

## Uninsurable Conditions by Timeline for Long Term Care

<b>Gastric/Intestinal Bypass</b>	Within the past year
<b>Heart Attack</b>	Within the past 6 months
<b>Heart Bypass Surgery (CABG)</b>	Within the past 6 months
<b>Heart Valve Replacement</b>	Within the past year
<b>Hodgkin's Disease or Lymphoma (early stage)</b>	Within the past year
<b>Joint Replacement</b>	Within the past 3 months
<b>Kidney Failure treated with Dialysis</b>	Currently
<b>Kidney Transplant</b>	Within the past 5 years
<b>Leukemia</b>	Within the past 3 years
<b>Long Term Care Services</b> (adult day care; home health care; nursing facility, assisted living or any other long term care facility)	If used or advised to use within the past year
<b>Mental Disorder Requiring Hospitalization</b>	Within the past year
<b>Oxygen Use</b>	Currently
<b>Rheumatoid Arthritis</b>	Diagnosed within the past 2 years
<b>Social Security Disability Insurance (SSDI) Benefits</b> (does not include routine Retirement Social Security benefits)	Within the past 3 years
<b>Spinal Surgery</b>	Within the past 6 months
<b>Suicide Attempt</b>	Within the past 3 years
<b>Tobacco Use</b>	
In combination with: <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Heart Disease or Circulatory/Vascular Disease</li> <li>• Transient Ischemic Attack (TIA)</li> </ul>	If used within the past year

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In combination with:	If used within the past year
• Diabetes	
• Heart Disease or Circulatory/Vascular Disease	
• Transient Ischemic Attack (TIA)	
<b>Transient Ischemic Attack (TIA)</b>	Within the past 5 years or multiple episodes, regardless of date