

Ask the Tough Questions

In order to learn everything you can about your clients, you need to ask some tough questions. You're not being nosy. You're simply gathering information – information you need to complete the application and the underwriter needs to issue the case.

Set the Stage

It helps to let your clients know why you're asking questions they may consider to be too personal. Here's what you can say to ease your clients into the health insurability section of the application:

“Mr. and Mrs. Prospect, you don't have to be in perfect health to get long-term care insurance, but you do need to be in relatively good health. It's my job to gather that information, so I need to ask you some questions about your current health and about any medications you may be taking.”

Get an Accurate Health Picture

Just as a doctor needs complete and accurate information to make a diagnosis, you need it to make the best possible recommendation for your clients. So encourage them to be thorough and answer the health questions honestly and accurately. An APS generally will uncover anything that's been omitted.

Learn the Story Behind the Medication

The medications your client takes often tell the story. So dig deeper to find out what conditions a medication has been prescribed to treat. It's a good idea to familiarize yourself with some of the most common medications associated with uninsurable conditions (the complete list is located in the Agent and Underwriting Guide). For example:

- Prednisone is prescribed for COPD and Rheumatoid Arthritis
- Requip is prescribed for Parkinson's Disease
- Aricept is prescribed for Dementia
- Avonex is prescribed for Multiple Sclerosis

Don't Be Tempted to Guess

Your mother always said it's not polite to ask personal questions like how much people weigh. Get her voice out of your head and do it anyway. Don't be tempted to



guess. Remember you need accurate information to do your job properly. Use the build chart located in the Agent and Underwriting Guide to quote the policy appropriately.

Draft a Cover Letter

Throughout this process, you're certain to uncover information about your clients that isn't asked for on the application. A cover letter allows you to share what you've learned with the underwriter. Remember that while our underwriters look at your clients' current health status, they also consider their lifestyle – whether they're physically and socially active and comply with doctor's orders to manage any health issues. The more you can tell the underwriter about your client, the better the chance for a positive underwriting outcome.

Submit the Case for Pre-Qualification

If you're in doubt about whether a client is insurable or you have questions about how to quote a case, you can always submit it for pre-qualification. Simply send an e-mail to lrcunderwriting@mutualofomaha.com by 2 p.m. Central Time and you'll have a response by 5 p.m. the same day.