



AMERICAN HOME LIFE MEDICARE SUPPLEMENT DISEASE UNDERWRITING GUIDELINES

Condition/Disease	Criteria	Eligible	
		Yes	No
Addison's Disease	Ever Diagnosed, Treated, Surgery for		X
AIDS/ARC/HIV	Ever Diagnosed, Treated, Surgery for		X
Alcoholism	Diagnosed, Treated, Surgery for within last 36 Months		X
Alzheimer's Disease	Ever Diagnosed, Treated, Surgery for		X
Amputation due to disease	Diagnosed, Treated, Surgery for within last 24 Months		X
Anemia requiring repeated blood transfusions	Diagnosed, Treated, Surgery for within last 36 Months		X
Arterial Disease	Diagnosed, Treated, Surgery for within last 24 Months		X
Arthritis that restricts mobility or activities of daily living	Diagnosed, Treated, Surgery for within last 24 Months		X
Atrial Fibrillation	Diagnosed, Treated, Surgery for within last 36 Months		X
Bed Confinement	Currently		X
Blood Disorder	Diagnosed, Treated, Surgery for within last 36 Months		X
Blood Pressure reading > 100 Diastolic	Last Reading - Any Time		X
Blood Pressure reading > 175 Systolic	Last Reading - Any Time		X
Bone Marrow Transplant	Ever Diagnosed, Treated, Surgery for		X
Cardiomyopathy	Diagnosed, Treated, Surgery for Within last 36 Months		X
Cerebral Palsy	Ever Diagnosed, Treated, Surgery for		X
Chronic Kidney Disease	Ever Diagnosed, Treated, Surgery for		X
Cirrhosis	Ever Diagnosed, Treated, Surgery for		X
Congestive Heart Failure	Ever Diagnosed, Treated, Surgery for		X
Connective Tissue Disorder	Diagnosed, Treated, Surgery for within last 24 Months		X
Defibrillator	Ever Diagnosed, Treated, Surgery for		X
Dementia	Ever Diagnosed, Treated, Surgery for		X
Diabetes - requiring Insulin	Currently		X
Diabetes - with complications	Currently		X
Diabetes - with history of Heart Attack	Currently		X

Condition/Disease	Criteria	Eligible	
		Yes	No
Diabetes - with history of Stroke	Currently		X
Diabetes - with Neuropathy	Currently		X
Diabetes - with Peripheral Arterial Disease (PAD)	Currently		X
Diabetes - with Peripheral Vascular Disease (PVD)	Currently		X
Diabetes - with Retinopathy	Currently		X
Diabetes - with RX change due to uncontrolled blood sugar	12 Months		X
Drug Abuse	Diagnosed, Treated, Surgery for within last 36 Months		X
Enlarged Heart	Diagnosed, Treated, Surgery for within last 24 Months		X
Facility - Assisted Living	Currently		X
Facility - Nursing	Currently		X
Future Medical Treatment, Evaluation, Testing, Surgery	Advised to have within last 12 Months		X
Heart Surgery for Heart Attack, Artery Blockage, Heart Valve Disorder	Diagnosed, Treated, Surgery for within last 12 Months		X
Hepatitis	Diagnosed, Treated, Surgery for within last 36 Months		X
Hodgkin's Disease	Diagnosed, Treated, Surgery for within last 36 Months		X
Home Health Care	Currently		X
Hospitalized	Currently		X
Internal Cancer	Diagnosed, Treated, Surgery for within last 36 Months		X
Kidney Disease requiring Dialysis	Ever Diagnosed, Treated, Surgery for		X
Kidney Failure	Ever Diagnosed, Treated, Surgery for		X
Leukemia	Ever Diagnosed, Treated, Surgery for		X
Lou Gehrig's Disease	Ever Diagnosed, Treated, Surgery for		X
Lung Disorder and current Tobacco use	Diagnosed, Treated, Surgery for within last 24 Months		X
Lung Disorder requiring 3 or more medications	Diagnosed, Treated, Surgery for within last 24 Months		X
Lung Disorder requiring Nebulizer	Diagnosed, Treated, Surgery for within last 24 Months		X
Lung Disorder requiring Oxygen	Diagnosed, Treated, Surgery for within last 24 Months		X
Lymphoma	Ever Diagnosed, Treated, Surgery for		X
Melanoma	Diagnosed, Treated, Surgery for within last 36 Months		X
Multiple Myeloma	Ever Diagnosed, Treated, Surgery for		X
Multiple Sclerosis	Ever Diagnosed, Treated, Surgery for		X
Muscular Dystrophy	Ever Diagnosed, Treated, Surgery for		X
Myasthenia Gravis	Diagnosed, Treated, Surgery for within last 24 Months		X
Neuropathy	Diagnosed, Treated, Surgery for within last 24 Months		X

Condition/Disease	Criteria	Eligible	
		Yes	No
Organ Transplant	Ever Diagnosed, Treated, Surgery for		X
Osteoporosis with Fractures	Diagnosed, Treated, Surgery for within last 24 Months		X
Pacemaker - Implantation of	within last 12 Months		X
Paget's Disease	Diagnosed, Treated, Surgery for within last 24 Months		X
Pancreas Disorder	Diagnosed, Treated, Surgery for within last 36 Months		X
Parkinson's Disease	Ever Diagnosed, Treated, Surgery for		X
Peripheral Vascular Disease	Diagnosed, Treated, Surgery for within last 24 Months		X
Physical Therapy	Currently		X
PSA Blood Test >4.5 Under Age 70 With No History of Prostate Cancer	within last 12 Months		X
PSA Blood Test >6.5 Under Age 70 With No History of Prostate Cancer	within last 12 Months		X
Renal Insufficiency	Ever Diagnosed, Treated, Surgery for		X
Seizure	within last 12 Months		X
Stroke	Diagnosed, Treated, Surgery for within last 24 Months		X
Systemic Lupus	Diagnosed, Treated, Surgery for within last 24 Months		X
Transient Ischemic Attack (TIA)	Diagnosed, Treated, Surgery for within last 24 Months		X
Unoperated Aneurysm	Ever Diagnosed, Treated, Surgery for		X
Wet Macular Degeneration with past or current Injection Treatment	Diagnosed with or Taken Injections for in last 12 Months		X
Wheelchair/Motorized Mobility Device	Current Use		X

Tobacco Use: If applicant has used any form of tobacco, including vaping and e-cigarettes, in the past 12 months, applicant is ineligible for Preferred rates.