# Aetna MED D – SilverScript – Good Cause – Examples of Unforeseen Circumstances

[Examples of Severe Medical Conditions and Issues](#_Toc175925582)

[Examples of Hospitalization, Institutionalization and Rehabilitation](#_Toc175925583)

[Examples of Unforeseen/Other Unexpected Events](#_Toc175925584)

[Related Documents](#_Toc175925585)

**Description:** This document provides Med D Premium Billing Specialized Care CCRs with examples of unforeseen circumstances that a beneficiary may provide as a reason for non-payment of plan premiums. This list is provided as a guide but does not include ALL unforeseen circumstances that a beneficiary may provide. If a beneficiary states that they have recently suffered from a severe medical condition or unforeseen circumstance that prevented timely premium payment, it is mandatory to submit a Good Cause RM Task detailing the unforeseen circumstance including the WHO, WHAT and WHEN.

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| Examples of Severe Medical Conditions and Issues |

These diseases affect an individual’s strength or brain function and may impair their thought process.

* Alzheimer’s Disease – Memory loss, confusion, forgetfulness
* Amyotrophic Lateral Sclerosis (ALS) – Lou Gehrig’s Disease
* Dementia – Memory loss, confusion, forgetfulness, mental illness
* Multiple Sclerosis – Incoordination of muscles, tremor, and fatigue
* Parkinson’s Disease – Slowed movement, loss of automatic movements, and speech changes
* Stroke – Loss of speech, loss of mobility
* Short/Long-term memory loss
* Terminal Illness
* Sepsis
* Leukemia
* Lupus
* Aids/HIV
* Cancer
* Schizophrenia/Bipolar Disorder
* Macular Degeneration – Vision loss, vision impairment
* Covid-19 long-term infections complications

**Note:** The beneficiary may mention that these health issues impacted themselves, their Power of Attorney (POA), Authorized Representative, caregiver, or someone they care for.

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| Examples of Hospitalization, Institutionalization and Rehabilitation |

* Long-term Hospitalization
* Long-term Care Facilities
* Mental Health Facilities
* Physical Health Rehabilitation Facilities
* Behavioral Health Centers
* Hospice

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| Examples of Unforeseen/Other Unexpected Events |

Below are some keywords to listen for that may fall under the unforeseen or unexpected events category. If a member mentions any of the incidents below, ask probing questions and follow the [Aetna MED D SilverScript - Process for Good Cause Determinations For Non-payment of Plan Premiums (063898)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=307fc8be-d14d-43ff-ab22-92e01762193f) work instruction to open an RM Task for reinstatement. Obtain and include a time frame of when the events occurred.

* Displaced from Home due to Major Event (House Fire/Flood)
* Car Accident
* Victim of a Crime/Theft
* Financial Fraud
* Natural Disaster

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| Related Documents |

[Aetna MED D SilverScript - Process for Good Cause Determinations For Non-payment of Plan Premiums (063898)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=307fc8be-d14d-43ff-ab22-92e01762193f)

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