

IMPAIRED RISK REFERENCES

Issue 16

Underwriting Lab Testing

THE CASE

STUDY FOR

THIS MONTH

By Robert Quinn, MD



Dr. Robert Quinn
VP and Medical Director

Life insurance lab testing at Legal & General America requires an analysis of blood and urine specimens. The tests help the underwriters “fine tune” the risk into five categories of standard and preferred, but occasionally, abnormalities detected require a rating or further evaluation for an offer to be made. These routine tests performed are for liver, kidney, lipids (fats), important proteins, sugar content, substances of abuse, including nicotine, and major infection (HIV).

Fasting for the tests is not essential, but food can affect the fat content (HDL and triglycerides) and sugar level. The best results can be achieved by not eating for 12 hours. Fasting should never last more than that, but should be for at least two hours. Fasting includes abstinence from eating solid foods as well as liquids (water is okay).

Vitamin ingestion does not normally affect the test results, but when the dosage is in excess of the MDR (minimum daily requirement) or “mega dose,” it can interfere with liver tests. Unless these vitamins are prescribed, they should be avoided for several days before testing.

Large doses of herbs, dietary supplements, natural products, chemicals and foreign-made remedies can have various affects on test results. One substance called “betel” is chewed by up to 15 percent of the world’s population and acts as a stimulant (like coffee). Its use is less common in the US population, but it can be a problem. It is a material that can be detected as a “substance of abuse” even though it is not. Other examples include the chemical creatine and amino acids used for muscle building by body builders and athletes. These chemicals can affect kidney tests. Even poppy seeds or a certain foreign manufactured tea can be detected as a substance of abuse. This entire category of herbs and supplements needs to be avoided for several days prior to the exam.

Over the counter medications like ibuprofen (e.g. Advil) and acetaminophen (e.g. Tylenol) can have an affect on liver testing. Use of these medications during the 24-hour period leading

up to the insurance exam should be reported to the examiner and can be taken into account by the underwriter. Aspirins at low doses would not be expected to cause abnormalities in testing.

Prescribed medications can have an affect on testing, primarily the liver tests. Such medications should never be avoided and are always taken into account by the underwriter. Occasionally, someone will take another person’s prescription, (e.g. pain or diet pills) leading to an unexplainable effect in the lab results which could lead to a declined application. Taking someone else’s prescribed medication should never be done.

Vigorous exercise, including any contact sport, even if performed for health purposes, can affect the liver and kidney tests and should be avoided for a couple of days before testing. Walking has no effect on tests and is good exercise.

Alcohol should always be used in moderation, i.e. no more than two drinks a day. Staying within this limit does not have an adverse affect on the lab testing. Excesses should be avoided before testing and illegal substances should never be used.

Blood and urine tests have become an important tool in underwriting and have allowed more accurate risk assessments and ultimately, better rates for most of the insured population. Proper preparation helps the proposed insured qualify for the best rates. The best rates get the quickest underwriting and the highest success at placement.



This material is intended for informational purposes for contracted agencies only and may not be distributed as personal advice for clients. Products are not available in all states. For agent/broker use only. Dr. Quinn can be reached at rquinn@LGAmerica.com. Curt Fenton can be reached at cfenton@LGAmerica.com.

The Legal & General America Companies: Banner Life ♦ William Penn Life Insurance Company of New York ♦ www.LGAmerica.com

Updated August 2003