

## How to Get the Most Accurate Life Insurance Medical Exam Results by Richard F. O'Boyle, Jr., LUTCF, MBA

When applying for life insurance, the company bases its underwriting decision on a slew of data, including a past medical treatments, personal history, financial profile, motor vehicle record and current medical examination. If you are applying for over \$1,000,000 of coverage or if you are over age 60, the medical requirements will be a bit more thorough.

The medical exam usually consists of a series of medical questions, blood pressure and pulse readings, and blood and urine samples. The insurance company will have a nurse collect copies of your medical records from your doctors. Additional tests may be requested, most often an EKG if you have a history of serious heart disease.

The insurance company will send a nurse to your home to conduct the para-medical exam. It usually takes less than 30 minutes. You can make the most of your time by having handy contact information for your doctor(s), as well as the names and dosages of any medications that you take. To insure the most accurate results of your exam, you should also prepare yourself for the blood and urine samples.

These tips will help people to attain the most accurate exam results:

- Fast for 4-8 hours prior to the exam, or schedule the exam for the first thing in the morning prior to eating
- Limit salty and high-cholesterol foods for 24 hours prior to the exam
- Refrain from drinking alcohol for 24 hours, since it may increase fat in blood and skew liver functions
- Limit caffeine and nicotine for 24 hours prior to the exam, since they can increase blood pressure and cholesterol
- Smokers should not smoke for at least 30 minutes before the exam, since it tends to constrict artery walls and elevate blood pressure
- Drink 1-2 glasses of water one hour prior to the exam
- Get a good night sleep prior to the exam
- Take all medications as usual

For specific medical conditions:

- Diabetes: Schedule the exam for 2 ½ hours after a meal with no sweets or sugars after the meal. Empty your bladder right after the meal. Take medications as usual.
- Hypertension: Schedule a morning exam and avoid all stimulants such as alcohol, caffeine and cigarettes. Take blood pressure readings after you have had a chance to relax.
- Heart Conditions: Avoid stimulants and take all medications as usual.

To speed up the information collection part of the meeting have handy the following:

- Driver's license
- Any prescription medications currently taken, including dosage and frequency of use

- Name, address and phone number of all doctors you have seen in the last five years
- Details about doctor visits, diagnostic tests and surgical procedures

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