

Insurance Tips for People with Kidney Disease

Many people think that they cannot get life insurance (or other types of personal insurance such as health, travel or disability) if they have kidney disease. While it can be difficult, it is possible in many situations. This information offers some tips that may help you to access personal insurance when living with kidney disease.

The information provided below is general in nature and does not necessarily cover all circumstances. Please note that following these tips does not guarantee that you will be insured. We recommend that you seek professional advice for your individual questions.

General Insurance Information

- Understand the exclusions and limitations of your insurance or insurance policy, especially when you have a pre-existing condition.
- Be honest on your insurance application and disclose any known health issues. If you do not, you may invalidate the contract and a claim may not be paid.
- Insurance can sometimes be easier to access the longer you have been on dialysis or living with a kidney transplant (and your disease is considered “stable” and well managed).
- Check with your employer about your group insurance plans and coverage. Group benefits are often easier to qualify for and may be issued (up to a certain amount) without the need to provide medical information.
- Shop around. Look for an insurance agent or broker who is familiar with kidney disease and/or other chronic conditions. Some questions you may want to ask a potential insurance agent or broker include:
 - Do you have experience helping people with kidney disease or other chronic illnesses?
 - Do you have access to several insurers/companies? (That way, if an application is declined or costs more than the standard rate from one insurer, you can more easily check with another).

Travel Insurance

- Make sure you understand the exclusions and limitations of any policy. For example, some policies will not provide coverage if you have changed medications, stopped taking a medication (even if it is because your condition has improved) or changed your medication dosage (raised or lowered) within 30 days of traveling.
- If you are relying on travel insurance provided through your credit card, make sure you understand all of the exclusions, limitations and clauses for pre-existing conditions so that you know how much you are truly covered for and how the insurance company will handle any pre-existing conditions if you need to make a claim.

- Look for insurance that covers the **person** (which is assessed at the time you apply for coverage) rather than the **trip** (which is assessed at the time you make a claim).
- Most travel insurance policies will limit the number of days of travel coverage that you have. Make sure that your trip does not last longer than your insurance coverage.

Disability or Income Replacement Insurance

- Disability or income replacement insurance may be available under an employers' group insurance plan; however, it is unlikely to be portable if you change employers.
- Disability or income replacement insurance may be available to people with kidney disease at an increased cost or with an exclusion for any disabilities relating to pre-existing conditions.
- You may want to explore Long Term Care insurance (another form of disability insurance, which is now becoming available).

Life Insurance

- If you belong to a workplace life insurance plan, you may be able to take your group life insurance with you, even if you switch employers.
- Do not apply and then wait and see if you are declined – it will go on record. A better option is to have your insurance agent or broker explore coverage options before **formally** applying. They can do this by providing all of your information (without your name) to an insurer so that you can get a preliminary decision on whether they would provide coverage, how much it would cost, etc.
- You may want to explore Partner Insurance as an option: a couple shares an insurance plan (even if one has kidney disease) and the benefit is paid to the beneficiaries/estate when both partners have passed away.