

Long-Term Care Underwriting Guide

Use this guide as a reference to gain a better understanding of how your client's medical history could impact product options.

Disqualifying conditions for hybrid life insurance solutions

Current	Muscular dystrophy	Medicaid coverage
AIDS or HIV infection	Non-ocular myasthenia gravis	Memory loss
Amyotrophic lateral sclerosis (ALS)	Obesity	On disability and has a handicap sticker
Alzheimer's disease or dementia	Organic brain syndrome	Paralysis (paraplegia/quadriplegia)
Asthma	Osteoporosis	Prescription medication guidelines vary by carrier
Balance disorder or gait impairment	Parkinson's disease	Receiving physical therapy
Cerebral palsy	Stroke (multiple, with residuals, coexisting coronary artery disease/CAD, diabetes)	Receiving SSDI
Cirrhosis	Behavioral	Taking a daily narcotic for pain
Down syndrome	Assisted Living facility (ADLs)	Using a cane, wheelchair or walker every day
Huntington's disease	Alcoholism	Undergoing medical treatment or has a scheduled surgery
Intellectual disability	Depression (hospitalized within five years)	Using oxygen for any reason
Macular degeneration	Dialysis	
Multiple myeloma	Drug addiction	
Multiple sclerosis		

Disqualifying conditions for hybrid annuity solutions

Current	Cirrhosis	Macular degeneration/progressive
Active military personnel	Down syndrome	Multiple myeloma
AIDS or HIV infection	Epilepsy	Multiple sclerosis
Amyotrophic lateral sclerosis (ALS)	Huntington's disease	Muscular dystrophy
Alzheimer's disease, dementia or memory loss	Intellectual disability	Myasthenia gravis or non-ocular myasthenia gravis
Cerebral palsy	Internal cancers (not cured or treated)	

Disqualifying conditions for hybrid annuity solutions (continued)

Obesity	Cancer treatment in the past six months	Requires assistance for daily living
Organic brain syndrome	Dialysis	Surgery pending
Osteoporosis with compression fracture	Drug addiction	Transient ischemic attack (TIA) or stroke in the past two years
Parkinson's disease	Implanted defibrillator	Using a three-prong/quad cane, wheelchair or walker every day
Stroke, multiple or with residuals	Organ transplant recipient, excluding liver	Using oxygen for any reason
Ventricular tachycardia	Paralysis (paraplegia/quadriplegia)	
Behavioral	Prescription medication guidelines vary by carrier	
Activities of daily living (ADL) deficits	Receiving SSDI	

Obesity guidelines

Carriers use weight and height to calculate body mass index and characterize obesity. If clients exceed the maximum weight for their given height, they may be considered obese.

HEIGHT	MAXIMUM WEIGHT	HEIGHT	MAXIMUM WEIGHT	HEIGHT	MAXIMUM WEIGHT	HEIGHT	MAXIMUM WEIGHT
4'10"	222	5'4"	270	5'10"	324	6'4"	382
4'11"	230	5'5"	279	5'11"	333	6'5"	392
5'0"	238	5'6"	288	6'0"	342	6'6"	402
5'1"	246	5'7"	296	6'1"	352	6'7"	412
5'2"	254	5'8"	305	6'2"	362	6'8"	423
5'3"	262	5'9"	314	6'3"	372	6'9"	433

Encourage clients to create a long-term care plan while they are still in good health to increase their coverage options.