



Farm Bureau Health Plans can deny claims related to any condition they deem to be pre-existing. Applicants must complete extensive applications detailing their medical history and are often denied coverage. Between January and February of 2025, we heard from many individuals who had enrolled in or applied for Farm Bureau health plans in Tennessee. These are some of their stories.

**I had a needle biopsy on my right breast. They denied me coverage. -Stacie**

**Denied medical due to stage 1 melanoma 18 months ago. -Joy**

**We applied for family coverage. Only my daughter and I were approved. When I asked, they said it was because of my husband's cholesterol. -Allison**

**Due to a heart issue I had several years ago, I was denied coverage. -Thomas**

**In 2022, I was looking for health care and had been with the farm bureau for almost 20 years for home and car insurance. I had borderline diabetes, which was under control with medication. My wife takes medication for her thyroid. They wouldn't consider us. -John**

**I have Farm Bureau for my health coverage. My husband applied when he retired, and they denied him because he is type 2 diabetic. -Lori**

**Had heart problems in 2019. Was admitted to the hospital for five days. Farm Bureau denied \$30,000 worth of it. The hospital eventually sued me and I'm still paying on it. -Randy**

**My son was in medical school and aged out of my policy. We got him a policy through Farm Bureau, but they refused to cover his anxiety medication because they said it was a pre-existing illness. He had been on medication since high school. He couldn't function without it, certainly not at a high-stress level like med school. -Debbie**

**I was denied due to being diabetic, and my husband due to a family history of heart issues. -Kimberly**

**I started having back and leg pain for a few months so I went to see my doctor. He explained it was my hip causing my pain and referred me to get an MRI and surgery. Farm Bureau denied me, saying it was pre-existing. I must not understand pre-existing because I only had this a couple of months before my surgery and after I had purchased my Farm Bureau insurance. -Kathy**