

**ARKANSAS COMPREHENSIVE HEALTH INSURANCE POOL (CHIP)**  
**Endorsement to Policy - FORM CHIP 201 (03/04)**

**IMPORTANT: KEEP THIS ENDORSEMENT WITH YOUR POLICY**

This Endorsement, effective January 1, 2011, amends and becomes a part of the CHIP Policy, FORM CHIP 201 (03/04) (the "Policy").

All other provisions of the Policy not replaced by this Endorsement remain in full force and effect.

SECTION I—RESIDENT ELIGIBLE PERSON, an additional eligibility standard is added on page 38 under subparagraph (A) to read as follows:

- (i) a notice of rejection or refusal by an insurer to issue substantially similar individual health insurance coverage by reason of the existence or history of a medical condition; or
- (ii) a refusal by an insurer to issue individual health insurance coverage except at a rate which CHIP determines is substantially in Excess of the applicable premium rate under this Policy; or
- (iii) for an Insured Person under age 19 when his or her Application was received by CHIP, within the five years preceding the date of such receipt of the Application, the Insured Person has either:
  - a. Received medical advice regarding any of the Pre-Existing Conditions listed in Exhibit A to this Endorsement; or
  - b. Had treatment recommended by a physician or received from a physician regarding any of the Pre-Existing Conditions listed in Exhibit A to this Endorsement.
- (iv) A rejection or refusal by a Group Health Plan or insurer offering only Excess or Stop Loss Coverage or contracts, agreements, or other arrangements for reinsurance coverage with respect to the applicant shall not be sufficient evidence hereunder.

## Eligibility based on Pre-Existing Conditions

### Exhibit A

#### Medical Condition

AIDS/HIV  
Addison's Disease  
Alzheimer's Disease  
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)  
Aneurysm  
Angina Pectoris  
Angioplasty  
Ankylosing Spondylitis  
Anorexia or Bulimia  
Aplastic Anemia  
Arteriosclerosis Obliterans  
Artificial Heart Valve  
Ascite  
Bipolar Disorder  
Brain Tumor  
Cancer, non-localized or recurring  
Cancer (except skin) treated or diagnosed in past 5 years  
Cardiomyopathy  
Cerebral Palsy  
Chemical Dependency  
Chronic Obstructive Pulmonary Disease  
Chronic Pancreatitis  
Chronic Renal Failure  
Cirrhosis of the Liver  
Cleft Palette  
Congestive Heart Failure  
Coronary Artery Disease  
Coronary Insufficiency  
Coronary Occlusion  
Crohn's Disease  
Cystic Fibrosis  
Dementia  
Dermatomyositis  
Diabetes – Type I or Type II  
Diabetes Mellitus

Down's Syndrome  
Emphysema  
Epilepsy  
Friedreich's Ataxia  
Guillian-Barre Syndrome  
Heart Attack  
Heart Disease  
Heart Disorders  
Hemochromatosis  
Hemophilia  
Hepatitis (chronic,active)  
Hepatitis C (active)  
HIV Positive  
Hodgkin's Disease  
Huntington's Chorea  
Hydrocephalus  
Intermittent Claudication  
Juvenile Diabetes  
Kidney Disease requiring dialysis  
Kidney Failure requiring dialysis  
Lead Poisoning with Cerebral Involvement  
Leukemia  
Locomotor Ataxia  
Lou Gehrig's Disease (ALS)  
Lupus Erythematosus Disseminate  
Malignant Lymphoma  
Malignant Tumors  
Melanoma  
Mental Deficiency  
Metastatic Cancer  
Motor/Sensory Aphasia  
Multiple or Disseminated Sclerosis  
Muscular Atrophy  
Muscular Dystrophy  
Myasthenia Gravis  
Myocardial Infarction  
Myotonia  
Open Heart Surgery  
Organ Transplants (except Corneal)

Paget's Disease  
Paraplegia or Quadriplegia  
Parkinson's Disease  
Periarthritis nodosa (Polyarteritis nodosa)  
Peripheral Arteriosclerosis  
Peripheral Occlusive Arterial Disease (POAD)  
Poliomyelitis  
Polyarteritis (periarthritis nodosa)  
Polycystic Kidney  
Polymyositis  
Postero-lateral Sclerosis  
Primary Cardiomyopathy  
Primary Polycythemia  
Progressive Systemic Sclerosis (Scleroderma)  
Psoriatic Arthritis  
Psychotic Disease  
Psychotic Disorders  
Quadriplegia  
Raynaud's Disease  
Rheumatoid Arthritis  
Schizo-affective Disorders  
Schizophrenia  
Scleroderma  
Sclerosis – Multiple, Disseminated or Posterolateral  
Sickle Cell  
Silicosis (Black Lung)  
Splenic Anemia (True Banti's Syndrome)  
Still's Disease  
Stroke (CVA)  
Syringomyelia (Tabes Dorsalis -Locomotor Ataxia)  
Tetralogy of Fallot  
Topectomy and Lobotomy  
Ulcerative Colitis  
Wilson's Disease