

## ARMOR HEALTH

# Medical Condition Underwriting List

This list includes certain health conditions that may cause an application to be declined. It is not a fully inclusive list. Eligibility is subject to the final determination of Blue Cross and Blue Shield of Nebraska underwriting qualifications and guidelines.

Condition	Status	Guidance S = submit app for consideration
AIDS/HIV	Anytime	Decline
Alcoholism	Recovered/abstinence for 10+ years	S
Alzheimer's disease	Anytime	Decline
Amputations (excluding toes and fingers) – as a complication of diabetes or other causes	Anytime	Decline
Amyotrophic lateral sclerosis (ALS)	Anytime	Decline
Anemia – aplastic, hemolytic, hemorrhagic, chronic (cause unknown), sickle cell	Anytime	Decline
Anemia – iron deficiency	Treated and resolved	S
Aneurysms – peripheral, pulmonary artery, cerebral artery, cardiac	Unoperated	Decline
	Operated and recovered	S
Ankylosis – spinal/other joints (with disability)	Anytime	Decline
Anorexia nervosa	Anytime	Decline
Aortic or mitral valve stenosis/insufficiency/regurgitation	Unoperated	Decline
	Operated and recovered	S
Arthritis – osteoarthritis (any joint)	Mild	S
	Moderate/severe – or requires injections	Decline
Arthritis – psoriatic	Anytime	Decline
Arthritis – rheumatoid	Anytime	Decline
Ascites	Anytime	Decline
Ataxia	Anytime	Decline
Atrial fibrillation or flutter	Anytime	Decline
Atrial septal defect	Unoperated	Decline
	Operated and recovered 1+ years	S
Bulimia	Untreated or treated – less than 5 years recovered	Decline
	Treated and resolved 5+ years	S

Condition	Status	Guidance S = submit app for consideration
Cancer – internal	Anytime	Decline
Cancer – skin – basal/squamous cell	Untreated	Decline
	Less than 15 years ago	Decline
Cancer – skin – melanoma	Anytime	Decline
Cardiomyopathy	Anytime	Decline
Cerebral palsy	Anytime	Decline
Chiari malformation	Anytime	Decline
Chronic kidney disease – all stages	Anytime	Decline
Cirrhosis – liver	Anytime	Decline
Coagulation defect – hemophilia	Anytime	Decline
Cochlear implants (for hearing loss)	Current/contemplated/planned	Decline
Common variable immune deficiency (CVID)	Anytime	Decline
Congenital abnormalities – biliary atresia, intestinal atresia, chromosomal, genital/urinary system, respiratory system, spinal cord	Anytime	Decline
Congenital heart disease	Anytime	Decline
Congestive heart failure	Anytime	Decline
Chronic obstructive pulmonary disease (COPD)	Current tobacco use	Decline
	Stopped tobacco use less than 2 years ago	Decline
Coronary artery disease	Cardiac event in the last 12 months (heart attack, stent, angioplasty, open heart surgery, coronary bypass graft, unstable angina, pacemaker, internal cardiac defibrillator)	Decline
	Diagnosed and has been told needs surgery (stent, angioplasty, coronary bypass graft)	Decline
	Condition stable – no impending procedures	S
COVID-19/SARS-CoV-2	Anytime	S
Crohn's disease	Anytime	Decline
Cystic fibrosis	Anytime	Decline
Dementia	Anytime	Decline
Depression, anxiety, neurosis, psychosis	Condition stable	S
	History of/current use of shock therapy	Decline
	Prior hospitalization or suicide attempt	Decline
Substance abuse disorder – all substances	Anytime	Decline
Diabetes mellitus – Type 1/Type 2	Uses insulin (any amount)	Decline
Type 2 – on oral medications only – HbA1c 6.5%–8.0%	Diagnosed more than five years ago	Decline
Type 2 – on oral medications only – HbA1c 6.5% – 8.0%	Diagnosed in the last five years	S
Type 2 – on oral medications only – HbA1c >8.0%	Anytime	Decline
Type 2 – on oral medications only – HbA1c <6.5%	Anytime	S
Emphysema	Current tobacco use	Decline
	Stopped tobacco use less than 2 years ago	Decline
	Tobacco free > 2 years	S
Epilepsy	Under 5 years of age/neonatal/infantile	Decline
	Other	S
Esophageal varicosities	Anytime	Decline

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Factor V Leiden	Anytime	Decline
Fibromyalgia	Anytime	Decline
Fractures – femur, fibula, tibia, hip, humerus, mandible, trunk, pelvis	More than one year	S
Gastrectomy	More than 2 years ago	S
Gastric bypass/gastric restrictive surgery – gastric sleeve, gastric stapling, gastric banding	Contemplated/planned	Decline
	Less than 10 years ago	Decline
	Surgery > 10 years	S
Growth hormone deficiency	Anytime	Decline
Guillain – barre syndrome	Anytime	Decline
Heart enlargement – cardiomegaly	Anytime	Decline
Hepatitis – alcohol-related	Anytime	Decline
Hepatitis B – chronic	Anytime	Decline
Hepatitis C	Current	Decline
	History of – with liver cirrhosis	Decline
	History of with normal liver functions	S
Hydrocephalus	Anytime	Decline
Hyperparathyroidism	Anytime	Decline
Hyperthyroidism	Anytime	S
Hypothyroidism	Anytime	S
Hypersplenism	Anytime	Decline
Immunodeficiency disorder – severe combined immunodeficiency disorder (SCID)	Anytime	Decline
Intestinal surgery – colectomy, colostomy, ileectomy, ileostomy	Less than 5 years ago	Decline
Irritable bowel syndrome (IBS)	Anytime	Decline
Completed joint replacement (shoulder, hip, knee, ankle)	No pain, no pain medication use, normal mobility	S
	Ongoing pain, pain medication use, impaired mobility	Decline
	Additional surgery needed/planned	Decline
Lupus	Anytime	Decline
Marfan syndrome	Anytime	Decline
Multiple sclerosis	Anytime	Decline
Myasthenia gravis	Anytime	Decline
Myeloproliferative disorder	Anytime	Decline
Neuropathy – polyneuritis	Anytime	Decline
Neurostimulator – implanted – any type	Present/contemplated/planned	Decline
Oxygen dependent – requires continuous use	Anytime	Decline
Pancreatitis	Recurrent/chronic/due to alcohol	Decline
Paralysis – paraplegia/quadruplegia	Anytime	Decline
Parkinson's disease	Anytime	Decline
Peripheral vascular disease	Anytime	Decline
Pituitary dwarfism	Anytime	Decline
Psoriasis	Anytime	Decline

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Pulmonary embolism	Over one year ago	S
Pulmonary fibrosis	Anytime	Decline
Pulmonary hypertension	Anytime	Decline
Pulmonic valve regurgitation (insufficiency)	Surgery needed/contemplated/planned	Decline
Raynaud's phenomenon	Anytime	Decline
Renal failure – end stage/chronic	End stage/chronic/dialysis	Decline
Scleroderma	Anytime	Decline
Skin conditions – skin ulcers (venous, stasis, diabetic, decubitus, pressure)	Anytime	Decline
Sleep apnea	Anytime	Decline
Spina bifida	Anytime	Decline
Spinal fusion	Needed/contemplated/planned	Decline
Splenectomy	Anytime	Decline
Stroke	More than 1 year ago – and full recovery	S
	Less than 1 year ago	Decline
	Anytime – without full recovery	Decline
Tetralogy of fallot	Anytime	Decline
Transient ischemic attack (TIA)	More than 3 months ago	S
Transplants – all cases except cornea	Anytime	Decline
Tricuspid valve regurgitation (insufficiency)	Anytime	Decline
Tumor – acoustic neuroma	Operated more than 5 years ago	S
Ulcerative colitis	Anytime	Decline
Ventricular septal defect	Unoperated	Decline

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This is a partial list and subject to change without notice. Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association. 60-075 (08-26-21)