



Automatic Declines

Before you go any further check to see if your client has any of these medical conditions.*

- AIDS/HIV
- Alzheimer's/Dementia
- Heart Defibrillator
(this is different from a pacemaker)
- Any kind of transplant except kidney transplant
- Liver Cirrhosis
- Kidney Dialysis
- Current drug use (other than marijuana)
- Combination of heart disease and stroke

*Guarantee Issue Life Insurance may still be available for these impairments.

Questions to Ask - Common Medical Issues

Alcohol & Drugs

1. If they went through rehab, when did they go?
2. If drug use, type(s) of drugs used?
3. Date of last use for both drugs and alcohol?
4. Any relapses? If so, dates.
5. What do they do for a living?
6. How long have they worked at their current job?
7. Are they married? Any kids?

Arthritis

1. Osteoarthritis or Rheumatoid. If osteo, just quote preferred...if rheumatoid, then we need to know...
2. What medications do they take and how long have they been on their current meds?
3. What are the symptoms?

Asthma

1. Name of medications (usually an inhaler) and how often do they use them?
2. Any hospitalizations? If so, dates?

Breast Cancer

1. Date of last treatment?
2. Type of treatment? Lumpectomy, mastectomy, chemo, radiation?
3. Stage of the cancer (usually expressed as T0, T1a, etc.)
4. Any positive lymph nodes? If so, how many?
5. Was there spreading to other organs? If so where?

Disabled Persons

As long as the disability isn't life threatening, most everyone can offer and will offer super preferred if they qualify medically. If they're disabled due to depression or some other type of mental disorder or deficit, they're usually declined. Disability due to PTSD (post-traumatic stress disorder) is also usually a decline.

Sleep Apnea

If they use their c-pap machine every night for at least a year, Standard is possible with pretty all carriers. However, it's occasionally so severe that table ratings are required, even if they use their c-pap. If they were prescribed the c-pap machine by their doctor, but they're not using it, offers are only available if it's very mild. Otherwise most cases are declined.

Prostate Cancer

1. Date of last treatment?
2. Type of treatment? Prostate removed, radiation therapy?
3. Stage of the cancer (usually expressed as T0, T1a, etc.)
4. Gleason Score (a number between 1-10)
5. Pre-treatment PSA
6. Current PSA (must be below 0.1 if the prostate was removed. Must be below 0.5 with most carriers if radiation...a few carriers will go with a psa below 1.0)

Skin Cancer

1. If Basal Cell carcinoma? Quote Preferred.
2. If Squamous Cell Carcinoma or Melanoma or some other type, then find out the following:
3. Date of last treatment
4. Type of treatment
5. Depth of tumor (usually expressed in mm)
6. Stage of tumor (usually expressed as T0, T1a, etc.)



Cancer (In General)

Purchasing a life insurance policy after a cancer diagnosis may be challenging, but it doesn't have to be impossible. The ability for your client to buy life insurance may depend on the type of cancer they had, how long it's been since last treatment, and the stage and grade of their cancer.

Important questions to ask:

- What cancer do they have?
- What stage is their cancer in?
- What type of treatment are they receiving?
- What was the date of last treatment?

Driving History (DUIs, etc)

1. Date of DUIs
2. Any other driving infractions
3. Are they on probation? If so, is it an automatic decline until they're no longer on probation

Family History

1. The general rule with most carriers is that the insured cannot get better than Standard if a parent or sibling died prior to age 60 from heart disease or cancer.
2. Some carriers do have exceptions to this rule and can still offer Preferred in certain circumstances.

Gastric Bypass / Lap Band Surgery

1. Date of surgery?
2. Pre-surgery height/weight?
3. Current height/weight?
4. How much did they weigh 12 months ago? (assuming the surgery was over 12 months ago)

Heart Disease

1. Heart attack? If so, date(s)?
2. Heart bypass? If so, what was the date of the surgery, number of vessels, and if your client knows which vessels (right coronary, left anterior descending, left main, circumflex are the most common)?
3. Stent? If so, what was the date of the surgery, number of vessels, and if your client knows which vessels (right coronary, left anterior descending, left main, circumflex are the most common)?

MS and Parkinson's

1. Date diagnosed
2. Has it remained stable or progressed?
3. What are the current symptoms?
4. Do they work? If so, what do they do? If not, do they not work due to the condition?
5. If MS, date of last exacerbation and how many they had in their life (an approximation is fine)?

Hepatitis

1. Type (A, B, or C)
2. Date diagnosed
3. Most recent liver function tests

Marijuana (Currently Using)

1. How often do they use and how much?
2. Do they take it for an underlying medical condition? (recreational use is not an automatic decline)
3. What do they do for a living? How long have they worked at their current job?
4. If they don't work, why not?
5. Are they married? Any kids?

Obesity

1. What is their current height and weight and have they lost any weight over the past 12 months? If they have, most carriers will add ½ of that weight loss back to calculate the rating.

Private Pilots

(Airline pilots who fly regularly scheduled routes can get Super Preferred as long as they qualify medically.) For private pilots, we need to know...

1. How many lifetime solo hours have they flown?
2. How many hours did they fly last year and do they expect to fly this year?
3. Do they have their Instrument Flight Rating?

Core Value #8

Relentless Always inspire ourselves and our insurance carrier partners to a higher state of service, performance, quality, speed and ultimately, competitiveness.

An elderly man with glasses, wearing a red sweater, is shown from the chest up. He is looking down at a blue glucometer he is holding in his hands, which is being used to test his finger. A white glucometer is also visible on a surface in the lower right foreground. The background is softly blurred, suggesting an indoor setting.

Diabetes

Look for carriers that uses “clinical underwriting” — a process that looks at your clients total health, not just what health conditions your client may have. Below are the most common questions underwriters will usually ask.

- Age at first diagnosis?
- What do they use to treat it?
(oral medication or insulin)
- Most recent Fasting Blood Sugar
(normal 80-120)
- What was their most recent A1C result?
(normal 6-7)