

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  
AMERICO-guaranteed

## **ALS (LOU GEHRIG'S DISEASE)**

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

## **ALCOHOL ABUSE**

5STAR – WITHIN 2 YEARS GRADED  
MON\TRANS – WITHIN 1 YEAR ROP....1-2 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)  
AMERICO-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

## **CYCLIC 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

