

# **ATHEROSCLEROSIS**

## **What is atherosclerosis?**

Atherosclerosis is the build up of fatty deposits (cholesterol) on the walls of your arteries, restricting blood flow. Atherosclerosis, often considered a heart problem, can affect arteries anywhere in the body. It is a preventable and treatable disease.



*By Donald V. Victorson, CLU*

- Atherosclerosis in the arteries leading to the heart will frequently exhibit symptoms of chest pain (angina), similar to a heart attack, or can actually trigger a heart attack.
- Atherosclerosis in the arteries leading to the brain may result in symptoms such as numbness or weakness in the arms or legs, slurred speech, or drooping facial muscles, or can actually trigger a stroke.
- Atherosclerosis in the arteries leading to the arms or legs may result in symptoms of peripheral arterial disease, including leg pain when walking.
- Atherosclerosis in men frequently causes erectile dysfunction.

## **What are the Causes of Atherosclerosis?**

Atherosclerosis is a progressive, slow-developing disease.

High Blood Pressure, High Cholesterol, Nicotine, Diabetes, Obesity, and a family history of early heart disease, all frequently contribute to the development of Atherosclerosis.

## **What are some of the symptoms of Atherosclerosis?**

- High Blood Pressure
- Peripheral Vascular Disease
- Recurrent Kidney Infections
- Poor circulation in fingers and toes

## **How is Atherosclerosis treated?**

- Control High Blood Pressure
- Stop Smoking
- Weight Reduction
- Exercise
- Treat the Diabetes (if Diabetic)

To properly evaluate the prospect's insurability you must ask the following important questions:

### *Does the client currently smoke?*

Smoking is probably the most common preventable cause of premature death. Smoking, especially in combination with a family history of coronary artery or heart disease is considered to be a high risk factor for Atherosclerosis and other cardiovascular diseases.

Smoking negatively affects blood cholesterol levels and blood pressure, and increases the likelihood of thrombosis and arrhythmia. Associated pulmonary diseases due to smoking involve the heart as well.

### *Is the Client Significantly Overweight?*

Obesity is an excess of body fat, usually due to an unbalanced diet, too high in calories, usually in combination with a lack of exercise.

Unfortunately, obesity frequently leads to hypertension, high cholesterol and triglyceride levels, and a tendency to type 2 diabetes.

Many overweight people are uncomfortable exercising due to their excess weight, thereby becoming still less active. In addition, the heart has to work much harder to supply the obese body with adequate oxygen rich blood. Central obesity (excessive fat in the abdomen) increases the risk of coronary heart disease.

### *How does the client handle Stress?*

The individual's response to stress may be an important contributing factor in coronary artery disease. Increased consumption of food, tobacco, alcohol, and possibly even illegal drugs are frequently stress induced. In many people, stress contributes to elevated blood pressure, cholesterol, or blood sugar levels.

### *Does the client have High Blood Pressure?*

High blood pressure is one of the primary causes of Atherosclerosis. It is also frequently caused by Arteriosclerosis. Be certain to question the client closely about their blood pressure. What you fail to learn is bound to make it much more difficult for him to obtain insurance.

### *Does the client have high Cholesterol?*

Atherosclerosis clearly contributes to elevated levels of cholesterol and triglycerides. Is the client aware of elevated cholesterol or triglycerides? Is medication being taken? With

the medication, are readings normal or elevated? Question closely. What you fail to learn can only hurt your client.

*What medications is the client currently taking?*

Question closely and write down the names and dosages of ALL medications being taken, and why they are being taken. This includes both Prescription and Over the Counter Drugs, as well as Herbal Medications. This information can be extremely helpful to the underwriter who is trying to find an excuse to issue your case.

*Is the client currently involved in any Exercise Program, has he quit Smoking, changed Diet, Etc.?*

Lifestyle changes can have an enormous impact on underwriting outcome. There are medical studies that verify that mortality outcome is greatly improved with positive lifestyle changes such as Quit Smoking, or beginning an Exercise Program. It is very important that you document all lifestyle changes that would indicate a decrease in any cardiac risk factors.

**Underwriting Prognosis**

Don't expect Preferred. Better cases with blood pressure, cholesterol and triglycerides under control with or without medication should however be Standard. Even with adult onset type two diabetes present, Standard is possible with good control, although moderate ratings may be necessary. ❖

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