

Preparing the Client for the Medical Exam



By Donald V.
Victorson, CLU

The table that follows should assist you in determining whether in fact your client is considered to be clinically obese.

Clients frequently have apprehension about being examined for life insurance. The client may be anxious and experience hesitation. These strategies are intended to assist the life insurance agent make this process as easy as possible, and as well to obtain the best possible outcome.

Client Preparation

The following will improve greatly the chances of your client having a successful medical outcome.

- **Alcohol Consumption:** Clients should avoid all alcohol consumption for at least 48 hours before the exam. Alcohol can increase blood pressure and adversely affect blood testing.
- **Caffeine Consumption:** Clients should limit caffeine consumption 48 hours before the exam. There should be no caffeine consumption the morning of the exam. Caffeine increases blood pressure and pulse rate. It is important to advise the client of the many sources of caffeine aside from coffee.
- **Medications:** If the client is taking prescription medications, it is important that the medications be taken as directed for at least two weeks prior to the exam. Failure to verify compliance with prescription medications may lead to adverse findings.
- **Time of Examination:** when scheduling a medical exam, a morning appointment is better than an afternoon one. It is easier for the client to fast (i.e. 10 hours without eating or drinking except water) with a morning appointment. In addition, stress levels are usually lower in the morning offering a better environment for blood pressure readings.

Occasionally only an evening examination can be scheduled. In this event be sure NOT to set the exam up for immediately after the client arrives home after a stressful commute. Do be certain to instruct the client to eat a light supper and to avoid rich desserts and alcohol

If you've never had a client examined immediately after a heavy meal, complete with two helpings of lemon meringue pie you haven't lived.

- **Exercise:** The client should not exercise the day of the exam. Exercising before the medical exam, especially before cardiovascular workouts could cause inaccurate elevations of cholesterol levels.
- **Special Note:** Always be certain that blood testing is done before your client undergoes an exercise treadmill test.

Items That Must Be Double Checked

Exactly What Prescription Medications are being taken by the client?

Many times the examiner fails to list all of the medications a client is taking. This can only complicate underwriting. Providing a complete and accurate listing of all medications being taken will prevent surprises.

What Doctors are being Seen and Dates of Recent Visits?

Frequently the examiner fails to list all of the client's physicians and/or the correct dates of recent visits. A complete list of all doctors being seen, with correct addresses, phone numbers, and dates of recent visits can greatly assist the underwriter, prevent surprises, and only help in obtaining a favorable outcome.

Are Any Physician's Visits, Medical Tests, Surgical or other Procedures Planned in the Near Future?

Many times the examiner fails to note that the client is planning to see a physician, or have a surgical or medical procedure performed in the near future. This only complicates underwriting. At best it may lead to a postponement, a rating, or even a decline.

Finally, A Word To The Wise:

The suggestions offered here may sound like a lot of extra work.

Experience however indicates that an ounce of prevention is better than a pound of cure afterwards.

Anticipate your underwriters needs and the questions that need to be answered. Provide as much of that information before it has to be asked for. Your underwriters will love dealing with you and will try to help you out whenever they can legitimately do so. ❖