**SICKLE CELL ANAEMIA LIFE INSURANCE**

Description:

An article about life insurance for patients diagnosed with sickle cell anaemia.

Keywords:

sickle cell anaemia life insurance, life insurance for sickle cell anaemia

Sickle Cell Anaemia:

Sickle cell anaemia is an inherited disorder of the blood, often abbreviated to SCD (sickle cell disorder). The disease requires two sickle cell genes, unlike sickle cell trait – a harmless genetic disorder that only requires one sickle cell gene.

All major symptoms of sickle cell anaemia are caused by the abnormally sickle cell-shaped red blood cells that block the flow of blood partially or completely.

There is no cure for sickle cell anaemia, and current treatment is direct primarily towards managing individual symptoms and signs in patients as they show up.

Various symptoms of SCD include tiredness or weakness, pale in appearance, regular heart palpitations, worsening of cardiovascular problems, and often is accompanied by hair loss.

Life insurance for sickle cell anaemia:

Sickle cell anaemia life insurance is generally difficult to be found among mainstream insurers, especially if the applicant has other secondary conditions or complications involved with the disease.

Life insurance cost and availability can be directly impacted by the severity of your condition, your age, and your general health report. Approaching mainstream insurers first is a must, as there is a chance you may be accepted albeit at non-standard terms and premium rates.

As every person’s experience with the disease varies, so does their financial requirements for their future. When mainstream insurers decline, consider approaching a specialist insurer to find you life insurance for sickle cell anaemia.

Any insurer will want to inquire about your condition, such as its longevity, expected course in the future, medication and treatment history, blood transfusion history, severity of the condition, hospitalization history (due to sickle cell anaemia), count and severity of sickle cell crises.

Depending on your answers about your general and overall health, the interference of the disease in your everyday life, and a talk with your general physician, insurers are more likely to provide you with a sickle cell anaemia insurance policy.

SCD can be a physically trying disorder – leave your financial burdens to an insurer today.