

“Uninsurable” Medical and Non-Medical Conditions

Uninsurable Medical Conditions

- Abdominal aortic aneurysm (corrected within 6 months)
- ALS
- AIDS
- Alzheimer’s Disease/Dementia
- Cardiac surgery (bypass or valve replacement) within 6 months
- Severe COPD or Emphysema
- Uncontrolled Type 1 Diabetes w/ complications present (amputation, retinopathy, kidney, or cardiovascular disease)
- Cystic Fibrosis
- Cirrhosis of the Liver
- Gastric bypass within 6 months
- Invasive cancer – Advanced Stage Cancers
- Kidney failure requiring dialysis
- Huntington’s Disease
- Lung disorders requiring oxygen treatment
- Awaiting organ transplant
- Major advised/pending surgery
- Mental disorders with hospitalization within last 12 months
- Stroke (CVA) within last 6 months

Uninsurable Non-Medical Conditions

- Alcohol or substance abuse
- Bankruptcy (On-going or debits not discharged)
- Suicidal ideation
- Criminal History – On current Probation
- Hazardous occupations (i.e., logger, miner, commercial fisher)
- Hazardous avocations (i.e., BASE Jumping, Skin Diving, Free Climbing)
- Foreign travel to hazardous areas of the world (consult State Department Travel Advisory)