

Long-Term Care Insurance Health Qualifications. Are You Even Insurable?

When it comes to long-term care insurance, there's an old saying; "your money pays for it, but your health really buys it."

That's because there are certain pre-existing health conditions that can make it impossible for you to health qualify, and we list those [below](#).

But if you are in relatively good health, now is the time to start the process. [Click here to complete our simple online questionnaire](#) and get the ball rolling.

Most people have some health issues ... maybe a bit of hypertension for which you take medication ... maybe you even had cancer some years ago. Even people with health conditions may still qualify for long-term care insurance but it really pays to talk to a long-term care insurance professional with access to multiple insurers.

Health underwriting standards vary from one insurer to another. And they change from time to time. So you need someone with current expertise who will shop the market for you before you apply. You'll save time. You can save money. And, you'll avoid being declined.

Here's important information. Your good health can get you preferred health discounts that will save you significant dollars. Plus, you lock them in. You can't lose the good health status even if your health changes at a future date.

A recent study conducted by the American Association for Long-Term Care Insurance revealed the percentage of applicants who qualify for good health discounts and the percentage who were declined. It's clearly to your benefit to start the process at younger ages, certainly while in your 50s.

Percentage of Applicants in 2007 Who Qualify for Good Health Discount

<u>Age of Applicant</u>	<u>Average Who Qualify</u>
Under 30	63.2%
30 to 39	66.3%
40 to 49	66.8%
50 to 59	51.5%
60 to 69	42.2%
70 to 79	24.2%
80 and Over	12.9%

Percentage of Applicants Declined Coverage (Individual Policies)

<u>Age of Applicant</u>	<u>Average Declined Coverage</u>
Under 50	7.3%
50 to 59	13.9%
60 to 69	22.9%
70 to 79	44.8%
80 and Over	69.8%