

## Helping clients with KFB Health Plan applications

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When I meet or talk to potential client about the Health Plans Farm Bureau offers, I begin with...

Asking if I have their verbal permission to ask a couple of health questions to determine if there is a potential reason for denial prior to beginning the quote.

- Height and weight ratio can be reason for denial, do you feel this could be an issue for yourself or any of the family members applying?
- Health concerns or condition which could be reason for denial? I reiterate that they don't need to respond or elaborate on any health concerns, that I am just advising them on specific reasons for denial.
  - Diabetes
  - In the past 7 years...
    - Heart attack, Chronic Heart Conditions, Heart Surgeries
    - Cancers
    - PVD or other Circulatory Issues
    - Lung disease or other Chronic Lung Issues
    - Stroke
    - Kidney Disease or Liver Disease
    - Nervous System Disorders
    - Auto Immune Disorders
    - Organ Transplant
    - Bleeding or Clotting Disorders

Once I explain the above information, I ask if they feel there could be a risk for denial? I want to ensure the clients understand that Kansas Farm Bureau Health does not abide by the same rules and regulations as the Marketplace. Once an application is submitted, our Underwriting reviews the application and medical records requirements depending on age, and there is a risk for denial or rate change. The rate change could increase or decrease once the decision is issued.

If the clients wants to proceed, I ask if they would like me to begin the application and they can complete the health questionnaire on their own; or if they would like me to prepare everything, allow them to complete the health questionnaire, and then submit the application for them.

If they are not currently a member, I explain Kansas Farm Bureau Health Plans are a member benefit and I will need to establish and pay the membership before beginning the application. This is a perfect opportunity to talk about the plethora of county and state benefits.

Thank you for allowing me to be a part of the meeting today!