

Helpful Hints

Point of Sale

- Order of interview designed to eliminate redundancy and enhance ability of our auto-underwriting platform.
 - Interview order
 - Demographic and plan information (*agent provided*),
 - Medical questions,
 - Prescribed medications, dosage and for what purpose (*agent provided*)
 - Medical question wording
 - Does not follow application wording we use Timeframes (*past 2 years or 5 years etc.*) eliminated unless a “yes” answer for specific questions
 - Overflow vendor changed to Exam One
 - Improved hours (*7:00am -11:00pm M-Th, 7:00am - 9:00pm Fri and 8:00am - 4:00pm Sat*)
 - Interview mimics in house POS interview
 - Spanish speaking availability on internal calls and with Exam One
 - Inability to perform interview due to hearing impaired or disability acceptable for spouse or adult child to perform interview – interviews on juveniles need to be completed by a parent.

Underwriting

- **Bipolar Disorder**
 - Bipolar disorder can be treated with a variety of medications which may include more common medications used to treat depression, anxiety or other mood disorders.
 - **Bipolar specific** medications include 1) Abilify, 2) Clozapine, 3) Depakote, 4) Lamictal, 5) Lithium, 6) Rexulti, 7) Risperdal and 8) Seroquel.
 - **BMP** (One Bipolar Specific Medication + One Other Mood Medication)
 - **BMS** (More Than One Bipolar Specific Medication and/or 3 or More Mood Medications Required to Control)
- **Hepatitis C and/or Chronic Hepatitis**
 - Any diagnosis of **chronic** hepatitis in the past will result in **BMQ**
 - Hepatitis C is the most common form of chronic hepatitis found in U.S., but other forms include hepatitis B, D and E
 - Recent advances in treatment such as Harvoni, Mavyret and Zepatier have shown good early results in eradicating the Hepatitis C virus, but no studies are available to assess long term effectiveness
- **Kidney Transplants**
 - Kidney transplants are performed after an individual has reached end-stage renal failure
 - Question 8b on the application excludes kidney transplants and should be answered “no”
 - Immune suppressants such as Cellcept, Cyclosporine and Imuran are required post-surgery
 - All kidney transplants are a **best case BMQ**
- **COPD**
 - Medications indicated on medication list such as Spiriva, Turdoza, Breo Ellipta and other “Ellipta’s” are prescribed almost exclusively to treat COPD or other forms of chronic respiratory conditions
 - We look at many different things when assessing prescription medicine histories
 - Tobacco use (*most common cause of COPD*)
 - Length since last use/how many times it has been used in the past
 - Recent treatment
 - Prescriber, to eliminate allergies or serious asthma
 - COPD is a **BMQ**
- **Congestive Heart Failure (CHF)**
 - CHF is a separate and specific medical diagnosis, but commonly associated with medical history of heart disease
 - Medication prescribed to treat CHF does not indicate a cure and health question timeframes generally do not apply, however medication stability over 2 years may be considered more favorably
 - Many medications may be used to treat CHF including diuretics and anti-arrhythmic’s. Medications specifically designed to treat CHF include **Inspra** and **Entresto**, but other medications including **Digoxin** may be prescribed to treat CHF and associated arrhythmias

● Amputation

- Amputations caused by acute injury do not apply
- Removal of breast due to cancer is not an amputation

● Memory/Alzheimer’s/Dementia

- Diagnosis of Alzheimer’s, Dementia, or having memory loss is a **Decline**
- Any past or current use of medications such as Aricept, Namenda, and Exelon will be **Decline**

● Question 10 and 15 – Application Questions

- Even though questions are worded differently the same medical conditions apply to both question 10 and 15 – only timeframes are different
- A good way to look at these questions is any type of medical procedure or medication to improve circulation to the heart, brain or lower extremity and any form of heart disease or peripheral vascular disease will apply
- Another consideration is any significant changes to medications prescribed to treat heart disease or circulatory conditions and how recently these changes were made

- Underwriters look for medication use stability when assessing these conditions, particularly with medications/blood thinners designed to primarily treat heart arrhythmias, chest pain and possibly heart failure

● Application Questions and Selected Timeframes for BMP, BMS and BMQ

- Medical questions are worded as “diagnosis and/or received treatment” for that particular time period required by the plan....**5 years for BMP, 2 years for BMS etc.**
- Heart and other circulatory disorders and health conditions being treated are some of more difficult applications to underwrite as there are many medication options and a greater percent of these medications can be used for multiple impairments
 - Medication stability can be often viewed favorably by underwriters for heart and circulatory disorders
 - Not all medications for heart or circulatory disorders will qualify under the 5 year (BMP)/2 Year (BMS). Below is a list of the more common meds and **best case underwriting decisions**.

- Digoxin/Lanoxin
 - BMQ
- Effient, Isosorbide, Ranexa or Brilinta
 - BMQ < 2 years
 - BMS > 2 years
- Entresto and Inspra
 - BMQL < 2 years
 - BMQ > 2 years
- Nitroglycerin Patch
 - BMQ < 2 years
 - BMS 2-5 years
- Xarelto
 - BMQ < 2 years
 - BMS > 2 years
- Furosemide(Lasix)
 - BMQ >80mg
- Spironolactone
 - BMP ≤ 50mg
 - BMS > 50mg
- Furosemide(Lasix) + Spironolactone
 - BMQ
- Isosorbide + Furosemide or Spironolactone
 - BMQ
- Digoxin/Lanoxin + Furosemide or Spironolactone
 - BMQL
- Ranexa + Furosemide or Spironolactone
 - BMQL
- Brilinta + Furosemide or Spironolactone
 - BMQL

● Blood Sugar Levels/A1c Reading

- Oral medications only
- Levels are based on average not highest reading
- Average blood sugar reading ≤ 170 or A1c ≤ 7.5 would qualify for **BMP**