**SARCOIDOSIS AND LIFE INSURANCE**

Meta Description: An article about sarcoidosis, and how it affects both sides of a life insurance policy.

Keywords: Sarcoidosis, life insurance, sarcoidosis policies, health insurance

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 or masses – form in parts of the body. These nodules consist inflamed tissues, and build up in certain organs. The tissue-inflamed organs may be altered from their normal physical structure, and even possibly their function.

While there are different kinds of sarcoidosis depending on their longevity, it affects one-in-ten-thousand people in the United Kingdom. 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. This implies that the insurer (or insurance company) is comfortable with providing the applicant their regular life insurance rates at their normal pricing structure. In other cases, an x-ray copy of the applicant’s chest should be carried out prior to the insurer’s final call. Determination of signs of sarcoidosis from said x-ray is a huge factor in the insurer’s outcome regarding provision of life insurance.

In more severe cases where the applicant is undergoing steroid treatment, the insurer may further seek his or 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 special “sarcoidosis policies” out there?

No. Sarcoidosis is not a terminal disease per se, but insurance companies can only offer life insurance policies under special terms for such applicants. Though health insurance can cover medical expenses for the disease, it gets tougher 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.