

# [Insurance Companies Provide Coverage After COVID-19 Vaccination](#)

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Three COVID-19 vaccines have received emergency use authorization from the Food and Drug Administration, and [more than 163 million people](#) in the U.S. — nearly 50% of the total population — had received at least one dose of vaccine as of May 25. (See SciCheck’s articles on each of the vaccines: “[A Guide to Moderna’s COVID-19 Vaccine](#),” “[A Guide to Pfizer/BioNTech’s COVID-19 Vaccine](#)” and “[A Guide to Johnson & Johnson’s COVID-19 Vaccine](#).”)

Despite those numbers, and to the consternation of the U.S. insurance industry, a viral [Instagram post](#) has spread the falsehood that beneficiaries can’t collect the life insurance of people who had died after receiving the COVID-19 vaccine.

The post, uploaded by an account called texasseceded, reads: “My friends aunt recently died from the COVID vaccine. She was denied her life insurance because... she willingly took an EXPERIMENTAL drug.”

We couldn’t determine the veracity of parts of this post — that someone’s aunt died after getting a COVID-19 vaccine or that a life insurance policy was not paid out for some reason. But the implication that life insurance would be denied solely because of vaccination is false.

[The American Council of Life Insurers](#), which represents 280 companies with 95% of the industry assets in the U.S., has been calling out similar bogus claims since March, Whit Cornman, an ACLI spokesman, told us in an email.

“The fact is that life insurers do not consider whether or not a policyholder has received a COVID vaccine when deciding whether to pay a claim,” [Paul Graham](#), senior vice president for policy development at the ACLI, said in a statement emailed to us on May 21.

“Life insurance policy contracts are very clear on how policies work, and what cause, if any, might lead to the denial of a benefit. A vaccine for COVID-19 is not one of them,” Graham said.

According to [United Policyholders](#), a consumer advocacy group, there are a [number of reasons](#) a life insurance payment can be denied, such as lying about your health on an application or if a policyholder dies during the first two years after a policy goes into effect, known as the contestability period.

“Life insurance policies are contracts that specifically state the obligations and rights of the insurance company and the insured,” [Dave Wood](#), the Martin Chair of Insurance at the Jones College of Business at Middle Tennessee State University, told us in an email. “Some may limit cause of death to a certain cause (i.e. accidental death or cancer), but traditional policies don’t limit the cause of death. Exceptions include suicide if committed in the first two years after issuance of the policy, and war under some older policies.”

The Centers for Disease Control and Prevention has received unverified reports of more than 4,600 deaths among people who received a COVID-19 vaccine through the [Vaccine Adverse Event Reporting System](#), an alert system managed by the CDC and the FDA to detect possible safety issues in vaccines.

[As we’ve reported](#), social media posts and websites have improperly cited the [raw data](#) from VAERS as evidence that the approved COVID-19 vaccines cause deaths and serious events. But anyone can submit a report to VAERS, whether or not a vaccine caused the problem.

“A review of available clinical information, including death certificates, autopsy, and medical records has not established a causal link to COVID-19 vaccines,” the [CDC said](#). “However, recent reports indicate a [plausible causal relationship](#) between the J&J/Janssen COVID-19 Vaccine and a rare and serious adverse event — blood clots with low platelets — which has caused deaths.”

As [we’ve written](#), reports of a rare blood clotting condition, mainly in adult women younger than age 50, prompted the FDA and CDC on April 13 to [recommend](#) “a pause in the use” of the Johnson & Johnson vaccine “out of an abundance of caution.”

The CDC’s Advisory Committee on Immunization Practices [voted](#) April 23 to resume the use of the J&J vaccine with a warning that it may cause the blood clotting condition. As of May 24, the agencies [had identified](#) 32 total cases among more than 10.2 million J&J vaccines administered. There have been three

deaths linked to the blood clotting condition, as of May 7, [according to](#) the CDC.

Graham, of the ACLI, told us in an email on May 24 that while his group has had to correct misinformation about insurance coverage in the past, he could not recall a situation like the false claim circulating on Instagram.

“What concerns us about this falsehood is it may be leaving some consumers confused and questioning our commitment to policyholders and their families,” he said. “Life insurance is there to protect families financially if the unthinkable should happen.”

As for the vaccine, Graham said people should get it.

“Life insurers encourage all policyholders to maintain healthy habits and lifestyles, and taking preventative measures against COVID-19 is no different,” he said. “What’s most important to us is that policyholders know that nothing about the claims process or our commitment to them and their families has changed as a result of the vaccine.”