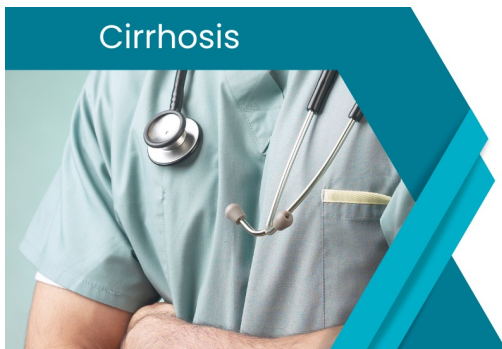


Gastrointestinal/Organs

Last Modified on 03/31/2026 3:40 pm CDT

Cirrhosis

Cirrhosis is a late stage of scarring (fibrosis) of the liver caused by many forms of liver diseases and conditions such as hepatitis and chronic alcoholism.



GTL does not ask

No borderline approvals

Decline for all SI carriers

Aetna	Modified Only
Aflac	Modified Only
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline
American Amicable/Occidental	Decline for Graded if medically diagnosed or treated within the past 2 years Decline for Immediate if medically diagnosed, treated or hospitalized within the past 3 years
GTL	Not specifically mentioned

Crohn's Disease

Crohn's Disease is an inflammatory bowel disease. It causes inflammation of your digestive tract, which can lead to abdominal pain, severe diarrhea, fatigue, weight loss and malnutrition.

Crohn's Disease



Not specifically asked by most SI Carriers

No borderline carriers

No direct knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2
Living Promise	OK
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Not specifically mentioned
American Amicable/Occidental	Not specifically mentioned
GTL	Not specifically mentioned

Dialysis

Dialysis is a treatment that takes over for your kidney functions if those organs stop doing their job.



Dialysis

No approvals for active Dialysis treatments

Aetna or Aflac if more than 1 year since treatment or recommendation for treatment
GTL if 2 years since treatment

Decline for all other SI carriers

Aetna	Decline if done or recommended in the past year
Aflac	Decline if done or recommended in the past year
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline

TransAmerica	Decline if done or recommended in the past year
Prudential	Decline if done or recommended ever
American Amicable/Occidental	Decline if ever had or recommended to have
GTL	Decline if within the last 24 months

Gastrointestinal Bleeding



Gastrointestinal Bleeding

Aetna, Aflac, Corebridge and **Royal Neighbors** do not specifically ask
Americo may be possible

Living Promise if 1 year since consultation or diagnosis

No direct knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2
Living Promise	Decline if PI had a physician consultation in the last 12 months
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Not specifically mentioned
Prudential	Not specifically mentioned
American Amicable/Occidental	Not specifically mentioned
GTL	Not specifically mentioned

Hepatitis

Hepatitis



Royal Neighbors will accept Hep B and Hep C

Aetna and **Aflac** if 2 years since diagnosis, treatment or advice for treatment
Living Promise for all forms but Hep C

Corebridge and **Americo** decline for all forms

Aetna	Modified only if diagnosed, treated or advised treatment within the past 2 years
Aflac	Modified only if diagnosed, treated or advised treatment within the past 2 years
Americo	Decline
Living Promise	Decline if PI has EVER had or been treated for Hepatitis C
Royal Neighbors	Hepatitis B and C accepted
Corebridge	Decline
TransAmerica	Hepatitis B and C accepted
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for Hepatitis B or C
American Amicable/Occidental	Decline if medically diagnosed or treated for chronic hepatitis within the past 2 years
GTL	Not specifically mentioned

Kidney Disease

Chronic Kidney Disease, also known as **Chronic Renal Disease**, describes the gradual loss of kidney function. Your kidneys filter wastes and excess fluids from your blood, which are then excreted in your urine. When chronic kidney disease reaches an advanced stage, dangerous levels of fluid, electrolytes and wastes can build up in your body.

Kidney Disease



Aetna or Aflac if 2 years since diagnosis, treatment for advice for treatment

Living Promise if 4 years since diagnosis or treatment
Americo decline for advanced or End Stage form of disease

Corebridge, Royal Neighbors decline

Aetna	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Aflac	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Americo	Almost certainly a decline for advanced kidney disease or End Stage Renal Disease (ESRD)
Living Promise	Decline if PI was diagnosed with or treated for in last 4 years
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Allowed, unless diagnosed with kidney failure
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for chronic kidney disease
American Amicable/Occidental	Decline if ever medically diagnosed, treated or taken medication for chronic kidney disease
GTL	Not specifically mentioned

Liver Failure



Liver Failure

No favorable carriers

Aetna or Aflac if 2 years since diagnosis, treatment or advice for treatment
Royal Neighbors does not specifically ask

Americo, Living Promise and Corebridge decline

Aetna	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Aflac	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Americo	Decline (also decline for Fatty Liver Disease)

Living Promise	Decline
Royal Neighbors	Not specifically mentioned
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for liver disease
American Amicable/Occidental	Decline if ever medically diagnosed, treated or taken medication
GTL	Not specifically mentioned

Pancreatitis

Pancreatitis is inflammation of the pancreas. It happens when digestive enzymes start digesting the pancreas itself. It can be acute or chronic. Either form is serious and can lead to complications.



Living Promise accepted
Americo may be possible

Aetna, Aflac, Corebridge and Royal Neighbors do not specifically ask

No direct knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2 Will decline for Chronic Pancreatitis
Living Promise	OK
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Decline for chronic pancreatitis
Prudential	Decline
American Amicable/Occidental	Decline if medically diagnosed or treated within the past 2 years
GTL	Not specifically mentioned

Polycystic Kidney Disease

Polycystic Kidney Disease is an inherited disorder in which clusters of cysts develop primarily within your kidneys causing your kidneys to enlarge and lose function over time.



Polycystic Kidney Disease

Living Promise does not specifically ask

Aetna or Aflac if 2 years since diagnosis, treatment or advise for treatment

Americo, Corebridge and Royal Neighbors decline

Aetna	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Aflac	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Americo	Decline
Living Promise	Not specifically mentioned
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for chronic kidney disease
American Amicable/Occidental	Decline if ever medically diagnosed, treated or taken medication
GTL	Not specifically mentioned

Renal Disease, end stage

End Stage Kidney (Renal) Disease is the last stage of chronic kidney disease. When your kidneys fail, it means they have stopped working well enough for you to survive without dialysis or a kidney transplant.

Renal Disease



No favorable approvals

Aetna or **Aflac** if 2 years since diagnosis, treatment or advice for treatment

Americo, **Corebridge**, **Living Promise** and **Royal Neighbors** decline

Aetna	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Aflac	If diagnosed, treated or advised to have treatment within the past 2 years, Modified only
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic kidney disease
American Amicable/Occidental	Decline if ever medically diagnosed, treated or taken medication
GTL	Not specifically mentioned

Ulcerative Colitis

Ulcerative Colitis is an inflammatory bowel disease that causes long-lasting inflammation and ulcers (sores) in your digestive tract. It affects the innermost lining of your large intestine (colon) and rectum.



Ulcerative Colitis

Living Promise accepted
Americo may be possible

Aetna, **Aflac**, **Corebridge** and **Royal Neighbors** do not specifically ask

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned

Americo	May be eligible for Select 1 or Select 2
Living Promise	OK
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Not specifically mentioned
American Amicable/Occidental	Decline for Immediate if medically diagnoses, treated or hospitalized within the past 3 years
GTL	Not specifically mentioned
