

Think about this: “My client says he has hepatitis, is he insurable?”

Hepatitis, simply explained, is a viral infection (in most cases) causing inflammation of the liver. Hepatitis could be A, B or C.

Hepatitis A is considered the least threatening since it generally does not lead to liver damage, and 99% of those infected fully recover.

Hepatitis B is a serious viral disease that attacks the liver. Approximately 2-10% of adults and 25-80% of children under the age of 5 will not be able to clear the virus in six months and are considered to be chronically infected.

Hepatitis C also causes inflammation of the liver, with an estimated 80% of those infected developing chronic hepatitis. Many clients can develop cirrhosis and some may also develop liver cancer.

The agent’s question cannot be answered with a simple “yes” or “no”. It is important to note that underwriting is done based on case specifics. An agent can help by collecting the following details:

1. Type of hepatitis, A, B or C: Hepatitis A does not have a treatment per se and the client can be insured on recovery without being rated. For B and C types, the client may be rated based on liver enzyme test results.
2. Date of diagnosis: Newly diagnosed clients might be postponed by the insurance carrier.
3. Results of the most recent liver enzyme tests which include AST, ALT and GGTP numbers: These numbers will be elevated for clients diagnosed with hepatitis.
4. Results of liver ultrasound or liver biopsy, if completed.
5. General lifestyle of the client which includes alcohol consumption, height and weight and any other health impairment: moderate to heavy consumption is frowned upon.
6. Has the client been diagnosed with cirrhosis or chronic hepatitis? If the answer is yes, getting life insurance coverage might be difficult.
7. Was treatment done by using interferon?

Clients with hepatitis are considered “high risk” for life insurance underwriting purpose. Getting a client pre qualified by submitting copies of labs including liver enzyme tests and biopsy, if done is strongly recommended.

Also, the case has to be submitted to an insurance carrier that specializes in impaired risk underwriting.

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