



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."

SLEEP APNEA

Definition: *Episodes of cessation of breathing during sleep.*

Sleep apnea is a problem where breathing stops for a period of a few seconds to two or three minutes during sleep. The person with sleep apnea almost always snores and can stop breathing several times each hour during the night.

Sleep apnea affects one in every 200 people. Approximately 25% of people over 65 have sleep apnea. Those most likely are:

Men, especially those with thicker than normal necks. People who are more than 40 pounds over their recommended weight. People with enlarged tonsils or adenoids, deviated septum, or polyps in their nasal passages, and frequent smokers, and frequent drinkers.

Loud snoring is a warning sign of sleep apnea, especially if the snoring starts and stops several times during the night.

Symptoms of sleep apnea include:

Experiencing a choking sensation, snorting, gasping for air during sleep, moving around a lot during the night, early morning headaches, and fatigue or sleepiness during the daytime.

A child with sleep apnea may experience some or all of these symptoms, along with hyperactivity, poor performance at school, personality changes, bed-wetting, breathing through the mouth, and nasal speech.

Most cases of sleep apnea are not life threatening and do not require the immediate attention of a doctor.

To relieve the symptoms of sleep apnea, the sufferer can:

If overweight, losing weight can increase the diameter of the airway.

If you smoke, try to quit smoking.

Change sleeping positions. In many cases, sleeping on one's side seems to help.

Avoid the use of alcohol and sedative drugs.

Unfortunately, chronic sleep apnea can lead to: elevated blood pressure, heart enlargement, heart failure, and accidents due to fatigue.

In order to evaluate the prospect's insurability it is necessary for you to ask the following important questions:

When was the client diagnosed with sleep

apnea?

In mild form it is an annoyance. In its severest form, it can lead to life threatening cardiac arrhythmia. The underwriter must know when the client was first diagnosed as having sleep apnea.

Does the client currently smoke or consume alcohol?

Cigarette smoking is a risk factor for sleep apnea. Alcohol, especially before sleeping, may precipitate or worsen sleep apnea.

What medications is the client taking?

Sedatives, especially before sleeping, may worsen sleep apnea. The sleep apnea victim may also be taking blood pressure medication.

Has the client undergone a sleep study?

While sleep apnea can be diagnosed based upon history alone, a sleep study is needed to determine the severity of the condition.

How is the sleep apnea being treated?

A simple strategy to treat sleep apnea involves placing a tennis ball behind the client to wake them up if they try to sleep on their back. Sometimes extensive throat surgery is required.

A special breathing device called CPAP (nasal continuous positive airway pressure) is sometimes used. A mask is worn over the nose during sleep. Air pressure is forced through the nasal passages. The air pressure keeps the nasal passages from collapsing.

Has the client undertaken any lifestyle changes to try to help treat sleep apnea?

Weight loss, exercise, quitting smoking, and reducing or eliminating alcohol intake all have beneficial effects upon sleep apnea. Any of these positive lifestyle changes also have a positive impact upon the underwriting outcome.

Underwriting Prognosis

Generally, applicants with Obstructive Sleep Apnea are insurable. They may be mildly to moderately sub-standard depending upon the severity of the condition and the degree of improvement with treatment. Those treated with CPAP must have verification of compliance in their medical file and documentation of improvement with polysomnography for the best possible offers.