**SECURING YOURSELF FROM SARCOIDOSIS**

Meta Description: Life insurance policy options for patients diagnosed with sarcoidosis.

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What is Sarcoidosis?

According to WebMD, a popular and trusted website about medical conditions, sarcoidosis is defined as "an inflammatory disease that affects multiple organs in your body, but mostly the lungs and lymph glands".

For people affected by sarcoidosis/granulomas – abnormal nodules/masses – form in parts of the body. These nodules consist of inflamed tissues and build up in specific organs.

While there are different kinds of sarcoidosis depending on their longevity, it affects one-in-ten-thousand people in the UK. It is non-infectious, and usually affects bodies with weak and unhealthy immune systems.

Life Insurance versus Sarcoidosis:

It is very much possible for a sarcoidosis-diagnosed applicant to be granted standard terms for their life insurance. Hence, signifying that the insurer (or insurance company) is comfortable with providing the applicant with their regular life insurance rates at their standard pricing structure.

In other cases, an x-ray copy of the applicant's chest should be carried out before the insurer's final call. Determination of signs of sarcoidosis from a said x-ray is an essential factor in the insurer's outcome regarding the provision of life insurance.

In more severe cases where the claimant is undergoing steroid treatment, the insurer may further seek his/her medical records before undertaking the task of underwriting. The finalization of the application will depend enormously on the report, albeit it is free of charge for the applicant, who is also void of obligation.

Are there any particular "sarcoidosis policies" out there?

No. Sarcoidosis is not a terminal disease, but insurance companies can only offer life insurance policies under special terms for such applicants.

Though health insurance can cover the medical expenses of the illness, it gets more robust as time goes on, especially for those diagnosed with chronic sarcoidosis. Hence, a more reliable way is to secure a life insurance policy with terms negotiated with the insurer, that offer the best outcome for both the insurer and the diagnosed applicant.

Therefore, patients should be quick in taking this and securing their future in times of need as well as their family's if any adversity strikes.