**LIFE INSURANCE FOR ULCERATIVE COLITIS**

Meta Description:

Life insurance policy covers available for patients diagnosed with ulcerative colitis.

Keywords:

ulcerative colitis versus life insurance, life insurance for ulcerative colitis, diagnosed with ulcerative colitis

Ulcerative colitis:

An inflammatory bowel disease, ulcerative colitis causes chronic inflammation in the gastrointestinal tract of the human body, and ulcers/sores as well. It affects the inner lining of the colon (large intestine) and rectum.

Symptoms of ulcerative colitis have been studied to develop over a period of time, confirming that it is not an acute disease.

Ulcerative colitis is a debilitating disease, and can lead to life-threatening complications at times. No known cure for the disease is known, albeit treatment has been shown to greatly reduce the signs and symptoms of the disease; maybe even bring about long term remission.

Common symptoms of ulcerative colitis includes diarrhea, rectal pain, need to defecate, fecal expulsion with blood or pus, weight loss, fatigue, fever, and failure to grow in children.

Ulcerative colitis versus life insurance:

Depending on the type of ulcerative colitis you are diagnosed with, the life insurance premium rates may vary.

Ulcerative colitis is divided into various types, most common of which are ulcerative proctitis, proctosigmoiditis, left-sided colitis, pancolitis, and acute severe ulcerative colitis – the only type of ulcerative colitis known to be acute.

It is recommended that you definitely let the insurer know about your pre-existing condition (if you have it), as it lets them underwrite the appropriate life insurance policy for ulcerative colitis, apart from covering other bases. Non-mention of the disease may lead to claim denials in the future, risking your financial security in the process.

Patients diagnosed with ulcerative colitis are not disqualified from life insurance, at least not as often as health insurance. Since it is a chronic disease, patients often receive skyrocketing premium rates on health insurance policies, making life insurance plans a very viable and easy option for the patient to choose.

The slight increase in premium from the standard life insurance policy can be attributed to the increased risk factor of fatal complications due to ulcerative colitis; otherwise, it is the perfect insurance policy to keep your financial future secure and your mental burden light.