

HEART MURMUR

What is a Heart Murmur?

An unusual sound heard by the physician on a stethoscope. Murmurs range from very faint to very loud, and sometimes sounds like a whooshing or whistling sound.

Innocent Murmurs

Found in normal hearts, usually with no other symptoms of a heart problem. Innocent murmurs are common in healthy children.

Abnormal Murmurs

Additional symptoms of a heart problem are found. In children, most abnormal murmurs are due to congenital heart defects. In adults, abnormal murmurs are most often caused by heart valve problems caused by infection, disease, or aging.

What causes a Heart Murmur?

Heart Murmurs can be the result of a Heart Attack, High Blood Pressure, Rheumatic Fever, Pregnancy, Fever, Thyrotoxicosis, or Anemia.

How Does the Heart Work?

A muscle about the size of your fist, the Heart is much like a pump. It beats about 100,000 times a day. The right side of the heart pumps blood to the lungs to pick up oxygen, then the oxygen-rich blood returns from the lungs to the left side of the heart, and the left side of the heart pumps it throughout the body.

Four valves control the flow of blood from the atria (the two upper chambers that collect blood as it flows into the heart), and from the ventricles (the two lower chambers that pump the blood into the arteries connected to the heart).

These valves are:

- The Tricuspid valve in the right side of the heart between the right atrium and the right ventricle.
- The Pulmonary valve, in the right side of the heart between the right ventricle and the pulmonary artery that carries blood to the lungs.
- The Mitral valve found on the left side of the heart, between the left atrium and the left ventricle.
- The Aortic valve on the left side of the heart, between the left



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ventricle and the aorta, the major artery that carries blood to the body.

Heart Valve Problems

A diseased heart valve may not work properly. Should a valve not open properly (Stenosis), insufficient blood moves through the smaller opening. Should a valve not close properly (Regurgitation), blood may leak backwards, causing the heart to work harder, or blood may back up in the lungs or the body because it is not being moved efficiently by the heart.

Congenital Heart Defects

A congenital heart defect is present at birth. These defects can involve the heart valves, the walls of the heart, the arteries, and the veins leading to the heart. They can disrupt the normal flow of blood causing the blood to flow more slowly, to go to the wrong place, or in the wrong direction, or to be blocked completely.

In order to evaluate the insurability of someone with a History of Heart Murmur 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. 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 Heart Murmur Diagnosed, and Has Any Surgery Been Performed or Recommended?

Surgery is not normally indicated for an innocent murmur, however if an abnormal murmur has been positively diagnosed and the need for surgery confirmed, the sooner it is performed, the sooner additional heart damage can be contained. Following surgery, the client is not insurable for at least six months. Thereafter, rated offers should be available with the offers improving with the passage of time following surgery.

What Current Medications is the Client Taking?

Be sure to detail ALL prescription medications being taken, why prescribed, and dosages.

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

Mortality is severely and negatively impacted when there is also a history of Rheumatic Fever, Arrhythmia, Heart

Enlargement, High Blood Pressure, Angina, or Decreased Heart function. Likewise, a history of Kidney Disease, or Diabetes for example will adversely impact the likelihood of receiving a favorable underwriting offer.

Underwriting Prognosis

Innocent Murmurs can in most cases be issued Standard, provided that they have been properly diagnosed and are indeed innocent.

Abnormal Murmurs, including Abnormal Congenital Murmurs frequently are indicative of a serious condition that if left untreated can become life threatening.

You can be extremely helpful to your client with any kind of heart murmur by encouraging him to see a competent cardiologist for a complete workup, including Echocardiogram BEFORE he applies for insurance.

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