

Preparing Your Clients for Their Life Insurance Exam

Clients have apprehension about taking a medical examination for life insurance. The process provokes both anxiety and hesitation. In addition, it is possible that improper client preparation could lead to avoidable poor underwriting decisions. The following information is provided to assist life insurance agents in making the process easier for their clients, and improving the chance for a favorable underwriting outcome.

1. **Morning Exam.** If possible, Clients should schedule their examination in the morning. It is easier for clients to fast while they sleep, and blood pressure is typically at its lowest upon first waking.
2. **Rest and Good Health.** Clients should have adequate rest and be in good health for their medical examination. If a client is sick (even a cold) or exhausted, the exam should be rescheduled. Make sure that pregnant clients inform the examiner of their condition.
3. **Nicotine Testing and Usage.** Clients should not use any nicotine product for at least two hours prior to the examination. Clients will have their urine tested for nicotine. Clients do not have to be cigarette smokers to have nicotine discovered in their urine sample. Smoking cigars, chewing tobacco, snuff, nicotine patch and gum can all cause nicotine to be detected. *It is important that clients disclose to the medical examiner any nicotine products they are using. Failure to do so, combined with a discovery of nicotine in the urine, may suggest a lack of full disclosure.*
4. **Alcohol Consumption.** Clients should avoid all alcohol consumption for at least 48 hours prior to the examination. Alcohol consumption can increase blood pressure and adversely affect certain elements of the blood study.
5. **Caffeine Consumption.** Clients should limit caffeine consumption 48 hours before the examination. They should have NO caffeine the morning of the examination. Caffeine increases blood pressure and pulse rate. It is important to advise clients of the various sources of caffeine in the diet aside from coffee and tea (i.e. diet soft drinks, cold preparations, pain medications, etc.).
6. **Medications.** Clients taking prescription medications should be taking the medications as directed by their physician. Clients who are not taking their prescription medication correctly (i.e. forgot to get a refill, taking the medications only occasionally) should not be examined until they return to the proper medication schedule. Have the clients take with them all of their current medications in their original prescription bottles. If this isn't possible, have them make a list of all medications with their name, strength (dosage), and instructions on how they are taken. *Failure to verify compliance with prescription medications may lead to adverse findings on the medical examination.*
7. **Food and Drink.** Clients who are undergoing blood and urine testing should not eat or drink twelve (12) hours before the medical examination. Clients who are NOT undergoing such testing should not eat or drink four (4) hours before the medical examination. A small amount of water is permissible during this fasting period. Limit the amount of high cholesterol and high salt foods for twenty-four (24) hours prior to the exam. *Make sure clients do not have any medical condition that would make fasting inadvisable.*
8. **Exercise.** Clients should not exercise before they have their medical examination – preferably for at least twenty-four (24) hours. Exercise, especially cardiovascular workouts, can cause inaccurate elevations of cholesterol levels.
9. **Blood Pressure.** It is normal for clients to become anxious about having their blood pressure taken. It is helpful if clients are offered a few minutes to relax before their blood pressure is recorded. Elevated blood pressure readings need to be rechecked later in the examination to ensure that the examiner documents more than one reading.
10. **Treadmill Testing.** Clients who are undergoing exercise treadmill testing should not eat or drink four (4) hours prior to the test (twelve hours prior to the test if there will be lab work). Clients should always have their blood sample drawn before they undergo an exercise treadmill test.
11. **Pulmonary Function Testing.** Clients who are undergoing pulmonary function testing should realize that the quality of the test is determined by the effort (i.e. how much air is taken in the lungs and how hard and how long it is expelled) and the tightness of the seal on the mouth piece.
12. **Be Prepared.** Have clients write down all of their significant illnesses, dates, names/addresses of physicians, and treatments. In addition, have them document any history in their parents and/or siblings of: cancer, heart attack, angina, bypass surgery, stroke, emphysema/chronic bronchitis, diabetes, and any genetic information. Have them take all of this information to the exam.