

7 WAYS PEOPLE WITH PRE-EXISTING MEDICAL CONDITIONS CAN **IMPROVE** THEIR INSURANCE COVERAGE

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These are some suggestions on how you can improve your insurance terms. Not every method will apply to your situation, but hopefully this will be a good reference for you to move forward.



1

LOOK FOR DIFFERENT ANGLES

Sometimes due to insufficient medical evidence, the insurers are unable to assess the risk. Therefore, they give broad exclusions, postpone or decline the case. It will be best to gather more information from the underwriters to see exactly what is lacking, and what can we do for them to have a clearer picture. This may increase your chances.



2

APPLY TO MULTIPLE COMPANIES

Different insurers have different underwriting requirements and processing. Sometimes, it helps to submit your application to other insurers.

By trying, you may be able to improve your insurance terms without increasing your premium.

3

WAIT IT OUT

When you have just suffered from a medical condition, chances are insurance companies may want more follow-up reviews before they consider your case.

If you have tried all ways and means, you may just be lacking the crucial piece – which is time.



4

LOOK FOR ALTERNATIVES

Every type of insurance coverage has an alternative. It may be worthwhile to consider them instead.

In the Strategies & Alternatives document, I have listed down alternatives that you can consider, given the type of insurance coverage that you are lacking.





5

MIX-AND-MATCH

Certain medical conditions have mixed underwriting outcome – some may exclude certain medical conditions; others may accept as standard. The key here is to be flexible, and you will be able to mix-and-match different types of plans to give you the comprehensive coverage you are looking for.



6

DOCTORS' REVIEW

When insurers have no idea what you are suffering from, in most cases they will decline your application until they have a clearer picture of what your medical condition may be.

In this case, it may be worth it to get it checked and submit the medical reports for review.

7

DOCTORS' MEMO

Underwriting requirement changes, and so do your medical condition.

If your condition improve over the years, it may be worthwhile to request for your doctor to write a memo indicating this, and their opinions of your condition moving forward.



NEED HELP?

It doesn't matter if you've had existing medical conditions, or if you've been rejected by insurance companies before. I have experience in helping others like you get better insurance.

To see if we can work together to find a path that works for your unique situation, click on the button below to apply for a free consultation.

BOOK MY FREE CONSULTATION