

CAN YOU QUALIFY FOR LIFE INSURANCE?

Learn how insurers evaluate health history and what steps you can take to improve your chances of approval.

WHAT INSURERS LOOK FOR IN AN APPLICATION

Life insurance companies assess various factors when determining eligibility and pricing:

- Medical History** Past diagnoses, treatments, and current medications.
- Current Health Status** Lab results, weight, blood pressure, and overall wellness.
- Lifestyle Factors** Smoking, alcohol use, and physical activity.
- Family Medical History** Certain hereditary risks may impact underwriting.
- Occupation & Hobbies** High-risk activities could affect coverage options.

KEY INSIGHT

Not all insurers evaluate health the same way—your options may be better than you think.

COMMON HEALTH CONDITIONS & THEIR IMPACT ON UNDERWRITING

- Heart Disease** Well-managed cases may still qualify for coverage, depending on severity.
- Diabetes** Controlled diabetes with stable A1C may receive better rates.
- Cancer History** Approval depends on remission period, stage, family history, and treatment type.
- Obesity** BMI (Body Mass Index) impacts pricing, but other health factors also play a role.
- Mental Health Issues** Stability, medication history, and hospitalization history affect eligibility.
- Autoimmune Diseases** Severity, flare-ups, and treatment response influence eligibility.
- Substance Use History** Former smokers and those in recovery may qualify at better rates after a certain period.

KEY INSIGHT

Even with a medical history, many people qualify for life insurance with the right approach.

STEPS TO IMPROVE YOUR CHANCES OF APPROVAL

GET A PRE-ASSESSMENT

- ◆ Work with an experienced life insurance professional who can match you with the right insurer.
- ◆ Provide full details about your health upfront to avoid surprises later.

MANAGE HEALTH CONDITIONS PROACTIVELY

- ◆ Regular doctor visits and stable treatment plans help demonstrate control.
- ◆ Lifestyle improvements (e.g., quitting smoking, weight loss, exercise) can lead to better rates over time.

BE HONEST & TRANSPARENT

- ◆ Underwriters will review medical records, so full disclosure is key.
- ◆ Being upfront about your history helps insurers position your case more favorably.

LIFE INSURANCE IS MORE ACCESSIBLE THAN YOU THINK

- 🔑 Underwriting has evolved—more people qualify than ever before.
- 🔑 Your health history doesn't mean you can't get coverage.
- 🔑 Experienced guidance and the right insurer can make all the difference.

Curious about your options? Contact us today to explore your best path to coverage.

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LIFE INSURANCE

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