



CareScout Care Assurance

Pre-qualification underwriting guide

CareScout Care Assurance is a long-term care insurance solution issued by CareScout Insurance Company, Glen Allen, VA.

Introduction

This pre-qualification underwriting guide should be used to confirm whether you are a good candidate for CareScout Care Assurance before applying. Identifying any possible health concerns before applying will enhance the speed and quality of your underwriting experience. This guide is not all-inclusive.

Red flag medications

If you are taking any of these medications, you are not insurable.

This list is not all-inclusive.

Brand Name	Generic
Antabuse®	disulfiram
Aralast NP®	alpha-1-proteinase inhibitor
Aricept®	donepezil HCl
Avonex® (if for MS)	interferon beta-1a
Betaseron® (if for MS)	interferon beta-1b
Campral®	acamprosate calcium
Cognex®	tacrine
Copaxone® (if for MS)	glatiramer
Depade®	naltrexone
Exelon®	rivastigmine
Flolan®	epoprostenol sodium
Gilenya®	fingolimod
Namenda®	memantine
Razadyne®	galantamine hydrobromide
Remodulin®	treprostinil
ReVia®	naltrexone
Suboxone®	buprenorphine and naloxone
Tracleer®	bosentan
Tysabri®	natalizumab
Ventavis®	iloprost
Vivitrol®	naltrexone

Uninsurable conditions

If you have or had any of these conditions, it is not advised to apply. **This list addresses the most common uninsurable conditions and is not all-inclusive.**

- Alzheimer's disease
- Amyotrophic Lateral sclerosis (ALS also called Lou Gehrig's Disease)
- Congestive heart failure (CHF) in combination with any of the following: heart attack or angina; angioplasty or heart surgery
- Cystic fibrosis
- Dementia, senility
- Diabetes Type 1
- Diabetes Type 2 with any history of transient ischemic attack (TIA), heart attack, bypass/angioplasty/stent surgery of the heart or legs, or carotid artery surgery
- Ehlers-Danlos syndrome
- Frequent or persistent forgetfulness or memory loss
- Huntington's disease
- Marfan syndrome
- Multiple sclerosis (MS)
- Muscular dystrophy
- Myelofibrosis
- Organ transplant (Other than kidney, cornea, or bone marrow transplant)
- Parkinson's disease
- Schizophrenia or other forms of psychosis
- Stroke
- Transient ischemic attack (TIA) within the past 5 years
- TIA in combination with heart disease or heart surgery
- TIA (two or more times)

Conditions by timeline

The conditions and time frames provided are designed to help you evaluate whether you should apply for coverage. They are not all-inclusive. **Coverage is not guaranteed if you do not have any of these conditions or fall outside of the time frame provided.** Other conditions or time frames can result in a declination of coverage or additional underwriting requirements.

Conditions		Unacceptable timelines
Activities of daily living (ADLs) (bathing, bowel/bladder control, dressing, eating, moving in and out of bed/chair, toileting, walking)		If assistance or supervision needed within the past 12 months
Alcoholism or drug dependency (with or without treatment)		Within the past 2 years or with this history, continued use within the past 2 years
Aneurysm		
	Abdominal, corrected surgically	Within the past 6 months
	Aortic, dissecting, repaired	Within the past 12 months
	Brain, corrected surgically	Within the past 12 months
Angioplasty/stent placement		Within the past 3 months
Assistive devices (hospital bed, kidney dialysis, motorized scooter, oxygen, quad cane, respirator, stair lift, walker, wheelchair, Hoyer lift)		If used or advised to use within the past 12 months
Atrial fibrillation (AFib)		Onset within the past 6 months
Cancer		
	Bone, brain, esophagus, liver, pancreas, or stomach	Within the past 4 years
	Other cancers (excluding basal or squamous cancer of the skin)	See Impairment Guide for timelines
	Cancer treated with chemotherapy or radiation	Currently

Conditions by timeline (Continued)

Conditions	Unacceptable timelines
Gastric/intestinal bypass	Within the past 6 months
Heart attack	Within the past 3 months
Heart bypass surgery (CABG)	Within the past 6 months
Heart valve replacement	Within the past 6 months
Hodgkin's disease or lymphoma (early stage)	Within the past 12 months
Joint replacement	Within the past 3 months
Kidney failure treated with dialysis	Within the past 2 years
Kidney transplant	Within the past 5 years
Leukemia	Within the past 3 years
Long-term care services (adult day care; home care; nursing facility, assisted living or any other long term care facility)	If used or advised to use within the past 12 months
Mental disorder requiring hospitalization	Within the past 2 years
Oxygen use (not supplemental use with CPAP or BIPAP for sleep apnea)	Currently
Rheumatoid arthritis	Diagnosed within the past 12 months
Social Security Disability Insurance (SSDI) benefits (does not include routine retirement Social Security benefits)	Within the past 3 years
Spinal surgery	Within the past 6 months
Suicide attempt	Within the past 3 years
Nicotine use	
In combination with: <ul style="list-style-type: none"> • Circulatory/vascular disease • Transient ischemic attack (TIA) 	If used within the past 12 months
Transient ischemic attack (TIA)	Within the past 5 years or multiple episodes, regardless of date

This pre-qualification underwriting guide is not all-inclusive and should only be used to provide guidance on uninsurable conditions. Many complex medical histories could result in a declination of coverage. Please review your medical history with your financial professional before applying for coverage.

Important Information

CareScout Care Assurance long-term care insurance is issued by CareScout Insurance Company on policy form series ICC24-1110 and 1110. Details about the costs, benefits, limitations, and exclusions of these long-term care insurance policies will be provided to you by a licensed insurance agent.

All benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. All applications are subject to the underwriting requirements of CareScout Insurance Company and are subject to change.

Please check product state availability with your financial professional.

**Insurance products are issued by CareScout Insurance Company,
Glen Allen, VA.**

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