**LIFE INSURANCE FOR OBESITY**

Meta Description:

Life insurance policy covers available for patients diagnosed with obesity.

Keywords:

life insurance for obesity, obesity and life insurance, health insurance policies for obesity

Obesity:

Obesity is a well-known medical condition. It is defined as the condition in which excess body fat accumulates in a person’s body to the extent that it may affect his or her health in a negative way. It is determined by the body mass index (BMI) of the person, and further evaluated with relevance to fat distribution (wrist-hip ratio) and totaling cardiovascular risk factors.

A person is said to be obese when their BMI is greater than or equal to 30 kilograms per meter squared.

Obesity can lead to diabetes, angina, hypertension, heart diseases, and respiratory issues, along with various other health conditions.

BMI:

The Body Mass Index (BMI) of a person is calculated as the ratio of his or her weight to the person’s height squared. It is represented at kilograms per meter squared.

While it is useful when it comes to screening weight categories that may lead to harming the body, it is not a definitive diagnostic when it comes to determining their overall health.

Obesity and life insurance:

In general, insurance organizations do not turn down applicants diagnosed with obesity outright. Even if an insurer does so, there are always other companies that are more than willing to accommodate obese persons in their life insurance policy cover plans.

However, due to being a high risk factor in terms of body health, obesity can lead to higher premium payments on a life insurance policy. Since it is a chronic and genetic health condition, the premium rates on health insurance policies for obesity are higher, making life insurance a viable option for such applicants.

Comparison of various insurance policy products online can be one way to mitigate very expensive policies being bought in real life, and can result in cheaper premiums than most offline-bought insurance cover plans.

Since obesity is not the end of the disease chain in major cases, it impacts premiums in a major way as well. Hence, before you buy an insurance plan for such a person, understand the risks involved and know more about how your body weight affects your insurance rates.