**DIABETES AND LIFE INSURANCE**

Meta Description:

An article about life insurance for applicants diagnosed with diabetic issues.

Keywords:

diabetes, life insurance, life insurance for diabetics, health insurance against diabetes, diabetes mellitus

What is diabetes?

Diabetes (medically known as diabetes mellitus) is a disease that causes the blood sugar level of the patient to reach dangerously high levels. It is a metabolic disease wherein the patient has reduced insulin secretion from their pancreas, or other causes that result in the insulin not being utilized effectively. Insulin is a major factor when it comes to moving sugar from the blood to the cells, effectively denying a diabetic patient’s cells from getting the energy they require to function.

While diabetes can be classified into three major types (and some minor types), the focus of this article will be on life insurance for those affected by the disease.

Life insurance for diabetics:

While diabetes is not terminal, it is a chronic condition which, if mismanaged, can end up being fatal for the diagnosed. Due to this huge risk factor, life insurance premium rates for diabetic applicants tend to be a little higher than standard rates. While this might be the case, it does not necessarily mean that a diabetic applicant has to pay very much over the odds. One of the determining factors of the policy rates of one who is diagnosed with diabetes is his or her severity of the condition, and their HbA1c readings – higher the percentage count, higher the chance it is fatal. Other factors include the age of the diagnosis, the type of disease carried by the applicant, medications required, and other existing complications.

Health insurance against diabetes versus life insurance:

Since diabetes is an incurable disease as of now, health insurance policy prices either skyrocket, or are outright denied by the insurer. A lifetime health insurance against diabetes has a smaller chance of getting approved than a non-standard life insurance, thereby leaving patients that want to feel secure with a single, inexpensive option – the best one.