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medical history, life expectancy, risk factors (such as high blood pressure or elevated cholesterol), and lifestyle (for example, smoking status) may play a role.

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Are you insurable?

Most people intuitively know the benefits of good health. Some work hard to maintain their health throughout their lifetime, and others not so much. Despite the best or worst intentions, health complications can occur at any time which may impact many areas of life, including finances.

At some point in our lives, perhaps when a personal experience jolts some serious thinking, many may even wonder, “Am I insurable? Am I eligible for life insurance?” And for those who have experienced health issues, they may be surprised to hear that the answer may be yes.

For example, [MassMutual](#) has been offering life insurance coverage to breast cancer

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among other variables.

Although not everybody with a history of a serious illness will be able to obtain life insurance coverage, the good news is that with more medical information available, better detection, earlier diagnosis, and more effective treatment of illness may mean people live longer, healthier lives. And that means those with a history of serious illness may qualify for life insurance at rates similar to people without pre-existing conditions — once their condition is under control.

So what can people do to help improve their insurability? MassMutual offers these 3 tips:

1. **Buy when you're young.** If you purchase life (and disability income) insurance coverage before health issues begin to creep in, you will likely end up paying a lower premium over the lifetime of the policy.
2. **Make your health a priority.** People who watch their weight, exercise regularly, get routine physicals and preventative health screenings, and consistently take prescribed medications will generally have a better risk assessment, which could help increase their eligibility for coverage.
3. **Stop smoking.** It's an undisputable fact: non-tobacco users qualify for significantly lower rates than people who smoke or chew tobacco. There's always a health benefit to stopping, too. Cardiovascular risks drop rapidly, and after a period of cessation, former smokers can typically obtain a better rate.

Take every precaution to protect your health, and your financial health. Don't put it off for a rainy day. Make it a priority.

David Hufnagel is Director, Latino Market at MassMutual.

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