



Long Term Care University

Long Term Care University – Question of the Month

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Q: We are looking into Long Term Care Insurance, but concerned our application will be denied due to our health conditions. What common health conditions are acceptable to insurance companies? If the policy is issued, will it have exclusions for preexisting conditions?

The Problem – Nobody is Perfect

The Long Term Care Insurance companies know the same thing mom and dad taught us as kids – nobody is perfect. The companies provide leniency for a whole host of body shapes and sizes, as well as mental and physical health conditions. Since each company has different guidelines it is important to work with a professional that represents and understands the guidelines of multiple companies.

The Solution – Understanding the Most Commonly Acceptable Health Conditions

While no list will be 100% comprehensive due to the number of health conditions, the following list addresses the most commonly acceptable health conditions.

Health Condition	Note	Health Condition	Note
Large Build: Male 5' 10"	Maximum weight 299 pounds	Diabetes Type 1	Up to 50 units insulin per day
Large Build: Female 5' 4"	Maximum weight 250 pounds	Diabetes Type 2	Medication stable for 6 months
High Blood Pressure	Acceptable	Epilepsy	No seizures for 1 year
High Cholesterol	Acceptable	Fibromyalgia	Well controlled after 1 year
Nicotine or Tobacco Use	Acceptable	Coronary Artery Disease	After 6 months, no limitations
Anxiety	Acceptable	Heart Attack	After 6 months, no limitations
Depression	Acceptable	Hip Replacement	After 6 months, no limitations
Arthritis	Acceptable	Knee Replacement	After 6 months, no limitations
Atrial Fibrillation/Flutter	Acceptable	Osteoporosis	T score not worse than -3.9
Cancer	1-2 years from last treatment	Physical Therapy	After 3-6 months
Transient Ischemic Attack (TIA)	After 1 year and full recovery	Stroke	After 2 years and full recovery

Each Insurance company Has Its Own Underwriting Guidelines. Although your Long Term Care Insurance application may be denied at one company does not mean it will be denied at another company. Each company has unique underwriting guidelines. While some insurance companies will outright deny every applicant with Type 1 diabetes, other companies will approve the same applicant. While some insurance companies will deny an applicant in good health with a large body build, other insurance companies will approve the same applicant.

It is critical that your insurance agent understands each insurance company's underwriting guidelines. **An experienced insurance agent will gather your health history and current health status before recommending which company or companies are most likely to approve your application.** Some insurance agents will even speak directly with the insurance company underwriters to determine if you meet the underwriting criteria.

Preexisting Conditions. Once your policy has been issued, the insurance company cannot deny your claims based on any preexisting conditions. Even if your high blood pressure eventually results in a stroke that requires an extended period of long term care, the insurance company cannot deny your claim based on high blood pressure or any other preexisting condition.

Action Step – Apply with an Insurance Company that Accepts Your Health Conditions

Unfortunately, captive agents that only represent their own employer may be unable to offer you a policy based on your health. **Contact an experienced independent agent that can offer multiple companies and find the best companies based on your health.**

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