

Following are some questions you will need to ask when dealing with clients that have more serious health concerns.

Any time you are taking an application from a client that has more severe health concerns, you want to make sure you have established with them a “ball park” amount for the cost of the coverage, and that they are committed to and comfortable with the amount. That way if they come back rated or declined with one carrier, you know the parameters -- the dollar amount you can work with, to get them alternate coverage.

HEPATITIS – Inflammation of the liver

Type A, B, or C?

Date of onset?

If Hepatitis C:

- Have you been through treatment? (typically 6months to 1 year with Interfuron or Rebatron)
- If no treatment, why?
- Have you ever had a liver biopsy? If yes, is liver damaged, any evidence of sclerosis?
- Are liver functions elevated? How many times normal?
- Does your Doctor. characterize as chronic Hepatitis?

DIABETICS – Elevated levels of sugar in blood

Date of onset?

Type 1 or 2 (insulin or not)?

Treatment/medication?

Ever been hospitalized? How long? How recent?

What is your A1C reading? Below 7 is preferred. Can work with below 10 dependent on other variables – height, weight, smoker, family history, etc.

Do your blood sugar levels vary significantly from day to day or week to week?

CARDIAC CONDITIONS

Date of onset?

Corrective procedure? Bypass, Angioplasty

What preceded bypass or angioplasty? Heart attack, chest pain, fatigue, irregular stress,

Any history of congestive heart failure or coronary artery disease?

Did your Doctor make any recommendations of treatment that you are not following? Smoking?

Heart conditions and diabetes do not mix – no offer on most cases.

Date of last stress EKG?

Cholesterol reading?

Blood pressure reading?

Do you exercise regularly?

Other medications?

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MELANOMA

Date of onset?
Treatment and duration?
How long have you been cancer free?
Clarks Level?
Stage?
Size of tumor and location?

PROSTATE CANCER

No worse than Stage 2 and Gleason 6 – Typically no rating ssns or decline
After radical prostatectomy psa should be undetectable – cannot insure detectable psa
After brachytherapy (radioactive seeds) – psa should be less than .5
Lupron – if this medication was part of treatment difficult to insure is used when treatment has failed or when cancer is metastatic.
Age 50 or below – postpone 5 years
Over age 50 will be dependent on stage, gleason, and psa
Closer to age 70 the better – will probably die from another cause
Stages 1-4 the lower the better
Gleason 2-10 the lower the better. Gleason measures the aggressiveness of the tumor

LUPUS – Loss of Kidney Function

Discoid – no medications or treatment – superstandard
Systemic – most common in women – treated with medications depends on severity –standard to a decline

SLEEP APNEA – Respiration stops for at least 10 seconds, more than 10 times per hour during sleep.

When diagnosed?
Condition diagnosed as mild, moderate, or severe?
Was a sleep study performed?
Observation or treatment?
Surgery or CPAP Mask?
Follow up study performed?
Oxygen saturation no less than 85%
Apnea Index of 30

COLITIS – Inflammation of the larger intestine that is caused by many different diseases

Ulcerative colitis
Crohns disease
Ischemic colitis
Irritable Bowel syndrome
**All of the above are generally superstandard, but severity can result in a decline.

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EMPHYSEMA– Lung disease in which air sacs become distended and lose elasticity.

Labored breathing result

COPD – CHRONIC OBSTRUCTIVE PULMONARY DISEASE

Persistent low level inflammation of the bronchi obstructs air flow and leads to Emphysema.

If on albuterol or any inhalant and smoke, no offer. Otherwise class will be dependent on the severity.

MULTIPLE SCLEROSIS – disorder of the brain and spinal cord caused by progressive damage to outer covering of nerve cells.

Date of onset?

Symptoms?

Date of most recent attacks? How many per year?

Treatment? Type and dosage

Condition stable or growing?

Is client ambulatory? Using braces, walker, wheelchair?

Any problems with kidney or bladder?

DUI – the time you should have taken a taxi home.

Include an explanation of what happened and that it was more of an aberration and not an example of applicant's general behavior. Family man, has children, basically made a mistake.