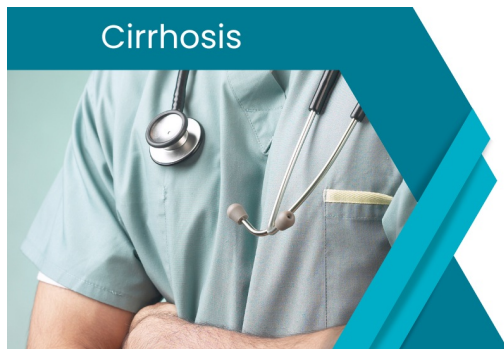


# Gastrointestinal/Organs

Last Modified on 01/07/2026 4:30 pm CST

## 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                    |
| 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

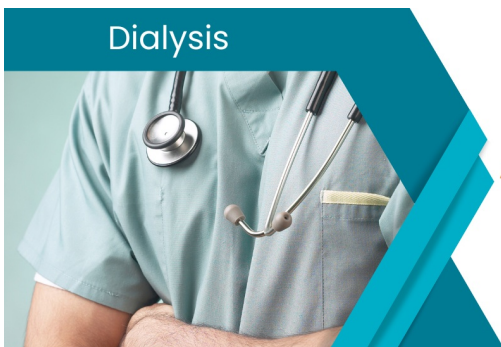
No borderline carriers

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               |
| GTL             | Not specifically mentioned               |

## Dialysis

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



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             |

|     |                                      |
|-----|--------------------------------------|
| 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                                       |
| 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

|                        |   |
|------------------------|---|
| <b>Aetna</b>           | Modified only if diagnosed, treated or advised treatment within the past 2 years                      |
| <b>Aflac</b>           | Modified only if diagnosed, treated or advised treatment within the past 2 years                      |
| <b>Americo</b>         | Decline   |
| <b>Living Promise</b>  | Decline if PI has EVER had or been treated for Hepatitis C  |
| <b>Royal Neighbors</b> | Hepatitis B and C accepted  |
| <b>Corebridge</b>      | Decline   |
| <b>TransAmerica</b>    | Hepatitis B and C accepted  |
| <b>Prudential</b>      | Decline for Preferred if ever diagnosed, treated or advised to receive treatment for Hepatitis B or C |
| <b>GTL</b>             | 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

|                        |   |
|------------------------|---|
| <b>Aetna</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                   |
| <b>Aflac</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                   |
| <b>Americo</b>         | Almost certainly a decline for advanced kidney disease or End Stage Renal Disease (ESRD)                    |
| <b>Living Promise</b>  | Decline if PI was diagnosed with or treated for in last 4 years   |
| <b>Royal Neighbors</b> | Decline   |
| <b>Corebridge</b>      | Decline   |
| <b>TransAmerica</b>    | Allowed, unless diagnosed with kidney failure   |
| <b>Prudential</b>      | Decline for Preferred if ever diagnosed, treated or advised to receive treatment for chronic kidney disease |
| <b>GTL</b>             | 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

|                        |  |
|------------------------|--|
| <b>Aetna</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only          |
| <b>Aflac</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only          |
| <b>Americo</b>         | Decline (also decline for Fatty Liver Disease)   |
| <b>Living Promise</b>  | Decline  |
| <b>Royal Neighbors</b> | Not specifically mentioned   |
| <b>Corebridge</b>      | Decline  |
| <b>TransAmerica</b>    | Decline  |
| <b>Prudential</b>      | Decline for Preferred if ever diagnosed, treated or advised to receive treatment for liver disease |
| <b>GTL</b>             | 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.



## Pancreatitis

**Living Promise** accepted  
**Americo** may be possible

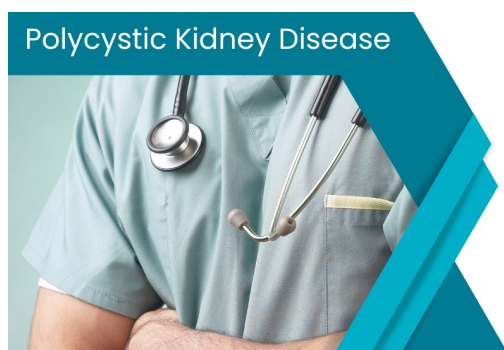
**Aetna, Aflac, Corebridge** and **Royal Neighbors** do not specifically ask

No direct knockouts

|                        |   |
|------------------------|---|
| <b>Aetna</b>           | Not specifically mentioned  |
| <b>Aflac</b>           | Not specifically mentioned  |
| <b>Americo</b>         | May be eligible for Select 1 or Select 2<br>Will decline for Chronic Pancreatitis |
| <b>Living Promise</b>  | OK  |
| <b>Royal Neighbors</b> | Not specifically mentioned  |
| <b>Corebridge</b>      | Not specifically mentioned  |
| <b>TransAmerica</b>    | Decline for chronic pancreatitis  |
| <b>Prudential</b>      | Decline   |
| <b>GTL</b>             | 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

|                        |   |
|------------------------|---|
| <b>Aetna</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                   |
| <b>Aflac</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                   |
| <b>Americo</b>         | Decline   |
| <b>Living Promise</b>  | Not specifically mentioned  |
| <b>Royal Neighbors</b> | Decline   |
| <b>Corebridge</b>      | Decline   |
| <b>TransAmerica</b>    | Allowed   |
| <b>Prudential</b>      | Decline for Preferred if ever diagnosed, treated or advised to receive treatment for chronic kidney disease |
| <b>GTL</b>             | 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

|                        |   |
|------------------------|---|
| <b>Aetna</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                       |
| <b>Aflac</b>           | If diagnosed, treated or advised to have treatment within the past 2 years, Modified only                       |
| <b>Americo</b>         | Decline   |
| <b>Living Promise</b>  | Decline   |
| <b>Royal Neighbors</b> | Decline   |
| <b>Corebridge</b>      | Decline   |
| <b>TransAmerica</b>    | Decline   |
| <b>Prudential</b>      | Decline for Preferred if ever diagnosed, treated or advised to receive treatment for any chronic kidney disease |



|     |                            |
|-----|----------------------------|
| 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               |
| GTL             | Not specifically mentioned               |