

Defibrillator Pacemakers

What is a Combination Implantable Defibrillator/Pacemaker?

As the name implies, it is small electronic device that is implanted beneath the skin that sends electrical pulses or shocks to the heart to help control life-threatening irregular heart beats.

What is a Pacemaker and why is it implanted?

An artificial pacemaker may be recommended by the cardiologist because the body's natural pacemaker has become defective, causing the heart-beat to be too fast (tachyarrhythmia), too slow (bradyarrhythmia), or irregular (atrial fibrillation). There may also be a blockage of the heart's electrical pathways. If the heart rate drops significantly, it causes lightheadedness, dizziness, blackout, or even possibly death.

A pacemaker gives out low-energy electrical pulses to help the atria (upper chambers of the heart) beat more regularly.

What is a Defibrillator and when is it recommended?

An arrhythmia can cause the heart to beat too fast, too slow, or with a very irregular rhythm. When life-threatening arrhythmias occur in the ventricles (lower chambers of the heart), the heart cannot effectively pump blood, and the patient will pass out within seconds, and if untreated will die within minutes.

A defibrillator is indicated when the patient has experienced ventricular arrhythmia previously, has had a heart attack that has damaged the body's electrical system in the ventricles, or where the patient has survived previous episodes of sudden cardiac arrest.

How does a Combination Defibrillator/Pacemaker work?

When irregular heart rhythm is detected, low-energy electrical pulses are sent to the heart to restore normal rhythm. (Pacemaker mode)

If normal heart rhythm is not properly restored, or if the system detects any abnormal heart rhythm indicative of ventricular tachycardia, the device will switch to high-energy



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gy electrical pulses. (Defibrillator mode)

A Pacemaker or a Combination Defibrillator/Pacemaker has two parts: a computerized battery powered generator, and the wires that connect it to the heart. The silver dollar sized generator, is implanted just beneath the skin below the collarbone. The leads are threaded into position through veins leading back to the heart. The entire procedure requires only a local anesthetic, and takes about an hour.

If the pacemaker requires reprogramming, the cardiologist makes the changes to the tiny on-board computer with an electromagnetic signaling device placed on the surface of the skin above the device.

Many modern Combination Defibrillator/Pacemakers now have the ability to send data wirelessly to the physician's computer, permitting the physician to monitor the patient remotely. They can also detect fluid buildup in the lungs or chest – often the first indication of impending heart failure.

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

When was the Defibrillator/Pacemaker implanted?

- Have there been any complications since, such as infection, blood clots, device malfunction, heart perforation?
- Was the Defibrillator/Pacemaker Required for:
 - Heart Block or Coronary Artery Disease
 - Congenital Heart Block with other heart disease
 - Congenital heart Block Without other heart disease
 - Complete heart block or sick sinus syndrome
 - Chronic underlying irregular heart beat
 - Any other Cardiac disease
- Any continuing symptoms since Implantation?
 - If so, complete details including dates.

What medications is the client currently taking?

Usually minimal medication such as aspirin is required. The medication and the dosage being taken are very important in determining the insurability of the client as well as helping to determine the sub-standard offer that may be possible.

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Does the client currently smoke?

Clients who have had Coronary Difficulties and continue to smoke are probably uninsurable. Smoking is a major risk factor for heart disease and one that can have a major impact on life expectancy. The good news is that clients who have had coronary events and quit smoking have much better survival rates and accordingly can expect a more favorable offer for life insurance.

Underwriting Prognosis

Pacemakers and Implantable Cardiac Defibrillators have been in use for many years, consequently underwriters have considerable experience in measuring the risks involved in offering insurance to clients with these implantable devices.

Ratings for those who have had pacemakers implanted, in the absence of a severely complicated medical history can be as favorable as Table 4. Unfortunately, the underlying cardiac condition that required the pacemaker can add significantly to the rating.

Implantable Defibrillator/Pace-makers are usually required by those clients with more complicated cardiac conditions, consequently most underwriters will routinely decline these risks.

With a favorable cardiac history, offers are possible with an Implanted Defibrillator/ Pace-maker. Again, the underlying cardiac condition that required the defibrillator/pacemaker may add significantly to the rating. ❖

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