**ARTHRITIS AND LIFE INSURANCE**

Meta Description:

An article about life insurance policies for persons diagnosed with osteoarthritis or rheumatoid arthritis.

Keywords:

Osteoarthritis, rheumatoid arthritis, life insurance, insurance for arthritis, health insurance for arthritis.

What is Osteoarthritis?

Osteoarthritis is a common form of arthritis that affects millions of people worldwide. It is a phenomenon that occurs when the cartilage that cushions bone-ends wears down over time. This is most commonly known to occur in people of age 60, and while the severity may vary, there are chances for persons in their mid-thirties to get this disease as well.

On the other hand, rheumatoid arthritis is a chronic inflammatory disorder that affects more body parts than just joints. In some patients, the condition tends to damage a variety of bodily systems and functions, including but not limited to lungs, heart, blood vessels, and skin. It is an autoimmune disorder that occurs when the patient’s immune system attacks his or her body tissues, causing painful swelling and bone erosion.

Life insurance for osteoarthritis:

It is an estimate that around ten million people in the UK are affected by arthritis. This makes it an extremely important condition in healthcare to look out for. Both osteoarthritis and rheumatoid arthritis can be diagnostically confirmed by blood tests and X-ray examinations. Since both kinds of arthritis are majorly chronic in nature, securing a health insurance for arthritis becomes either very expensive in terms of policy rates, or very difficult to do so.

Hence, the best bet for the patient is to be secured by a life insurance for arthritis. Such a life insurance plan may have increased premium rates than average, albeit having arthritis does not automatically qualify you for increased premiums. The underwriter may require the applicant’s medical records and several meetings with him or her before underwriting a policy that is in the best interests of the applicant and the insurer.