



# News You Can Use

Brought to you by: Harel Alkalai

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## Health Insurance Options for Americans with Diabetes

Diabetes is a chronic condition that affects more than 20 million Americans. There are different types of diabetes, including type 1, type 2 and gestational.

Type 1 is diagnosed primarily in children and younger adults. Type 2, the more common form of diabetes, can be diagnosed at any age. Gestational diabetes, occurring in pregnant women, is more of a temporary condition and typically goes away once the woman has given birth.

A great many diabetic individuals are uninsured, which severely limits the options they have available for treatment. It also leaves them at risk for additional complications such as heart disease, stroke, kidney failure, blindness and even lower-limb amputation.

It is important for diabetics to obtain health insurance coverage in order to help control both the diabetes itself and the additional issues it can cause. Since this lifelong condition requires ongoing treatment, a good health insurance policy can help pay the high cost of ongoing medications, regular doctor visits and other procedures.

There are several things to look for when shopping for a health insurance policy for someone with diabetes. Make sure the policy will cover treatments for medical conditions that are associated with diabetes. Also be sure to consider coverage that will help pay for pharmaceutical needs such as insulin shots and other medications. And get more than just one policy quote, as even very similar health insurance plans may have vastly different premiums.

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## The Best on the Web This Month

Following are some useful links from the web that are sure to provide you with some interesting information and ways to entertain yourself:

### **What Alcohol Actually Does to Your Brain and Body**

*by Kevin Purdy for lifehacker.com*

This well-researched article takes a close look at the scientific interaction between you and alcohol.

**More:** <http://tinyurl.com/2cxu522>

### **Tips from a Flight Attendant**

*by Taylor Kenny for lifehacker.com*

This piece by an experienced “stew” helps restore some of the control you’ve lost as a member of today’s flying public. Our tip: If you’re about to travel, don’t read the part about drunk, sleepy pilots and attendants.

**More:** <http://tinyurl.com/2w8xhdt>

### **What Grieving People Need from You**

*by Julia McKinnell for Macleans.ca*

This review of The Art of Comforting: What to Say and do for People In Distress offers support for those of us who don’t know what to do when someone else is in distress.

**More:** <http://tinyurl.com/2armgeg>

### **HowTo: Unlock the Airplane Lavatory Door (From the Outside)**

*by Alexis Ohanian for Hipmunk.com blog*

This one might be useful if you are traveling with young children. We can’t all visit an A380 flight simulator, so we’re very grateful to Alexis Ohanian for this useful how-to.

Yes, it can be done. And yes, it should only be done when absolutely necessary.

**More:** <http://tinyurl.com/26hhane>

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Harel Alkalai  
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## Trouble Getting Life Insurance?

You probably know that your health affects your ability to obtain life insurance and the rate you'll pay for it.

However, you may be able to get coverage even if you've battled a serious illness.

Only 2% to 4% of life insurance applications are rejected annually, according to the Life Insurance Foundation for Education.

But many applications result in increased premiums as a result of medical conditions.

The top five health conditions that could increase the price you'll pay for individual term or whole life insurance (other than HIV/AIDS, which is generally considered uninsurable) are cardiovascular problems such as a recent heart attack, bypass or valve surgery; stroke or even a mini-stroke; diabetes; cancer; and hepatitis C.

These conditions will almost always result in an increase in the premium, in some cases as much as 100%, at least for a period of time. For example, active cancers may lead to a denial of

coverage, but after two to five years of remission, insurers may consider offering you coverage.

It may even be at standard rates, especially for some types of prostate and breast cancer. However, you shouldn't give up if an application is rejected by one insurance company.

Instead, try to find what's called an impaired-risk specialist, which is a life insurance agent who works with many different companies and thus knows the ins and outs of underwriting preferences. An impaired-risk specialist can make informal inquiries to a number of insurance companies at no cost to you.

You need to proceed with a formal application and medical exam only if the situation looks promising. Your advisor is a good starting point for finding an impaired-risk specialist.

Avoid using the Internet to find a risk specialist, though, because online pitches typically quote prices for a preferred risk class, which generally consists of healthy nonsmokers.

## Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at **612-217-0157** to arrange an appointment for a no-fuss, professional consultation.

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