

## Uninsurable Health Conditions

Acoustic Neuroma (unoperated)  
Acromegaly  
ADL Deficit  
AIDS/ARC  
Adult Day Care within 6 months  
Agoraphobia  
Alcohol 4 or more drinks daily  
Alcoholism with any current alcohol use  
ALS  
Alzheimer's Disease  
Amputation due to disease, other than cancer  
Amputation 2 or more limbs  
Amyloidosis  
Ankylosing Spondylitis  
Anorexia  
Aplastic Anemia  
Arnold-Chiari Malformation  
Arrhythmia (uncontrolled)  
Arteriovenous Malformation (AVM) (unoperated)  
Arthritis requiring narcotic pain medication  
Asperger's Syndrome  
Assisted Living Facility (resident within 6 months)  
Ataxia  
Avascular Necrosis (unoperated)

Back Pain (disabling or requiring narcotic pain medication)  
Bell's Palsy (present)  
Benign Positional Vertigo (BPV) (with falls)  
Bipolar (diagnosed within 3 years, psychiatric hospitalization within 2 years, 2 or more psychiatric hospitalizations)  
Blindness (not adapted or with ADL/IADL limitations)  
Bowel Incontinence  
Buerger's Disease  
Bulimia  
Bullous Pemphigoid (active)

Cardiomyopathy (dilated)  
Castleman's  
Cerebral Aneurysm (unoperated)  
Cerebral Palsy  
Cerebrovascular Accident (CVA) (2 or more)  
Charcot Marie Tooth  
Chronic Pain (requiring narcotics, TENS unit, implantable stimulator, ADL/IADL deficit)  
Cirrhosis  
Complex Regional Pain Syndrome  
Confusion

Connective Tissue Disease  
Cor Pulmonale  
CREST Syndrome  
Crohn's (multiple flares or with complications)  
Cushing's Syndrome  
Cystic Fibrosis

Defibrillator (implanted)  
Dementia  
Dermatomyositis  
Diabetic Complications (neuropathy, nephropathy, retinopathy, gastropathy)  
Dialysis  
Dilated Cardiomyopathy  
Disabled, except < 50% VA disability  
Down's Syndrome  
Dwarfism  
Dystonia

Ehlers-Danlos  
Epilepsy (>2 seizures/year)  
Epstein-Barr Virus (within 2 years)

Fibromuscular Dysplasia  
Fibromyalgia (disabling)  
Frailty  
Friedrich's Ataxia

Gaucher's  
Glomerulonephritis

Head Injury (residual functional or cognitive impairment)  
Heart Transplant  
Hemiplegia  
Hemophilia  
Hepatitis (chronic, active, alcohol related, residual liver damage)  
HIV Positive  
Hoarding  
Home Health Care (within 6 months)  
Huntington's Chorea  
Hydrocephalus  
IADL Deficit  
Immune Deficiency  
Implantable Stimulator  
Irritable Bowel Syndrome (uncontrolled or with weight loss)

## Uninsurable Health Conditions (continued)

Kidney Failure	Post Polio Syndrome (with progressive weakness, fatigue, or limitations)
Kidney Transplant	Pregnancy (Is pregnant or receiving medical treatment to become pregnant)
Lacunar Infarct (2 or more)	Primary Biliary Cirrhosis
Liver Transplant	Pseudotumor Cerebri
Lou Gehrig's Disease	Psychiatric Hospitalization (within 3 years, or 2 or more)
Lupus (systemic)	Psychosis
Marfan's Syndrome	Pulmonary Hypertension
Medicaid Recipient	Quad Cane use
Memory Loss	Quadriplegia
Mental Retardation	Reflex Sympathetic Dystrophy
Mixed Connective Tissue Disease	Retinal Vein Occlusion (2 or more)
Multiple Myeloma	Schizophrenia
Multiple Sclerosis	Scleroderma
Muscular Dystrophy	Sclerosing Cholangitis
Myelodysplasia	Shingles (within 6 months)
Myelodysplastic Syndrome	Sjogren's Syndrome (systemic)
Myelofibrosis	Social Withdrawal
Myasthenia Gravis (generalized)	Speech Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months
Neurofibromatosis	Spina Bifida
Neurogenic Bowel or Bladder	Stroke (2 or more)
Neuropathy (related to diabetes or alcohol, or with history of falls or skin ulcers), or severe	Surgery (requiring general anesthesia scheduled or planned)
Nursing Home resident (within 6 months)	Systemic Lupus
Occupational Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months	Thalassemia Major
Organ Transplant	Thrombocytosis
Organic Brain Syndrome	Transient Ischemic Attack (TIA) (2 or more)
Osteoporosis (T score -4.0 or worse)	Tuberculosis
Oxygen use	Underweight
Pancreas Transplant	Ventriculoperitoneal shunt
Pancreatitis (alcohol related, or >2 episodes)	Von Willebrand's Disease
Paralysis	Walker use
Paraplegia	Wegener's Granulomatosis
Parkinson's Disease	Weight loss (unintentional or unexplained)
Pemphigus Vulgaris	Wheelchair use
Physical Therapy (within 3 months*) *contact Underwriting to prequalify if within 3 months	
Pick's Disease	
Polycystic Kidney Disease	
Polymyositis	
Polyneuropathy	
Post Herpetic Neuralgia	

## Some Medications Associated With Uninsurable Health Conditions

Medication	Condition	Medication	Condition
3TC	HIV	Ergoloid	Dementia
Abilify	Antipsychotic	Exelon	Dementia, Parkinson's
Adriamycin	Cancer	Fentanyl	Chronic Pain
Akinetin	Parkinson's	Furosemide	Heart/Kidney Disease
Alkeran	Cancer	>60 mg/day	
Amantadine	Parkinson's	Fuzeon HIV	
Antabuse	Alcohol Abuse	Galantamine	Dementia
Apokyn	Parkinson's	Geodon	Schizophrenia
Aptivus	HIV	Gleevac C	ancer
Aricept	Dementia	Gold	Rheumatoid Arthritis
Arimidex	Cancer treatment, acceptable if used for cancer prevention	Haldol	Psychosis
Artane	Dementia	Haloperidol	Psychosis
Atripla	HIV	Hepsera	Hepatitis B
Avinza	Chronic Pain	Herceptin	Cancer
Avonex	Multiple Sclerosis	Hydergine	Dementia
Axona	Dementia	Hydrea	Cancer
Azilect	Parkinson's	Hydrocodone	Chronic Pain
AZT	HIV	Hydromorphone	Chronic Pain
Baclofen	Multiple Sclerosis	Hydroxyurea	Cancer
Baraclude	Hepatitis B	Imuran	Immunosuppression
Bendopa	Parkinson's	Incivek	Hepatitis C
Betaseron	Multiple Sclerosis	Insulin	Diabetes
Boceprevir	Hepatitis C	>50 units/day	
Capaxone	Multiple Sclerosis	Interferon	HIV, Hepatitis, Multiple Sclerosis
Carbidopa	Parkinson's	Indinavir	HIV
Cee Nu	Cancer	Invega	Schizophrenia
Cellcept	Organ Transplant	Invirase	HIV
Cerefolin	Memory Loss	Isoxsuprine	Dementia
Cisplatin	Cancer	IVIG	Immune Deficiency
Codeine	Chronic Pain	Kadian	Chronic Pain
Cogentin	Parkinson's	Kaletra	HIV
Cognex	Dementia	Kemadrin	Parkinson's
Combivir	HIV	Lanzac	Psychosis
Comtan	Parkinson's	Lasix	Heart Disease
Copaxone	Multiple Sclerosis	>60 mg/day	
Crixivan HIV		L-Dopa	Parkinson's
Cycloserine	Alzheimer's	Lenalidomide	Myelodysplastic Syndrome
Cytosan	Cancer, severe Arthritis	Letairis	Pulmonary Hypertension
D4T	HIV	Lexiva	HIV
Dantrium	Multiple Sclerosis	Leukeran	Immunosuppression
Dantrolene	Multiple Sclerosis	Levodopa	Parkinson's
DDC	HIV	Lioresal	Multiple Sclerosis
DDI	HIV	Lomustine	Cancer
Demerol	Chronic Pain	Lorcet	Chronic Pain
Deprenyl	Parkinson's	Lortab	Chronic Pain
DES	Cancer	Marinol	Various Reasons
Dolophine	Chronic Pain	Megace	Cancer
Donepezil	Dementia	Megestrol	Cancer
DuoNeb	COPD	Mellaril	Psychosis
Duragesic	Chronic Pain	Melphalan	Cancer
Eldepryl	Parkinson's	Memantine	Dementia
Eligard	Prostate Cancer	Meperidine	Chronic Pain
Emtriva	HIV	Mestinon	Myasthenia Gravis
Epivir	HIV		
Epogen	Kidney Failure, HIV		
Epzicom	HIV		

Medication	Condition
Metanx	Diabetic Neuropathy
Methadone	Chronic Pain, Drug Abuse
Methotrexate >25 mg/week	Rheumatoid Arthritis
Mirapex	Parkinson's, acceptable if used for Restless Leg Syndrome
Morphine	Chronic Pain
MS Contin	Chronic Pain
Myerlan	Cancer
Namenda	Dementia
Narcotics > 3 doses per week	Chronic Pain
Natrecor	CHF
Navane	Psychosis
Nelfinavir	HIV
Neoral	Immunosuppression
Neupro	Parkinson's
Niloric	Dementia
Norvir	HIV
Novatrone	Multiple Sclerosis
Oxycodone	Chronic Pain
Oxycontin	Chronic Pain
Paraplatin	Cancer
Parlodel	Parkinson's
Parsidol	Parkinson's
Pegasys	Hepatitis C
Peg-Intron	Hepatitis C
Percocet	Chronic Pain
Percodan	Chronic Pain
Permax P	arkinson's
Prednisone >10 mg/day	COPD, Arthritis
Prezista	HIV
Procrit	Kidney Failure, HIV
Prolixin	Psychosis
Razadyne	Dementia
Rebetol	Hepatitis C
Rebif	Multiple Sclerosis
Recombinant	Multiple Sclerosis
Reminyl	Dementia
Remodulin	Pulmonary Hypertension
Requip	Parkinson's
Rescriptor	HIV
Retrovir	HIV
Revlimide	Myelodysplastic Syndrome
Reyataz	HIV
Riluzole	ALS
Risperdal	Psychosis

Medication	Condition
Risperdone	Psychosis
Ritonavir	HIV
Roxicet	Chronic Pain
Sandimmune	Immunosuppression
Selzentry	HIV
Serentil	Psychosis
Seroquel	Antipsychotic
Sinemet	Parkinson's
Somavert	Acromegaly
Stalevo	Parkinson's
Stelazine	Psychosis
Sustiva	HIV
Symmetrel	Parkinson's
Tacrine	Dementia
Taractan	Psychosis
Tasmar	Parkinson's
Telaprevir	Hepatitis C
Teslac	Cancer
Thiotepa	Cancer
Thorazine	Psychosis
Tramadol	Chronic Pain
Trelstar-LA	Prostate Cancer
Trilafon	Psychosis
Trizivir	HIV
Truvada	HIV
Tylenol #3	Chronic Pain
TYSABRI	Multiple Sclerosis
Tyzeka	Hepatitis B
Ultram	Chronic Pain
Urso	Liver Disease
Valycte	CMV HIV
Vasodilan	Dementia
Vayacog	Memory Loss
VePesid	Cancer
Vertex	Hepatitis C
Vicodin	Chronic Pain
Victrellis	Hepatitis C
Videx	HIV
Vincristine	Cancer
Viracept	HIV
Viramune	HIV
Viread	HIV
Zanosar	Cancer
Zelapar	Parkinson's
Zelodox	Schizophrenia
Zerit	HIV
Ziagen	HIV
Ziprasidone	Schizophrenia
Zyprexa	Antipsychotic

### Alzheimer's Disease/Dementia

Aricept	Reminyl
Artane	Hydergine
Axona	Memantine
Cognex	Metrifonate
Ergoloid	Namenda
Exelon	Tacrine
Galantamine	Vasodilan
Isoxsuprine	Vayacog
Razadyne	

### Multiple Sclerosis

Avonex
Baclofen
Betaseron
Copaxone
Lioresal
Rebif

### Parkinson's Disease

Amantadine	Mirapex
Carbidopa	Parlodel
Cogentin	Permax
Eldepryl	Requip
Kemadrin	Sinemet
L-Dopa	Symmetrel
Levodopa	