



How to buy life insurance when you have high blood pressure

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Having high blood pressure is increasingly common among Americans. The American Heart Association estimates that [103 million Americans have this condition](#). If you're one of those 103 million, can you still get [life insurance](#)?

Yes, but it depends on the life insurer. Every insurance company has a distinct underwriting process. Several factors will affect how much you pay. Here's what you need to know about getting life insurance if you have high blood pressure.

Can you get life insurance when you have high blood pressure?

[High blood pressure](#) occurs when blood moves through your blood vessels at a consistently high force, affecting how the body delivers blood to other vital organs. High blood pressure, also called hypertension, is a silent disease. You typically don't experience symptoms. Most people don't know they have it unless they have their numbers checked.

What makes high blood pressure so risky -- and so impactful to insurance rates -- is that it can be a precursor to other conditions. People who have hypertension have an [increased risk of an aneurysm, heart attack, stroke and kidney failure](#), among other conditions.

Given all this, it's still possible to get life insurance with high blood pressure. It'll depend on several factors:

- Whether you have other pre-existing conditions
- How long you've had high blood pressure
- Whether the condition is under control
- Your weight and height

- Whether you have other risk factors, like [smoking](#)

"Getting life insurance with high blood pressure is possible, but your pre-existing conditions need to be controlled," says Joseph Cirillo, an independent life insurance broker at [Cirillo Financial Services](#). "Clients who have well-controlled high blood pressure, with or without medication, may be eligible for discounted rates with some life insurance companies."

High blood pressure and life insurance

If you've had blood pressure cuffs placed on your arms, you know there are two numbers associated with a blood pressure reading. But what do those numbers actually mean?

Blood pressure readings measure two things: your [systolic and diastolic blood pressure](#).

- Systolic blood pressure is a measure of your blood pressure when your heart beats.
- Diastolic is a measure of your blood pressure when your heart rests.

Your doctor might say your blood pressure is 120/80. The first number is your systolic pressure and the second, the lower number is your diastolic pressure.

Here are the various blood pressure levels and what they indicate:

Blood pressure category	Systolic	Diastolic
Normal	Less than 120	Less than 80
Elevated	120-129	Less than 80
High blood pressure (hypertension), Stage 1	130-139	80-89
High blood pressure (hypertension), Stage 2	140 or higher	90 or higher
Hypertensive crisis (contact your doctor immediately)	Higher than 180	Higher than 120

Source: American Heart Association

These ranges will inform the underwriting process when you try to get life insurance, along with the other factors we've previously outlined. If you're approved, an insurer will put you in a rating class. That class will determine your premium.

The rating classes include:

- Super Preferred (or Preferred Plus)
- Preferred
- Standard (or Regular)

- Substandard

You'll get the best rates if you're in one of the Preferred categories. Those in the lower tiers pay more for life insurance.

People with uncontrolled high blood pressure, such as high readings who don't visit the doctor, will get a lower rating and higher premium. However, you'll qualify for a better rate if you have elevated blood pressure or high blood pressure, but you exercise, take medication and get regular check-ups that indicate your numbers are stable or going lower.

Just remember that it's important to be transparent when filling out your life insurance application. Many insurers may ask for permission to check your medical records, access information about you from the [Medical Information Bureau \(MIB\)](#) or request a medical exam to confirm the details provided in your application.

How much can health status impact your rates? Here are the annual term life insurance costs from September 2019 for a 30-year policy for a 40-year-old man, who's a nonsmoker:

- Preferred Plus -- \$1,016
- Preferred -- \$1,131
- Regular -- \$1,389

Not only is there a more than \$200 difference between Preferred Plus and Regular health status. You'll also have a much harder time finding a 30-year term life policy under \$1,000 if you're classified as Regular health. In comparison, we found 50 30-year term insurance policies available for under \$700 annually for a 40-year-old man in the Preferred Plus health status.

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Company	Score	Customer Who Recommend	AM Best Rating	Learn More
Lincoln National Life Insurance Co.	89/100	94.06%	A+	Get Quotes
Allstate	89/100	90.91%	A+	Get Quotes
Metlife	88/100	85.33%	A+	Get Quotes
MassMutual	88/100	91.00%	A++	Get Quotes

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Instant approval and high blood pressure

[Instant approval](#) is common in [term life insurance](#). With instant approval, an insurer will use a computer algorithm to predict your life expectancy and risk. There's no exam or tons of paperwork, but you will need to provide details, such as your age, height and weight, lifestyle habits and medical history. The insurer then will make a swift decision about whether you're approved.

Cirillo says it's difficult, but still possible, to be instantly approved with high blood pressure.

"A person who has controlled blood pressure with one medication has a higher chance for an instant life insurance approval than a client on three or more blood pressure medications," he says.

Permanent vs. term life insurance

Several factors will affect which type of life insurance policy you choose. Cost will likely be the biggest consideration.

[Whole life insurance](#), a form of permanent life insurance, is more expensive than term life insurance. Whole life offers a guaranteed death benefit.

If you have uncontrolled hypertension, you'll already face a higher premium. Now, top this with the additional expense of whole life insurance, and that policy may become prohibitively expensive. However, a whole life guarantees your loved one will get money if you die.

Even with high blood pressure, term life insurance will be more affordable than a whole life policy. It provides a death benefit for your family, and the coverage term ranges between five and 30 years. Term life insurance may be a better option for someone with high blood pressure, especially if cost is a significant consideration. One major drawback of term life is that your loved ones won't get a death benefit if you outlive your policy.

Final expenses and burial insurance

[Final expense insurance](#), also referred to as burial insurance, provides a cash benefit to help your survivors cover funeral expenses and other bills. Final expense insurance may be worthwhile if you don't have term or perm life insurance.

Here are three options:

- You can get a [simplified issue](#) policy. Simplified issue involves answering some medical questions.
- [Guaranteed issue](#) policy is guaranteed, but it comes at a higher cost.

- Graded death benefit offers lower death benefits during the policy's initial years. So, your loved ones might not get the full benefit if you were to die a year after taking out the policy.

The downside of final expense insurance is that these policies typically have lower coverage, such as between \$5,000 and \$50,000. Your loved ones get a smaller payout because the insurer takes on more risk.

Life insurance riders for high blood pressure

Life insurance often offers [riders](#). These are add-ons to your policy. Typical riders include: long-term care, disability income and chronic illness coverage. These riders let you tap into your death benefit [while you're still alive](#). However, your beneficiaries get a smaller payout when you die.

For people with high blood pressure or other pre-existing conditions, Cirillo says he'd recommend "looking into life insurance with living benefits for critical and chronic illness."

"Living benefit riders let you advance a portion of the death benefit while you are alive for certain conditions," he says. "If you experience a complication from your pre-existing conditions, such as stroke from your high blood pressure, you do not have to die to receive money."

This rider is especially crucial because, as Cirillo points out, some complications from high blood pressure can be debilitating and prevent you from working. If you get approved for a policy, ask your insurer how much extra it'll cost to add this rider. If you can afford it, it may give your family additional financial protection.

Improved blood pressure and life insurance

Cirillo advises not to wait to get life insurance. Even if you initially get a higher premium, you ask your insurer to underwrite you again at a lower rate if your health improves, he says.

High blood pressure, in particular, is treatable if you regularly take your medications, exercise regularly, eat healthy and maintain your stress levels. So, don't wait to get life insurance -- even if you're worried about how hypertension will affect your rate.

"Every year you age, your life insurance naturally gets more expensive. If you wait, you are leaving your loved ones exposed if you die before getting covered," Cirillo says.

"Your loved ones will not care if you paid \$50 or \$200 a month for your life insurance. They will care if the money is not there when they need it."

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