

When you encounter health issues with clients, which carrier should you look to write them with? This cheat sheet lists the majority of medical conditions you may encounter and the likely best carriers for those conditions. Note that multiple health issues may have an impact on individual carrier acceptance of the client.

ADL'S (ASSISTANCE WITH ACTIVITIES OF DAILY LIVING)

MONUMENTAL LIFE
AMERICO
5STAR (IF NOT 2 OR MORE)

AIDS/HIV

KEMPER
GERBER
AMERICOW guaranteed

ALS (LOU GEHRIG'S DISEASE)

KEMPER
GERBER
UHLW guaranteed
ROYAL NEIGHBORS (GRADED 30/70/100) OVER 2 YEARS LEVEL
UHL (WITHIN 3 YEARS ROP)
AMERICOW guaranteed

ALCOHOL ABUSE

5STAR – WITHIN 2 YEARS GRADED
MON\TRANS – WITHIN 1 YEAR ROP....1W 2 YEARS STANDARD...2+ YEARS PREF
RNA – WITHIN 2 YEARS DECLINE
AMERICO – WITHIN 2 YEARS DECLINE
UHL – WITHIN 2 YEARS ROP
MOO – WITHIN 2 YEARS ROP

ALZHEIMER'S/DEMENTIA

KEMPER
GERBER
UHL (GI PRODUCT)
AMERICOW guaranteed

AMPUTATION DUE TO DIABETES

AMERICO UPII (5%/50/100)

ANEURYSM

MUTUAL OF OMAHA
MONUMENTAL – STANDARD
RNA (AFTER 18 MONTHS LEVEL)
5STAR – WITHIN 1 YEAR OF DECLINE
AMERICO – WITHIN 2 YEARS OF
DECLINE

ANGINA (CHEST PAIN)

AETNA

5STAR – GRADED

MON/TRANS – WITHIN 1 YEAR OF ROP...1-2 YEARS STANDARD....2+ PREFERRED

RNA – WITHIN 18 MONTHS/DECLINE...18-36 MONTHS/GRADED 30/70/100

AMERICO – WITHIN 1 YEAR DECLINE

ANGIOPLASTY (CIRCULATORY-HEART SURGERY)

5STAR – WITHIN 2 YEARS/GRADED

MON/TRANS – 1 YEAR ROP...1-2 YEARS STANDARD....2+ PREFERRED

AMERICO – WITHIN 1 YEAR DECLINE

BEDRIDDEN

KEMPER

GERBER

BRONCHITIS

5STAR

AMERICO

RNA

UHL

MON/TRANS STANDARD

CANCER

AETNA (WITHIN 1 YEAR MODIFIED, WITHIN 2 YEARS GRADED 40/75/100)

5STAR LEVEL (AFTER 2 YEARS)

BALTIMORE LIFE LEVEL (AFTER 2 YEARS)

AMERICO LEVEL (AFTER 3 YEARS)

FORESTERS LEVEL (AFTER 3 YEARS)

MOO LEVEL (AFTER 2 YEARS)

MONUMENTAL (GRADED IS WITHIN LAST 4 YEARS)

LIBERTY BANKERS LIFE LEVEL (AFTER 2 YEARS)

RNA

UNITED HOME LIFE (EXPRESS ISSUE WHOLE LIFE IF IN THE PAST 2 YEARS)

UNITED HOME LIFE (EXPRESS ISSUE WHOLE LIFE IF OVER 2 YEARS)

CANCER (CURRENTLY)

AMERICAN AMICABLE (ROP)

BALTIMORE LIFE (SILVERGUARD 3)

KEMPER

GERBER

UHL (GI PLAN)

FORESTERS (MODIFIED)

MONUMENTAL (GRADED)

CONGESTIVE HEART FAILURE (CHF)

MONUMENTAL (GRADED)
UHL (GI PLAN)
BALTIMORE LIFE (SILVERGUARD 3)

COPD (NO OXYGEN)

MONUMENTAL (STANDARD)
FORESTERS (GRADED 30/70/100)
LIBERTY BANKERS LIFE (ROP ONLY)
5STAR (GRADED 30/70/100)
BALTIMORE LIFE (GRADED 25/50/100)
AMERICO (UP TO 5%/50/100)
RNA (GRADED 30/70/100)
ASSURITY (LEVEL IF NON SMOKER)

CIRRHOSIS (LIVER)

MON/TRANS – 1 YEAR ROP...1-2 STANDARD...2+ PREFERRED
AMERICO – LEVEL AFTER 2 YEARS
UHL – LEVEL AFTER 2 YEARS
RNA – LEVEL AFTER 2 YEARS
5STAR – DECLINE

CYCTIC FIBROSIS

RNA – LEVEL
MOO– LEVEL
MON/TRANS – WITH RX DECLINE
UHL – ROP IF WITHIN 2 YEARS
5STAR – GRADED

DIABETES (NO COMPLICATIONS)

FORESTERS – LEVEL
MONUMENTAL – LEVEL
LIBERTY BANKERS LIFE – LEVEL
5STAR – LEVEL (UNLESS INSULIN USE BEFORE AGE 40)
AMERICO – LEVEL (UNLESS COMBINED WITH HEART DISEASE OR STROKE)
BALTIMORE LIFE – LEVEL (IF NO INSULIN)
RNA – LEVEL (NO INSULIN BEFORE 50)
ASSURITY – LEVEL (UNLESS DIAGNOSED WITHIN 1 YEAR)
ASSURITY – GRADED (IF INSULIN USE AND OTHER HISTORY OF THE STROKE/TI/HEART DISEASE)

DIABETIC COMA

FORESTERS – LEVEL (UNLESS WITHIN 2 YEARS/MODIFIED)
5STAR – LEVEL (UNLESS WITHIN 2 YEARS/GRADED)
BALTIMORE LIFE – LEVEL (UNLESS WITHIN 2 YEARS/GRADED)
AMERICO – LEVEL (UNLESS WITHIN 3 YEARS/UP2)
LIBERTY BANKERS LIFE – LEVEL (UNLESS WITHIN 2 YEARS /NO COVERAGE)

DIALYSIS

KEMPER
GERBER
AMERICO (UP3)
MONUMENTAL (GRADED)
SNL (GRADED)

DRUG ABUSE

5STAR – WITH 2 YEARS GRADED
MON/TRANS – 1 YEAR ROP...1-2 STANDARD...2+PREFERRED
RNA – WITHIN 18 MONTHS/DECLINE
UHL – WITHIN 1 YEAR DECLINE
AMERICO – WITHIN 2 YEARS DECLINE

FELONY

5STAR – DECLINE ONLY IF IN JAIL
RNA
MON/TRANS
AMERICO
UHL – (PAST 10 YRS CONVICTED, ON PAROLE, AWAITING TRIAL...ROP)

COMPANIES THAT DON'T HAVE HEIGHT/WEIGHT

RNA
MONUMENTAL (IF 45 AND OLDER)

HEPATITIS (LIVER)

AMERICO – WITHIN 2 YEARS ROP
MOO – LEVEL (IF NOT HEP C)
MON/TRANS – 1 YR ROP ...1-2 STANDARD...2+PREFERRED IF RESOLVED

HOME HEALTH CARE

5STAR (IF NOT 2 OR MORE ADLs)
RNA

KIDNEY/RENAL DISEASE (NO DIALYSIS)

MON/TRANS – WITHIN 4 YEARS STANDARD...4+ PREFERRED
MOO – WITHIN 4 YEARS ROP
RNA – WITHIN 2 YEARS DECLINE OTHERWISE LEVEL
UHL – WITHIN 2 YEARS ROP
AMERICO – WITHIN 2 YEARS DECLINE

IRREGULAR HEART RHYTHM

FORESTERS
LIBERTY BANKERS LIFE (MODIFIED)
5STAR
MONUMENTAL (STANDARD)
RNA

MULTIPLE SCLEROSIS

AMERICO
 FORESTERS
 5STAR (GRADED)
 MONUMENTAL (STANDARD)
 RNA (GRADED 30/70/100)

MUSCULAR DYSTROPHY (BRAIN)

UHL
 MOO
 MON/TRANS – WITHIN 1 YEAR ROP...1+ PREFERRED
 RNA – WITHIN 2 YEARS GRADED
 5STAR – DECLINE
 AMERICO – DECLINE

ORGAN TRANSPLANT

MON/TRANS – ROP

OXYGEN USE

5STAR – LEVEL (IF NOT USING MORE THAN 2X PER WEEK/ IF SO, GRADED 30/70/100)
 MONUMENTAL (GRADED)
 KEMPER
 GERBER
 UHL (GI PLAN)
 AMERICO (UP3)

PACEMAKER

FORESTERS – LEVEL (UNLESS WITHIN PAST 2 YEARS)
 MONUMENTAL – STANDARD (UNLESS WITHIN 1 YEAR/GRADED)
 5STAR – LEVEL (UNLESS WITHIN 1 YEAR/DECLINE...WITHIN 2 YEARS/GRADED)
 RNA – LEVEL (UNLESS WITHIN 3 YEARS OR BEFORE AGE 50)

SCHIZOPHRENIA

AMERICO
 FORESTERS
 MONUMENTAL (PREFERRED OVER 50 STANDARD IF UNDER)
 5STAR – GRADED
 BALTIMORE LIFE – GRADED (25/50/100)
 LIBERTY BANKERS LIFE (MODIFIED ONLY)
 RNA – LEVEL (UNLESS MENTAL INCAPACITY)

SEIZURES – NEUROLOGICAL

5STAR – WITHIN 2 YEARS DIAGNOSED OR IN/OUTPATIENT GRADED
 MOO – NOT ASKED
 AMERICO – NOT ASKED
 RNA – GRADED WITHIN 2 YEARS
 MON/TRANS – WITHIN 2 YEARS (STANDARD)

SICKLE CELL ANEMIA

AMERICO
FORESTERS
BALTIMORE LIFE (25/50/100)
LIBERTY BANKERS LIFE (MODIFIED)
RNA

SLEEP APNEA

FORESTERS (C-PAP IS NOT CONSIDERED OXYGEN)
MONUMENTAL (STANDARD)
5STAR – LEVEL
LIBERTY BANKERS – LEVEL
AMERICO
BALTIMORE LIFE
RNA
ASSURITY

STENT

5STAR – WITHIN 2 YEARS GRADED
MON/TRANS – 1 YEAR ROP...1-2 STANDARD...2+PREFERRED
AMERICO – WITHIN 1 YEAR DECLINE
RNA – WITHIN 18 MO DECLINE...18-36 MO GRADED
UHL – 1 YEAR DECLINE...1-2 IS ROP

STROKE (WITHIN 12 MONTHS)

MONUMENTAL (GRADED)
FORESTERS – MODIFIED
BALTIMORE LIFE – 25/50/100

STROKE (WITHIN 24 MONTHS)

FORESTERS – MODIFIED
5STAR – GRADED 30/70/100
BALTIMORE LIFE – 25/50/100

STROKE (AFTER TWO YEARS)

5STAR – LEVEL
FORESTERS – LEVEL
LIBERTY BANKERS – LEVEL

TOBACCO

AMERICO – ONLY CIGARETTES
5STAR – SMOKELESS IS NON TOBACCO

WALKER

FORESTERS
MONUMENTAL
RNA

WHEELCHAIR (NOT CONFINED)

MONUMENTAL – LEVEL
RNA – IF NOT CONFINED
AMERICO
FORESTERS
BALTIMORE LIFE

WHEELCHAIR (CONFINED)

AMERICO (UP3)
AMERICAN AMICABLE (LEVEL IF NOT DUE TO DISEASE OR ILLNESS)

CHILD/GRANDCHILD

RNA – 20 PAY AND LIFE PAY
MON/TRANS – FE, 10 PAY
AMERICO – CHILD/GRANDCHILD RIDER