

What Is a Pre-Existing Condition?

Definition

A pre-existing condition is any illness, injury, pregnancy, or medical condition that existed within the five years prior to the plan's Effective Date. Pharmacy review includes 12 months of prescription history.

When Is a Condition Considered Pre-Existing?

- Long-standing or chronic conditions requiring ongoing management.
- Medical advice, diagnosis, symptoms or treatment within the five-year lookback.
- Pharmacy review includes 12 months of prescription history.
- If current prescriptions match past usage, they may deny as pre-existing.

Short term plans

- Will always be under review for pre-existing.

Conditions NOT Considered Pre-Existing

- Acute conditions that resolve quickly (example: acute bronchitis).
- Sudden onset conditions.
- Use of medications that do not indicate a chronic condition: antibiotics, flu medications, routine birth control.

Why This Matters

Understanding how pre-existing conditions are reviewed ensures accurate claim processing and correct application of benefits.

Any condition deemed pre-existing will be denied at 100% with no network discounts, because pre-existing conditions are considered excluded. UMR will only deny pre-existing conditions during the waiting period. Outside of the waiting period, claims will process per plans intent.