

Haven Life expands eligibility to cover non-U.S. citizens and complicated medical histories

The life insurance innovator seeks to increase eligibility with expanded underwriting guidelines that include noncitizens and those with chronic illnesses

NEW YORK, NY, USA, July 17, 2018 /EINPresswire.com/ -- [Haven Life Insurance Agency](#) (Haven Life) today announces that the Haven Term policy, issued by MassMutual, will now be available to, well, a whole lot more people. This expansion allows for both non-U.S. citizens and more individuals with chronic illnesses to be eligible for coverage.



More than 22 million people have legally immigrated to America to build a future and raise their families. And Haven Life is thrilled to be able to offer these individuals a streamlined option for securing affordable and dependable [term life insurance coverage of up to \\$1 million](#).

"This expansion in eligibility illustrates our core values -- to be inclusive and give as many people as possible access to a simple way to financially protect their loved ones," said Yaron Ben-Zvi, CEO and Co-founder of Haven Life.

Noncitizens living in the U.S. who wish to [apply online for a Haven Term policy](#) will need to upload a valid visa or green card. Otherwise, they will have the same easy, convenient and transparent experience that customers have enjoyed for the past three years.

In addition to noncitizens now being eligible for coverage, those with chronic illnesses or disorders are now more likely to qualify for a policy. This includes, but is not limited to, diabetes, anxiety, depression, sleep apnea, post-traumatic stress disorder and obesity.

Expanding the number of rate classes available enables Haven Life to provide offers to more applicants with complicated medical histories who may have been declined previously.

"Cases where chronic illnesses are present is a point of contention across the industry," stated Mark Sayre, Head of Policy Design at Haven Life. "We're in a unique position to innovate the underwriting process so that it's not only easier to secure coverage but so that it also has fewer limitations on who qualifies."

To experience life insurance that has a big heart and is actually simple, visit [havenlife.com](#).

ABOUT HAVEN LIFE

Haven Life Insurance Agency, LLC is a life insurance startup, backed by MassMutual, that offers a

simple online experience for buying high-quality and affordable coverage. Driven by a mission to make life less hard, we're transforming the typically time-consuming and confusing process of buying life insurance into one that's easier, faster and just plain better.

Haven Term is a Term Life Insurance Policy (ICC17DTC) issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111 and offered exclusively through Haven Life Insurance Agency, LLC. Policy and rider form numbers and features may vary by state and not be available in all states. Our Agency license number in California is 0K71922 and in Arkansas, 100139527.

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