

# Pregnant and Need Life Insurance?

Aaron Crowe | 25 Mar, 2015

Life insurance underwriting policies for pregnant women have been changing across the industry lately, making it easier for them to qualify for insurance later in pregnancy.

Even as late as the third trimester, a woman who doesn't have pregnancy complications can get insurance, says Tony Steuer, a life insurance literacy advocate who has written books about life insurance.



It used to be that insurers wouldn't insure pregnant women at all in the third trimester, Steuer says. Medical advances have helped change that, he says.

One of the most common complications that can cause an insurer to delay coverage until after birth is gestational diabetes. If a woman gets it, it's usually during the 24th week of pregnancy. A diagnosis doesn't necessarily mean the woman had diabetes before she conceived, or that she'll have diabetes after giving birth. She may just need to watch her blood sugar levels so that she and her baby are healthy.

A woman can also be labeled a "higher risk" by insurers if she's ordered by her doctor to stay in bed, has diabetes, or has previous pregnancies and childbirths that were complicated, or has had emergency C-Sections.

Going into a higher rate classification could lead to rates being up to 400 percent higher than normal rates, Steuer says. Or they could be denied coverage until after the child is born.

Difficulties during pregnancy can make getting life insurance difficult, if not impossible, but underwriting isn't any different whether a woman is pregnant or not, says Geri Cloud, a financial adviser and partner in Cloud Financial in Huntsville, Alabama. Height and weight are looked at, Cloud says, and being overweight typically leads to higher risk underwriting.

But there are factors during pregnancy that could lead to higher insurance rates, he says. These include high blood pressure, a doctor determining that it's a high-risk pregnancy, the possibility of a C-Section or having to induce labor, Cloud says.

"Basically anything that would affect their health, negatively," he says.

The underwriting process can take six to eight weeks, so a pregnant woman may not have much time if an insurance company doesn't issue policies near the expected birth date.

While some women do try to find life insurance while they're pregnant, "Most people usually plan ahead," Steuer says, or they've developed some type of issue during pregnancy that makes think of getting life insurance. It's human nature to wait, he says.

But planning ahead can pay off, says Ellen Davis, president of [Life Health Home Insurance Group, LLC](#).

"Putting a [life insurance](#) policy in place before you get pregnant can be an easier road than after giving birth," Davis says. "One of the main reasons a life insurance company isn't eager to underwrite an insurance policy on a pregnant woman is that no one knows how that pregnancy will affect her medically."

After pregnancy underwriting may not give a woman a super preferred or preferred rate that they might have received before pregnancy, Davis says.

"If you get pregnant before getting a life insurance policy speak to your insurance broker as you're nearing the end of your pregnancy so they can start working on getting everything ready for after you have given birth," she says.

When getting life insurance after childbirth, a woman should consider how much coverage she'll need and her working situation. A mom who continues to work may want a policy that covers her salary and the costs of raising a child, at least until her child are through college.

A stay-at-home mom doesn't receive a salary, but the work she does at home should be valued by adding up how much it would cost to hire someone to do those duties. A single mom may have additional expenses.

A [term life insurance](#) policy may be the best for a new family, since it usually costs less than a whole life policy. Just consider buying it before you have a child, when you're healthy and will likely get a better rate.

*Aaron Crowe is a [freelance journalist](#) who covers the insurance industry and personal finance for a number of websites, including his blog at [CashSmarter.com](#).*