

Common reasons F&G orders medical records or declines to offer life coverage

F&G Underwriting is always looking for opportunities to assist you in determining which applications to send to us and to help you manage the expectations of your clients.

Below are some common reasons we may order medical records or deny coverage. The lists are not intended to be all-inclusive.

There are many other reasons we may order medical records or decline to issue coverage, but these are the ones we see most frequently.

Common triggers requiring medical records

We will usually need an Attending Physician Statement (APS) if there is a reported history of serious medical concerns. Some common examples include:

- Undisclosed medical history
- Stroke
- Coronary artery disease, heart disease, heart attack or heart failure
- Drug or alcohol abuse
- Diabetes requiring insulin
- Cancer
- Pancreatic disease
- Liver disease or hepatitis
- Paralysis
- Seizures
- Psychological disorder (*other than mild anxiety or depression*)
- Respiratory diseases other than mild asthma
- Ulcerative colitis
- HIV (*Note: this would be highly rated if any offer is made*)
- Multiple sclerosis (MS)

Common medical conditions that could lead to a decline

This is a list of issues we might find in someone's medical history that usually would result in a decline:

- Significant undisclosed medical history revealed by an FCRA source
- Use of drugs other than marijuana in the last two years
- Current prescription intended to help prevent drug or alcohol abuse or treatment for drug or alcohol overuse in the last two years
- Recurrent cancer (*other than basal cell skin cancer*)
- Any Stage IV cancers
- Uncontrolled diabetes or diabetes with significant complications
- Heart disease combined with a history of diabetes
- Heart disease combined with a history of cerebrovascular disease/stroke
- Awaiting a heart, lung or liver transplant, or a heart, lung or liver transplant recipient
- Treated with renal (kidney) dialysis
- Use of oxygen
- Currently hospitalized or residing in a care facility
- Stroke with severe complications
- Dementias; Alzheimer's disease
- Suicide attempt in the last two years or history of more than two suicide attempts if any in the last 10 years
- ALS
- Huntington's Chorea
- Liver cirrhosis; hepatitis D (Delta Hepatitis); biliary cholangitis or sclerosing cholangitis
- Psychosis with history of alcohol or drug abuse
- Developmental disorders in adults if unable to live independently
- AIDS (*as a disorder, not HIV as an infection*).
Note: We may be able to offer rated coverage for select individuals living with HIV.
- Unexplained lab abnormalities (*we can often reconsider after medical evaluation at the applicant's expense*)

Other common reasons we may not offer coverage

While most declines are caused by medical issues, there are several other situations where F&G will not be able to issue coverage:

- Currently in prison, on probation or parole, or released from probation or parole in the last 12 months
- Conviction for serious crime(s) such as murder, rape, financial fraud, conspiracy, drug manufacture or delivery, or money laundering
- Unacceptable residency status in the United States
- Primary or all income received from outside the United States
- Inability to justify the total amount of coverage in force and applied
- Inability to obtain facultative reinsurance coverage when required
- High-risk activities
- Occupation involves the production, processing or sale of marijuana

**For more information, call F&G Underwriting
at 800.445.6758, option 2, option 1.**

**To discuss your next case, call F&G Life Sales
at 800.445.6758, option 2, option 2.**

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