

## Uninsurable Health Conditions

Applications should not be submitted if applicant has the following conditions:

AIDS / HIV / ARC (AIDS related complex)	Diabetes with > 50 units of insulin per day or requiring 3 or more medications <sup>1</sup> (oral or injection) to control blood sugar.
Alzheimer's Disease or Dementia	Diabetes with vascular disease (coronary, carotid, peripheral) or kidney disease.
ALS (Amyotrophic Lateral Sclerosis / Lou Gehrig's Disease)	Diabetes with 4 or more medications <sup>1</sup> to treat blood pressure.
Cirrhosis	Schizophrenia
Chronic Obstructive Pulmonary Disease (COPD)	Lupus - Systemic
Other chronic pulmonary disorders to include:	Multiple Sclerosis (MS)
<ul style="list-style-type: none"><li>• Chronic bronchitis</li><li>• Chronic obstructive lung disease (COLD)</li></ul>	Muscular Dystrophy
<ul style="list-style-type: none"><li>• Chronic asthma</li><li>• Chronic interstitial lung disease</li><li>• Chronic pulmonary fibrosis</li></ul>	Myasthenia Gravis
<ul style="list-style-type: none"><li>• Cystic fibrosis</li><li>• Sarcoidosis</li><li>• Bronchiectasis</li><li>• Scleroderma</li><li>• Emphysema</li></ul>	Organ transplant (stem cells included; corneal transplants excluded)
Chronic Kidney Disease (stages 3-5) or Renal Failure requiring dialysis	Osteoporosis with fracture
<ul style="list-style-type: none"><li>• Arthritis that restricts mobility</li></ul>	Parkinson's Disease
	Pulmonary Arterial Hypertension / Pulmonary Hypertension
	Other cognitive disorders to include
	<ul style="list-style-type: none"><li>• Mild cognitive impairment (MCI)</li><li>• Delirium</li><li>• Organic brain disorder</li></ul>
	Scleroderma
	Chronic Hepatitis
	Lambert-Eaton Syndrome

In addition to the above conditions, the following will also lead to a decline:

- Implantable cardiac defibrillator
- Use of supplemental oxygen
- Use of a nebulizer
- Asthma requiring continuous use of three or more medications including inhalers
- Advised to have surgery, medical tests, treatment or therapy
- If applicant's height/weight is in the decline column on the chart
- Any applicant that has been referred for further diagnostic testing or consultation with an additional physician that has not been completed.
- Any applicant prescribed more than five opioid medications in the last 24 months.
- Currently living in a nursing home or assisted living facility