COMMON CONCERNS

Pre-Existing Conditions & Life Insurance: What's Actually True

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

“I probably can't get life insurance because of my health” is one of the most common things people assume — and it stops a lot of people from ever even asking.

The truth is more nuanced

Having a pre-existing condition doesn't automatically disqualify you. Depending on the condition and how well it's managed, you may still qualify for traditional coverage, or a simplified/guaranteed-issue policy.

Conditions that often still qualify for coverage

- Well-managed diabetes
- Controlled high blood pressure or cholesterol
- Past cancer in remission (timeframe-dependent)
- Anxiety or depression, when stable and treated
- Many other common, managed conditions

No-exam options exist for a reason

Simplified-issue and guaranteed-issue policies exist specifically for people who might not qualify for fully underwritten coverage. Coverage is almost always possible in some form.

> Worth remembering: The only way to actually know your options is to ask. Assuming you're uninsurable often costs people years of missed protection.

Not sure if you'd qualify?

Let's talk through your specific situation — no pressure, no obligation.

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