

Life Insurance

Life Insurance Awareness Month is the Perfect Time to Get Your Insurance Rates in Shape

September is Life Insurance Awareness Month – the perfect time to understand how your lifestyle could affect your insurance policy. The Idaho Department of Insurance provides these tips on how a healthy lifestyle may lower your insurance premiums.

Health or lifestyle can affect your insurance rates

The cost of an individual health or life insurance policy takes into account your age, height, weight, medical history, occupation, driving record, family health history and other personal habits. Maintaining a healthy lifestyle can be important in lowering your insurance costs.

Click [here](#) to learn about what questions an insurance company might ask on an individual health insurance application form.

Some habits can result in increased premiums

Smokers pay higher premiums than non-smokers. If you are a smoker or if you use smokeless tobacco, it may be possible for you to lower your insurance premium by quitting.

Insurance companies typically charge higher premiums if you participate in high-risk activities such as mountain climbing, horseback or motorcycle riding, flying an airplane or other aviation-related activities (e.g. ultra light flying, hang gliding, or sky diving). You may be able to lower your insurance premiums by cutting back on your participation in such high-risk activities.

Lifestyle choices may have an effect on insurance coverage received through the workplace

Employers pay a substantial portion of the total health insurance premium for employees. The frequency, severity and duration of health insurance claims filed by you and your co-workers are assessed every year to determine the insurance rates the health insurance company charges your employer the following year. If your employer's insurance premium goes up, the premium you pay as an employee may also go up.

Learn more

Some insurance companies provide information regarding lifestyle and good health habits on their Web sites. These tools often include online nurses, health assessment and coaching, weight-loss and smoking cessation. Ask your insurance company or agent if you have access to these types of programs.

More information

To find a life or health insurance company licensed to do business in Idaho, visit the Department's Web site at www.doi.idaho.gov.