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**Wealth Management &  
Financial Planning Services**

Can an insurance company require me to have a medical exam before granting me life insurance?

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# Can an insurance company require me to have a medical exam before granting me life insurance?

## **Question:**

Can an insurance company require me to submit to a medical exam before granting me a life insurance policy?

## **Answer:**

In general, an insurance company has the right to make you submit to a medical exam when you apply for an individual life insurance policy. And don't be surprised if the companies that you apply to exercise this right, especially if you're older and/or have a history of health problems. Your present health is one of the key factors that companies use to evaluate you as an insurance risk. In fact, if a company asks you to take a medical exam and you refuse, the company may refuse to sell you a life insurance policy.

If you agree to take the medical exam, expect it to be fairly extensive. At the very least, the exam will involve answering medical questions, being weighed, and blood and urine tests. Physical exams, EKGs, stress tests, and other tests may also be required if you're applying for a large amount of life insurance. The medical exam is typically performed by an independent doctor or nurse who receives payment from the insurance company. The company will use the results of this exam and other information to determine whether you're insurable and, if so, how much you should pay for coverage.

You'll find that many companies won't make you submit to a medical exam if you're younger than 40 and seeking less than \$100,000 of life insurance. Even if you're older, some companies may not require you to take a medical exam (without a medical exam, though, the amount of coverage you can buy may be limited).

Generally, you won't have to take a medical exam or answer medical questions to enroll in an employer-sponsored health plan or other group plan (up to certain "basic" life insurance amounts). This means that you won't be charged more for coverage if you're in poor health. The reason is that insurers base premiums for group plans on the risk characteristics of the group as a whole, not on personal factors about you. Above certain limits, you'll be asked medical questions, and the insurance company can refuse to sell you additional group insurance.

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