

Become an Underwriting Detective

In order to help our underwriters get your LTCi cases issued quickly, you need to do a little detective work. Here are six things you can do to help uncover important information the underwriter needs to issue your case.

Ask about specialty physicians.

Knowing if a specialist is treating your client gives the underwriter clues about his health condition.

For example:

- If your client had bypass surgery, ask whether he has a cardiologist
- If he had joint replacement, ask if he has an orthopedist
- If he has rheumatoid arthritis, ask if he sees a rheumatologist
- If your client is taking multiple medications for depression and anxiety, ask if he has a psychiatrist
- If he has diabetes, ask if he sees an endocrinologist

Pay attention to the date of diagnosis.

A recent diagnosis (within six months to one year) may not be enough time to assess the client's stability.

Note the date of the last doctor's visit.

If it's been over two years since your client's last physical exam and lab work, she won't qualify for preferred underwriting. Also, pay attention to recent doctor's visits. Ask your client if she has a follow-up visit planned. Knowing an applicant is undergoing treatment allows the underwriter to order an attending physician's statement immediately, instead of waiting until the client mentions it during the personal health interview.

Listen carefully for these things:

- Pending tests – Be sure to ask if the client is scheduled for a test that has not yet been performed
- Recent surgeries – Ask what type of surgery the client had. Was a malignancy found? Has the wound healed? You also should ask if the client is released from care or requires further follow-up



- Physical therapy – Ask about the diagnosis. Is the pain or condition resolved? Does he require further treatment? Find out if the physical therapy helped or if surgery has been recommended

Try to identify the diagnosis behind the medication.

Many people refer to a medication in terms of the symptoms it addresses. For example:

- Your client says she takes a “water pill for fluid.” This can mean several things, from occasional lower extremity edema to something more serious, like heart failure. Also, pay close attention to the medication dosage as this can be a clue to your client's condition

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- Many applicants will indicate they take a “blood thinner.” Ask about the diagnosis. Is there a history of stroke or mini-stroke? Has the client had any type of heart surgery and, if so, when? Has the client had blood clots? If so, how long ago? Has the client had surgery of the leg?
- If your client says she takes a medication for “bones” or to “prevent osteoporosis,” ask if she’s had a bone density test done in the past two years and what the doctor told her about her bone density. Typically, these medications aren’t prescribed unless bone density tests have indicated the applicant has some type of bone loss, which impacts insurability
- If your client mentions taking a medication for “arthritis,” you should suspect rheumatoid arthritis or another serious condition and rate accordingly
- If your client lists pain medications, specifically narcotics, it’s very important to find out the reason the medication is used, how often it’s taken and how long the client has used it. For example, does your client use it only after he mows the lawn or does he have pain on a daily basis?

Question everything.

If you have a client who is young, but not working, ask why. Does he have chronic health conditions that prevent him from working? Is he collecting disability benefits? The underwriter needs to know.

What’s next?

If the client’s medical condition seems questionable or if multiple medical conditions and multiple medications are listed on the application, it’s a good idea to submit the case for prequalification. Send an e-mail to ltcunderwriting@mutualofomaha.com by 2 p.m. CT and we’ll have an answer for you by 5 p.m. the same day.