

# Help Your Clients Get Better Underwriting Results!

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Here are some suggestions posed by experts to ask for a brief health history from clients. Simple questions at the beginning of a discussion about insurance will help ensure your client understands that their health is involved, and that the cost for insurance will be higher for those with some ongoing health problems. Or less for those for those who are healthy and free of health conditions.

Health issues or the use of tobacco, alcohol, and the use of prescription drugs are best managed if you get this information at the onset, and help your offices to submit accurate applications, and avoid unreported or other topics that may jeopardize the process of getting insurance approvals.

Remember also that health history is reviewed differently for life insurance versus another product such as long-term care, or the hybrid products that offer coverage.

Issues that affect mortality are foremost for life applications, while LTC and similar applications (disability) will look at morbidity for disabling conditions, such as rheumatoid arthritis.

- Use a phrase like this as an opener: “**Tell me what you do to take care of your health.**” This may sometimes concern your client – who will feel they need to report daily exercise and other steps in terms of their health. You are simply trying to determine if they deal with lifestyle issues that support good health. Many applications can be complicated by unhealthy habits, like excessive drinking, or problems with driving records.
- Then **fill in the details** by asking questions such as: “Have you seen a doctor in the last two years?” (This determines who might have chronic medical problems that need treatment or medications, such as high blood pressure and diabetes); “Was your last visit to help you with a health issue, or just a checkup” (This tells you a.) if they do see their doctor periodically and b.) if they do annual checkups).

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“Have you ever spent a night in hospital?” (Other than childbirth, a hospital stay would indicate something serious has happened). Hospital visits due to accidents or injuries would be far different than an extended stay for other conditions.

- **Ask about life events.** Stressors such as losing a loved one, a divorce, and even childbirth can upset some people and cause them to seek medical advice. Many times these are transitory issues, but it is helpful to know if issues show up in records.
- Some say the best way is to ask about medications and vitamins or supplements; **“What medications have you ever had to take regularly, other than antibiotics?”** (This will report on high blood pressure and high cholesterol, most of which is easily treatable and not a big concern when looking at insurance). However, other drugs for depression or the use of tranquilizers and anxiety drugs will raise some flags.
- **Make some simple observations.** If your client is using an oxygen tank but says they are just fine – you know there are issues. The same for build (height and weight), breathing, the ability to move about without difficulty.
- **Be open and show empathy,** as these simple questions can be a tough subject for many people. Be sure NOT to indicate any concern either way, other than to say your offices will do their best to get the best “offer” from one or more insurance companies, to get the best result for your client.
- **Stress that confidentiality is key.** Medical information must remain private. HIPAA rules may not apply to your talks, but your client should know their health information will be used ONLY for the application they submit.