

Heart Health and Life Insurance

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While February is **American Heart Month**, it's always a good time to think about the facts surrounding heart disease. Heart disease, along with many other serious health problems, will not instantly eliminate you from being able to buy life insurance.

The term “**heart disease**” refers to several types of heart conditions. In the United States, the most common types of heart disease are coronary artery disease (CAD), atrial fibrillation, atherosclerosis, and congenital heart disease.¹

Did you know?



Heart disease is the leading cause of death for men, women, and people of most racial and ethnic groups in the United States.¹



About 1 in 5 heart attacks is silent, meaning you're having a heart attack but don't know it.¹



About half of all Americans (47%) have at least 1 of 3 key risk factors for heart disease: high blood pressure, high cholesterol, and smoking.¹

Q&A with the Chief



Chris Regione

Chief Underwriter,
North American

Q: Can you get life insurance with a heart condition?

A: “It's not a deal breaker. In fact, we've insured many people that have either a history of coronary artery disease, certain types of arrhythmias, or valvular disorders.”

Q: Can life insurance still be affordable for someone who has had heart issues?

A: “Yes, it can still be affordable. We look at both the severity of the heart disease but also positive factors like physician follow-up, complying with your doctor's recommendations, etc. to provide coverage at the best possible rate class.”

Q: Advice for someone who is thinking about purchasing life insurance?

A: “Don't wait or think that you can't get coverage. Work with your agent. They can potentially provide an initial quote to you before you even apply. Every individual is different which is why our holistic underwriting approach sets North American apart.”

Why Life Insurance?

- replacing your income for dependents who rely on you
- saving the family home
- providing a financial legacy
- helping pay for final expenses
- reducing estate taxes for your heirs
- and much more!

¹. Content Source: National Center for Chronic Disease Prevention and Health Promotion, Division for Heart Disease and Stroke Prevention. 2021.

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