**ASTHMA AND LIFE INSURANCE**

Meta Description:

An article describing life insurance policies for persons diagnosed with asthma.

Keywords:

Asthma, life insurance, health insurance for asthma, life insurance for asthma.

What is asthma?

A long-term disease of the lungs, asthma is a chronic respiratory disease that causes the patient’s airways to inflame and narrow down, making breathing difficult. Common asthma symptoms include coughing, wheezing, shortness of breath, and chest tightness. It is seldom referred to as bronchial asthma.

Severe asthma can be the difference between being out and about and making it hard to speak or stay active for moderate duration. It is estimated to have affected almost three hundred million people around the world. Because of its prevalence, fifteen million life-years have been lost, and over two hundred thousand deaths have been affiliated to asthma globally.

Life insurance and asthma:

Asthma attacks can last from minutes to days, and is highly dangerous if the airway becomes restricted. If an applicant has been diagnosed with asthma, there is a good chance that he or she will be required to pay higher than normal life insurance premiums, although it is not an automatic qualification. As this is a chronic condition, premiums for health insurance for asthma skyrocket, and are difficult to obtain.

Before being underwritten for life insurance for asthma, the insurer will require the asthma-diagnosed applicant to take a medical exam. In the exam, your family history, medical history, lifestyle, and lifestyle choices will be recorded. For the purposes of the exam, various measurements will be taken by the doctor, including height, weight, and pulse.

Regular physician checkups are important to the insurer. Insurance companies are concerned about applicants that are diagnosed with asthma about keeping their disease under control. The company considers factors such as age of diagnosis, severity of diagnosis, mitigation of diagnosis, previous lab results, and other medical complications. Because they are very thorough about this, applicants are required to visit their doctor as often as recommended, take their doctor’s advice seriously, and keep other complications in check. If the applicant is physically healthy and regular to the doctor, the insurer can ensure the very best premium offered on the policy.