

Congestive Heart Failure

Congestive Heart Failure is an ever-increasing problem and one that is increasing with the aging of our population. Currently it is the number one reason for hospitalization in the over 65 population.

The 5-year mortality rate for CHF is currently 50%. Although relatively easy to diagnose, many cases are mild, asymptomatic, or undetected. This represents a serious challenge to the underwriter, who is responsible for weeding out, or properly pricing risks that could cost his company dearly.



By Donald V. Victorson,
CLU

Congestive Heart Failure, what is it?

A condition in which the heart is unable to adequately pump blood throughout the body and is unable to prevent blood from backing up into the lungs.

The heart has four chambers, the right and left atrium, and the right and left ventricle. The atria receive blood from the circulatory system; the ventricles pump the blood into the circulatory system and lungs.

When the Left ventricle cannot adequately pump blood out of the left atrium, or when one of the heart valves leaks excessively, the lungs become congested with fluid (pulmonary edema) causing difficulty breathing, preventing oxygen from entering the blood stream, and causing fatigue.

When the flow of blood through the Right ventricle is restricted, fluid is forced from the blood vessels into the tissues causing swelling (edema), most commonly this occurs in the lower extremities.

What are the causes of Congestive Heart Failure?

- Arrhythmia
- Abnormal or damaged heart valves.
- Alcoholism and drug abuse.
- Coronary heart disease.
- Damaged heart muscle.
- Diabetes.
- High Blood Pressure.
- Severe anemia.
- Lung disease.

- Hyperthyroidism.
- Myocardial infarction.
- Vitamin deficiency.

What are the symptoms of Congestive Heart Failure?

- Fatigue
- Palpitations
- Loss of appetite
- Memory Loss
- Confusion
- Nausea

Underwriting Congestive Heart Failure

Although rarely ordered at present, a simple blood test exists to detect small proteins produced in the heart and vascular system called "BNP".

Studies have shown that persons with CHF exhibit elevated levels of BNP. In years to come, screening for BNP may perhaps become a routine part of blood testing, at least for your elderly clients.

In order to evaluate the insurability of someone with a History of Congestive Heart Failure you need to ask the following important questions:

Does the Client Currently Smoke?

Smoking is considered to be a major risk factor for every kind of cardiac disease problem. It has a dramatic impact on life expectancy. While it is best to never have smoked, even those who did smoke, and who have quit smoking enjoy a much better survival rate than those who continue to smoke.

When Was the Congestive Heart Failure Diagnosed, and Has It Necessitated Hospitalization?

Clearly, if the condition was severe enough to require hospitalization, it is severe enough to be of great concern to the underwriter.

What Current Medications is the Client Taking?

You should get into the habit of asking every applicant about ALL Medications, Herbal Supplements, and Over-The-Counter Drugs that they are taking, Dosages, Why, and for how long has it been taken.

Please call us if you are not sure of the significance of your client's medication.

Who Says They Can't Buy Disability Insurance?

Has the Client Any Other Cardiac or Non Cardiac Health Problems?

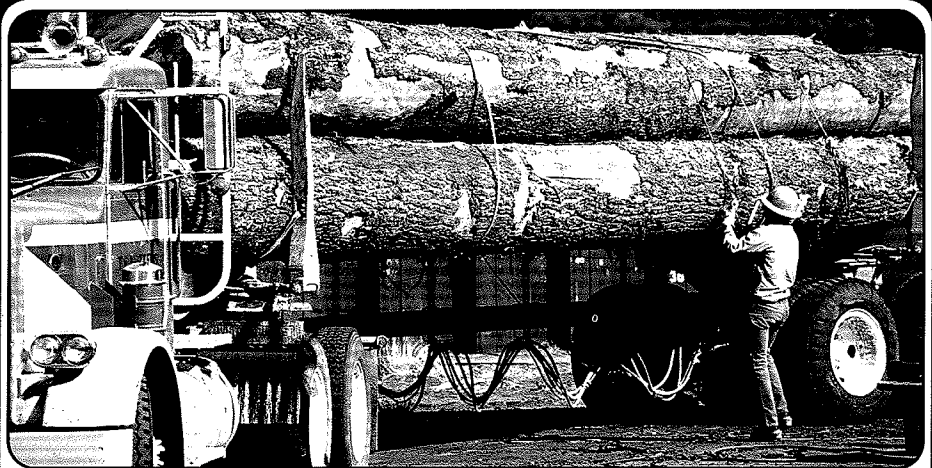
Mortality is severely and negatively impacted when there is also a history of Arrhythmia, Heart Enlargement, High Blood Pressure, Angina, or Decreased Heart function. Likewise, a history of Kidney Disease, or Diabetes will adversely impact the likelihood of receiving a favorable underwriting offer.

Underwriting Prognosis

A diagnosis of Congestive heart Failure is not a death sentence, nor should you assume that your client is uninsurable.

Many mild to moderate cases of CHF can successfully be underwritten at affordable rates and for substantial amounts of insurance. In more severe cases, Simplified Issue and/or Guaranteed Issue are available.

Please remember: When handed a lemon, learn to make lemonade. ❖



Are you having problems placing Disability Income for hard working clients who want to do business with you?

- Blue Collar Risks Difficult to Place?
- Disability Income Already In Force Preventing Your Clients From Buying More?
- "Inadequate Reported Income" Costing You Business?
- Medical Impairments Killing Your Disability Income Cases?
- "Working from Home" An Obstacle to Buying Disability Income From You?
- Municipal, Civil Service, Railroad Employees, or Airline Pilots a Problem?

**Please do yourself a favor, check us out at:
www.victorson.com**

Let's talk about what we can do for you!

Call us at (631) 265-7456 or toll free at (877) 472-7456 • e-mail: vainc@victorson.com

The Professionals' Source • Underwriting Experts Since 1961

**VICTORSON
ASSOCIATES, INC**

321 Middle Country Road
P.O. Box 863
Smithtown, NY 11787
631-265-7456 • Fax: 631-265-7054
www.victorson.com

Victorson Associates
*specializes in underwriting
Sub-Standard difficult cases.*

Underwriter
*Defined as someone sitting in an
ivory tower 900 miles from here,
trained to say, "NO".*

Your job
*To convince that underwriter,
with truthful information,
presented in as favorable a light
as possible that it is desirable,
even possible to say "YES".*

**We do not walk on water,
but we can usually turn
rejections into commissions.**

*Donald V Victorson CLU, Chairman
Victorson Associates, Inc.
Established 1961
321 Middle Country Road
Smithtown, NY 11787
516 265-7456*