



by Donald Victorson, CLU

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."

Pacemakers

An "artificial pacemaker" is an electronic device that helps the heart beat in a regular rhythm. The body's natural pacemaker may be defective, causing the heartbeat to be too fast (tachyarrhythmia), too slow (bradyarrhythmia), or irregular (arterial fibrillation). There may also be a blockage of the heart's electrical pathways.

If the heart rate drops significantly, it causes lightheadedness, dizziness, or even blackout.

The pacemaker has two parts: a battery powered generator and the wires that connect it to the heart. The silver dollar sized generator, which has a lifespan of 8-20 years, 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.

TO PROPERLY EVALUATE THE PROSPECT'S INSURABILITY YOU MUST ASK THE FOLLOWING IMPORTANT QUESTIONS:

When was the pacemaker implanted?

Have there been any complications since, such as infection, blood clots, pacemaker malfunction, heart perforation?

Was the 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.

Does the client currently smoke?

Clients who have had coronary difficulties and continue to smoke are probably severely sub-standard, if not 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

Ratings for those who have had pacemakers implanted are heavily dependent upon the underlying cardiac condition that required the pacemaker.

Clearly, a pacemaker does not render your client uninsurable. Obtaining a favorable offer for him may be challenging, depending upon the underlying condition that caused the need for a pacemaker.