

Cheatsheet for Common Health Issues: Senior Solutions Agency, LLC

Rev 08/21/2020

Issue Ages	*0-85	45-85	50-85	18-80	50-85	50-80	50-80	40-89	18-85
	TA	MoO	FF	LBL	Americo	RNoA	Prosperity	CVS	CFG
E-Application Available	Yes	Yes	No	Yes	yes	yes	Yes	Yes	yes

Heart Attack:									
Over 2 Yrs.	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Elite
Between 1 and 2 Yrs.	Standard	Graded	Standard	Modified	Level	Graded >18mos	Modified	Standard	Graded
In the Last year	*Graded	Declined	Graded	Modified	Guaranteed Issue	Declined <18mos	Modified	Modified	Declined <6mos

Heart Surgery (stent/bypass)									
Over 2 Yrs.	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Elite
Between 1 and 2 Yrs.	Standard	Graded	Standard	Modified	Level	Graded >18mos	Modified	Standard	Graded
In the Last year	*Graded	Declined	Graded	Modified	Guaranteed Issue	Declined <18mos	Modified	Modified	Graded

Stroke:									
Over 2 Yrs.	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Elite
Between 1 and 2 Yrs.	Standard	*Graded	Standard	Modified	Level	Graded >18mos	Modified	Standard	Graded
In the last year	*Graded	*Graded	Graded	Modified	Guaranteed Issue	Declined <18mos	Modified	Modified	Graded

Congestive Heart Failure:									
Over 2 Yrs. No Treatment	Preferred	Declined	Declined	Declined	Guaranteed Issue	Declined	Level	Declined	Declined
Between 1 and 2 Yrs.	Standard	Declined	Declined	Declined	Guaranteed Issue	Declined	Modified	Declined	Declined
In the last year	*Graded	Declined	Declined	Declined	Guaranteed Issue	Declined	Modified	Declined	Declined

Atrial Fibrillation or Irregular Heart Rhythm:									
Over 2 Yrs. No Treatment	Preferred	Level	Preferred	Standard	Guaranteed Issue	Level	Level	Preferred	Select
Between 1 and 2 Yrs.	Standard	*Graded	Preferred	Standard	Guaranteed Issue	Level	Level	Preferred	Select
In the last year	Standard	*Graded	Preferred	Standard	Guaranteed Issue	Level	Level	Preferred	Select

Pacemaker Implant:									
Over 2 Yrs. Implanted	Standard	Graded	Preferred	Standard	Level	Level	Level	Preferred	Elite
Between 1 and 2 Yrs.	Standard	Graded	Standard	Modified	Level	Declined	Modified	Standard	Graded
Ever or in the last year	Graded	Declined	Graded	Modified	Guaranteed Issue	Declined	Modified	Modified	Graded

	TA	MoO	FF	LBL	Americo	RNoA	Prosperity	CVS	CFG
COPD not requiring oxygen:									
Over 2 Yrs. No Treatment	Standard	Graded	Standard	Standard	Guaranteed Issue	Level	Graded 30/70	Standard	Graded
Between 1 and 2 Yrs.	Standard	Graded	Standard	Standard	Guaranteed Issue	Graded	Graded 30/70	Standard	Graded
Ever In the last year	Standard	Graded	Standard	Standard	Guaranteed Issue	Graded	Graded 30/70	Standard	Graded

Used Oxygen Equipment:									
Over 2 Yrs. No Use	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Graded
Over 1 Yr No Use	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Graded
In Use Now	Graded	Declined	Declined	Declined	Guaranteed Issue	Declined	Declined	Declined	Graded

Alzheimer's or Dementia:									
Over 2 Yrs.	Declined	Declined	Declined	Declined	Guaranteed Issue	Declined	Declined	Declined	Declined
Between 1 and 2 Yrs.	Declined	Declined	Declined	Declined	Guaranteed Issue	Declined	Declined	Declined	Declined
Ever	Declined	Declined	Declined	Declined	Guaranteed Issue	Declined	Declined	Declined	Declined

Bipolar Depression:									
Over 2 Yrs. No Treatment	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	Elite
Between 1 and 2 Yrs.	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	Elite
Ever	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	Elite

Schizophrenia:									
Over 2 Yrs. No Treatment	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	>3yrs Elite
Between 1 and 2 Yrs.	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	Graded
In the last 12 months	Standard	Graded	Preferred	Preferred	Level	Level	Graded 30/70	Preferred	Graded

Parkinson's:									
Over 2 Yrs. No Treatment	Standard	Graded	Standard no ADL	Standard	*Level	Graded	Graded 30/70	Standard	Graded
Between 1 and 2 Yrs.	Standard	Graded	Standard no ADL	Standard	*Level	Graded	Graded 30/70	Standard	Graded
Ever	Standard	Graded	Standard no ADL	Standard	*Level	Graded	Graded 30/70	Standard	Graded

Cerebral Palsy:									<i>Ever</i>
Over 2 Yrs.	Declined	*Level	Preferred no ADL	Standard	*Level	Graded	Level	Declined	Declined
Between 1 and 2 Yrs.	Declined	*Level	Preferred no ADL	Standard	*Level	Graded	Level	Declined	Declined
Ever	Declined	*Level	Preferred no ADL	Standard	*Level	Graded	Level	Declined	Declined

	TA	MoO	FF	LBL	Americo	RNoA	Prosperity	CVS	CFG
--	----	-----	----	-----	---------	------	------------	-----	-----

Multiple Sclerosis:									
Over 2 Yrs.	Standard	Graded	Preferred no ADL	Declined	*Level	Graded	Level	Standard	>3 yrs Elite
Between 1 and 2 Yrs.	Standard	Graded	Preferred no ADL	Declined	*Level	Graded	Level	Standard	Graded
Ever	Standard	Graded	Preferred no ADL	Declined	*Level	Graded	Level	Standard	Graded

Diabetes:									
Insulin use after age 50	Standard	Level	Preferred	Preferred	Level	Level	Level	Preferred	Elite
Insulin use before age 50	Standard *20	Graded	Preferred	Preferred *25	Level	Level	Level	Preferred	Graded
No insulin diagnosed after 50	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	Elite
No insulin diagnosed before 50	Preferred *20	Graded	Preferred	Preferred *9	Level	Level	Level	Preferred	Elite
Neuropathy and insulin use	Standard *20	Graded	Graded	Modified	Guaranteed Issue	Level	Modified	Modified	Graded
Neuropathy no insulin use	Preferred *20	Graded	Graded	Modified	Guaranteed Issue	Level	Modified	Modified	Graded
Diagnosed after the age of "OK"	Age 20	Age 0 Graded	No age listed	Age 9	No age listed	Age 30 insulin	No age listed	No age listed	No age listed

Kidney Dialysis:									
Over 4 Yrs. No Treatment	Preferred	Declined	Declined	Declined	Guaranteed Issue	Level	Level	Preferred	>3 yrs Elite
Over 2 Yrs. No Treatment	Graded	Declined	Declined	Declined	Guaranteed Issue	Level	Level	Preferred	Graded
Over 1yr. No Treatment	Graded	Declined	Declined	Declined	Guaranteed Issue	Declined	Modified	Modified	Graded
In the last yr received Treatment	Graded	Declined	Declined	Declined	Guaranteed Issue	Declined	Declined	Declined	Declined

Renal Insufficiency:									
Over 2 Yrs. No Treatment	Standard <small>Stage 1-3</small>	Declined	Standard	Standard	Guaranteed Issue	Level	Graded 30/70	Preferred	>3 yrs Elite
Between 1 and 2 Yrs. No Treatment	Standard <small>Stage 1-3</small>	Declined	Standard <small>Stage 1-3</small>	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded
In the last year received Treatment	Standard <small>Stage 1-3</small>	Declined	Standard	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded

Hepatitis B & C:									
	*TA Hep B cured over 2yrs Preferred				Declined if untreated				
Over 2 Yrs. No Treatment	Standard C	Graded	Standard	Standard	Guaranteed Issue	Level	Graded 30/70	Preferred	>3 yrs Elite
Between 1 and 2 Yrs. No Treatment	Graded	Graded	Standard	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded
In the last year	Graded	Graded	Standard	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded

Liver Disease/Cirrhosis									
	* TA Cirrhosis Graded								
Over 2 Yrs. No Treatment	Preferred	Declined	Standard	Standard	Guaranteed Issue	Level	Graded 30/70	Preferred	>3 yrs Elite
Between 1 and 2 Yrs. No Treatment	Standard	Declined	Standard	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded
In the last year	Standard	Declined	Standard	Standard	Guaranteed Issue	Declined	Graded 30/70	Modified	Graded

	TA	MoO	FF	LBL	Americo	RNoA	Prosperity	CVS	CFG
Internal Cancer:									
4 years with no treatment	Preferred	Level	Preferred	Preferred	Level	Level	Level	Preferred	>5 yrs Elite
3 years with no treatment	Graded		Preferred	Preferred	Level	Level	Level	Preferred	Select
2 years with no treatment	Graded	Graded	Graded	Preferred	Level	Level	Modified	Preferred	Select
Within the last 2 years	Declined	Declined	Graded	Modified	Guaranteed Issue	Declined	Modified	Declined	Declined
In the last year/Current	Declined	Declined	Graded	Modified	Guaranteed Issue	Declined	Declined	Declined	Declined

Systemic Lupus:									
4 years with no treatment	Standard	Level	Standard	Standard	*Level	Level	Graded 30/70	Standard	>3 YrsElite
Over 2 Yrs no treatment	Standard	Graded	Standard	Standard	*Level	Level	Graded 30/70	Standard	Graded
Treatment within 24 months	Graded	Graded	Standard	Standard	*Level	Declined	Graded 30/70	Standard	Graded

Wheelchair/Scooter use	Graded	Declined	*Declined	Modified	Guaranteed Issue	Level	Level	Declined	Level *ADL's
Wheelchair Confinement	Graded	Declined	Declined	Modified	Guaranteed Issue	Declined	Declined	Declined	Declined

Hospitalized last 12 months	OK	OK	OK	Declined	> 6 mos OK	OK	> 30 days OK	OK	OK
------------------------------------	----	----	----	----------	------------	----	--------------	----	----

Bood Thinners heart/stroke									
In Use Over 2 Yrs	Preferred	*Level	Preferred	Standard	* Possible Level	Level	Level	Preferred	*Elite
In Use Less Than 2 Yrs			Standard			Level	Level	Preferred	*Elite
In Use Less Than 1 Yr			Graded			Level	Level	Preferred	*Elite

Height & Weight Questions:	See Build Chart	See Build Chart	See Build Chart	See Build Chart	See Build Chart	No Question	See Build Chart	No Question	See Build Chart
	5'8 273lbs OK	5'8 283lbs OK	5'8 292lbs OK	5'8 304lbs OK	5'8 279 OK		5'8 292lbs OK		5'8 272 OK

Phone Interview Required:	No Interview	Recommended	Required	Phone App Only	E-app no phone	No Interview	Required	No Interview	No Interview
		855-464-9577	866-844-9276	844-442-9871					POS Available
Telesales Available	YES	YES	Yes	YES	YES	YES	Yes	Yes	Yes
	E-App/E-Sign	E-App/E-Sign	E-App/E-Sign	Telesales	Telesales	Telesales	Telesales	Telesales	
				844-442-9871	855-248-8327	866-281-9228	800-737-6972	E-App/E-Sign	
				E-App/E-Sign	E-App/E-Sign				
Direct Express Card	Yes	No	No	No	No	No	Yes	No	No
True SS Billing	YES	No	No	YES	No	YES	YES	YES	YES

DISCLAIMER: Senior Solutions does not gaurantee this accuracy of the document

Agent is responsible to verify coverage eligibility with each carrier