE TO SAFELY AND COMPLETELY PERFORM THREE OR MORE OF THE FOLLOWING ACTIVITIES OF DAILY LIVING WITHOUT ANOTHER PERSON'S ACTIVE ASSISTANCE OR VERBAL CUEING? CHECK ALL THAT APPLY:

- BATHING: THE ABILITY TO WASH ONESELF BY SPONGE BATH; OR IN EITHER A TUB OR SHOWER, INCLUDING THE TASK OF GETTING IN AND OUT OF THE TUB OR SHOWER
- DRESSING: THE ABILITY TO PUT ON AND TAKE OFF ALL ITEMS OF CLOTHING AND NECESSARY BRACES, FASTENERS, OR ARTIFICIAL LIMBS
- TOILETING: THE ABILITY TO GET TO AND FROM THE TOILET, GET ON AND OFF THE TOILET AND PERFORM ASSOCIATED PERSONAL HYGIENE
- TRANSFERRING: THE ABILITY TO MOVE INTO OR OUT OF A BED, CHAIR OR WHEELCHAIR
- CONTINENCE: THE ABILITY TO MAINTAIN CONTROL OF BOWEL AND BLADDER FUNCTIONS; OR, WHEN UNABLE TO MAINTAIN CONTROL OF BOWEL AND BLADDER FUNCTIONS, THE ABILITY TO PERFORM ASSOCIATED PERSONAL HYGIENE INCLUDING CARING FOR A CATHETER OR COLOSTOMY BAG
- EATING: THE ABILITY TO FEED ONESELF BY GETTING FOOD INTO THE BODY FROM A RECEPTACLE (SUCH AS A PLATE, CUP, OR TABLE) OR BY A FEEDING TUBE OR INTRAVENOUSLY

WAS THE DIAGNOSIS BASED ON OBJECTIVE LABORATORY AND CLINICAL FINDINGS, INCLUDING A SCORE OF 7 OR BELOW ON THE RANCHO LOS AMIGOS SCALE THROUGHOUT THE 90 DAYS? PLEASE PROVIDE THE OBJECTIVE DATA TO SUPPORT A YES RESPONSE. YES NO

SEVERE BURNS

WAS THE PATIENT DIAGNOSED WITH THIRD DEGREE BURNS COVERING AT LEAST 20% OF THE SURFACE AREA OF THE BODY? YES NO

OCCUPATIONAL HIV INJURY

DATE OF INJURY: _____ DATE OF INITIAL HIV ANTIBODY TEST: _____ RESULTS: _____

DATE OF FOLLOW-UP HIV ANTIBODY TEST (90-180 DAYS AFTER INJURY): _____ RESULTS: _____

PLEASE PROVIDE A COPY OF EACH TEST RESULT

ATTENDING PHYSICIAN'S SIGNATURE

I HEREBY CERTIFY THAT THE ABOVE DESCRIBED INFORMATION IS BASED UPON REASONABLE MEDICAL PROBABILITY AND IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

NAME (ATTENDING PHYSICIAN) PLEASE PRINT	DEGREE/SPECIALTY	TELEPHONE NUMBER	
ADDRESS	CITY	STATE	ZIP
SIGNATURE	DATE	MEDICAL ID#	

FRAUD WARNING NOTICES: (Please review notice that applies in your state)

For claimants in Alabama:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

For claimants in Alaska:

A 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.

For claimants in Arizona:

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**For your protection California law requires the following to appear on this form:
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.**

For claimants in 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.

For claimants in Connecticut:

Any person who knowingly presents false information in an application for insurance or life settlement contract is guilty of a crime and may be subject to fines and confinement in prison.

For claimants in Delaware:

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.

For claimants in District of Columbia:

WARNING: 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.

For claimants in 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

For claimants in Hawaii:

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

For claimants in Idaho:

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

For claimants in Indiana:

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

For claimants in Kansas:

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 may be guilty of fraud as determined by a court of law.

For claimants in Kentucky:

Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

FRAUD WARNING NOTICES: (Please review notice that applies in your state)

For claimants in Maine:

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 a denial of insurance benefits.

For claimants in Maryland:

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

For claimants in Minnesota:

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

For claimants in New Hampshire:

Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

For claimants in New Jersey:

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

For claimants in New Mexico:

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 penalties.

For claimants in Ohio:

Any person who, with intent to defraud or knowing that he 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.

For claimants in Oklahoma:

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive and insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

For claimants in Oregon:

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 may be guilty of a crime and may be subject to fines and confinement in prison.

For claimants in 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.

For claimants in Tennessee and 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 include imprisonment, fines and denial of insurance benefits.

For claimants in Texas:

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.

For claimants in Vermont:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information may be guilty of a crime.

For claimants in Virginia:

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 false, incomplete, or misleading information may have violated state law.

For claimants in All Other States:

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.