

# 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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