

Uninsurable Conditions for Long Term Care

Clients with these conditions are not insurable.

- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (ALS also called Lou Gehrig's Disease)
- Bipolar Disorder (Manic Depression)
- Cirrhosis of the Liver
- Congestive Heart Failure (CHF) in combination with any of the following: Heart Attack or Angina; Angioplasty or Heart Surgery
- Cystic Fibrosis
- Dementia
- Diabetes under treatment with Insulin or with a history of TIA, Heart Disease, or Circulatory/Vascular Disease
- Ehlers-Danlos Syndrome
- Frequent or persistent forgetfulness or memory loss
- Huntington's Disease
- Marfan's Syndrome
- Metastatic Cancer (spread from original site/location)
- Multiple Sclerosis (MS)
- Muscular Dystrophy
- Myelofibrosis
- Organ Transplant (other than Kidney or Cornea)
- Parkinson's Disease
- Schizophrenia or other forms of Psychosis
- Senility
- Stroke
- TIA in combination with Heart Disease or Heart Surgery
- TIA two or more times