

# Uninsurable Medigap Conditions

**"YES" TO ANY OF THE BELOW WILL TYPICALLY RESULT IN A DECLINE**

## ☐ Mobility & Agency

Are you currently...

- Unable to walk unassisted.
- Dependent on a wheelchair or motorized mobility device.
- Bedridden.
- Confined to a nursing or assisted living facility.
- Hospitalized.
- Undergoing physical therapy.
- Unable to perform the basic functions of caring for yourself.

## ☐ Pending & Awaiting

Are you awaiting any test results or been advised by a physician to have any treatments, therapies, or surgeries that have not yet been performed?

## ☐ Organ Transplants

Have you undergone any kind of transplant, including bone marrow or stem cell transplant? Note: Corneal transplants are the exception and do not deem making an applicant uninsurable.

## ☐ Chronic Pulmonary Disorders

Are you currently using or currently have...

- Supplemental oxygen
- Relying on a nebulizer
- Chronic obstructive pulmonary disease (COPD)
- Bronchiectasis
- Chronic asthma
- Chronic bronchitis
- Chronic interstitial lung disease
- Chronic obstructive lung disorder (COLD)
- Cystic fibrosis
- Emphysema
- Sarcoidosis

## ☐ Heart Issues

Do you currently have ...

- Unoperated aneurysm
- Implanted defibrillator (a device that sends electrical pulses to the heart)
- Congestive heart failure

## ☐ Neurodegenerative Diseases

Do you currently have...

- Alzheimer's disease
- Cerebral palsy
- Dementia
- Dissociative amnesia
- Huntington's disease
- Lou Gehrig's disease/Amyotrophic Lateral Sclerosis (ALS)
- Multiple sclerosis
- Muscular dystrophy
- Organic brain disorder
- Parkinson's disease
- Prion diseases
- Spinal muscular atrophy

## ☐ Autoimmune Disorders

Do you currently have...

- AIDS
- Myasthenia gravis
- Connective tissue disorders like systemic lupus and scleroderma

## ☐ Other Diseases

Do you currently have...

- ESRD
- Chronic kidney disease/failure
- Chronic nephritis
- Chronic glomerulonephritis
- Chronic renal insufficiency
- Any disease requiring dialysis
- Cirrhosis of the liver
- Chronic hepatitis
- Alcohol-induced liver disease