**Managing Your Sugar Levels by Insuring you!**

Meta Description:

Exploring policy options for patients diagnosed with diabetes mellitus.

Keywords:

diabetes, life insurance, life insurance for diabetics, health insurance, diabetes mellitus

What is diabetes?

Diabetes (medically known as diabetes mellitus) is a disease that causes the blood sugar level of the patient to reach dangerously high levels.

It is a metabolic disease wherein the patient has decreased amounts of insulin secretion from their pancreas or other cases wherein the insulin is not being utilized thoroughly.

Diabetes can be classified into three major types (and some minor types), our focus will be on life insurance for those affected by the illness.

Life insurance for people with diabetes:

While diabetes is not terminal, it is a chronic condition, if mismanaged, can end up being fatal. Due to this considerable risk factor, life insurance premium rates for such applicants tend to be slightly higher than standard rates.

While this might be the case, it does not necessarily mean that a patient has to pay too much over the odds. One of the determining factors of the policy rates of one who is diagnosed with diabetes is his or her severity of the condition and their HbA1c readings – higher the percentage count, the higher the chance of being fatal.

Other factors include the age of the diagnosis, the type of disease carried by the applicant, medications required, and other existing complications.

Health insurance against diabetes versus life insurance:

Diabetes is a chronic disease with no cure available as of now. While there are several treatment options available, this means that you will have to depend upon a high-premium health insurance. Life insurance for diabetes, on the other hand, is a cheaper and secure option to go for, leaving your financial burdens at the hands of your insurers while you take care of yourself.