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FIELD UNDERWRITING GUIDE

NATIONAL ASSOCIATION OF INDEPENDENT LIFE BROKERAGE AGENCIES

Field Underwriting Guide

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How to Use This Guide

This NAILBA Field Underwriting Guide had been produced specifically with you, the producer, in mind. We believe it is a highly unique educational and practical resource that can save you time and earn you more money. The best practices included here can truly improve your chances of having your business placed quickly and easily!

Created by a group of experienced industry professionals representing each of the entities involved in the insurance application process, this Guide has been created to be a practical, hands-on resource for you to put to use as you work through an application. It is also intended to be a long-term reference tool, giving you a full perspective on the important steps to acknowledge and the distinct roles of the carrier, the Brokerage General Agency, and you, the producer, in the application process.

Whether you are new to the business or a seasoned veteran to writing apps, we believe this Field Underwriting Guide can be a great "sidekick" as you seek to improve your production levels. It can be called upon for the consistency and the competitive edge you need to increase your percentage of successfully written business. We think that following these guidelines will increase the placement of your business by 10 to 20 percent, resulting in thousands of additional sales dollars.

So don't just tuck this away on the shelf!

Take a few minutes to review this guide. Start using the interactive tools to improve the way you sell and write your business today!

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Table of Contents

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Dear Valued Producer,

This guide will help you do the best basic field underwriting possible and prepare you for meetings with clients with a variety of medical histories. Using this guide, you will be able to gather the right information, ask the right questions, and set clear expectations with your client.

Use this guide to increase your ability to obtain coverage for your clients that meets their expectations.

- **Fact Finder and Generic Underwriting Criteria:** The fact finder (p. 15) and the generic underwriting criteria (p. 17) will help your brokerage general agency find the best carrier prior to formal submission. Impaired risk cases are the most difficult cases to quote.

- **Common Medical Impairments Summary:** Accurate information enables you or your Brokerage General Agency to select the best carrier for your client and determine which risk class to quote. Please use the common medical impairments summary (p. 18); this summary will help guide you in asking the right questions on medical conditions. Once you determine which carrier will best suit your client, the application process begins.

- **Forms Checklist:** The best means of communicating with the underwriting department at the insurance carrier is through the application. Our handy forms checklist (p. 8) can be used to make sure important documents are not missed. Thorough completion of each application can save weeks of additional underwriting time and will result in higher placement. The checklist will also help you deliver the policy and receive your commission checks sooner.

- **Setting Clients Expectations:** It is always best to set expectations (p. 11), and using our guide will enhance the communication between yourself, the client, and the agency. Underwriters with all carriers depend on you to make sure the information on the application is complete, detailed, and accurate, and that all the relevant information about the applicant's situation is provided even though it might not be initially required on the application. After all, your time and effort getting the sale should not be wasted on a poorly completed application, which will result in delays or worse yet, a not-taken policy.

- **Cover Letter:** A cover letter (p. 6) is an excellent way for you to clarify a situation or provide the underwriter with additional information about your client. If you have information that will give a more complete picture of the person or present a favorable impression, do not hesitate to submit it. The cover letter is the one place where you tell the story of your client. It is highly recommended for any large premium case and face amounts greater than $1,000,000. It can even make the difference between Standard and Preferred on your next case. For some carriers, they will credit a low substandard case down to Standard or offer a reduced rating when they have enough information to justify their decision. Your cover letter will give the underwriter some of the information they need to make the most aggressive offer. A cover letter also helps the underwriter understand the rationale for the sale. If the coverage makes sense, the financial underwriting process will go more smoothly. Personal and business financial documents often do not tell the full story of the loss that will be incurred by the beneficiary. By answering this up front through a cover letter, the underwriter is less likely to challenge the total line of coverage being requested.

What should your cover letter include? Highlight the factors that would not be developed through the application, current exam, attending physician statements, or an inspection report. For example, if your client has a history of a heart attack, highlight the favorable lifestyle changes that he/she has made since the event—weight, cholesterol and blood pressure control, smoking cessation, a daily aspirin, and exercise 3 times per week.

Five minutes of your time can shave days or even weeks from the underwriting process!

Sample Cover Letter Template Information:

To: Underwriter @ XYZ Company:

- How well do you know the client and the client's business? Have you done any business with the client in the past? Were they referred to you by another client? Is the client a key center of influence for future business?
- How did the sale develop? What is the purpose of the coverage (income replacement, key-person, buy-sell, estate preservation, etc.)?
- How were the plan of insurance and face amount determined? Provide any assumptions or formulas used to determine the amount. Include copies of any financial planning documents.
- Are other business partners applying for coverage? If not, explain why.
- If a loan is involved, what is the amount and duration of the loan?
- Is this a new business venture? Does the client have any prior business experience that would contribute to this new venture's success?
- Is the case being shopped to other carriers? Which carriers? What offers have you received? What is the client's premium tolerance? What is the total line of coverage, and how much will be placed with each carrier?
- Any history of bankruptcy or reorganization? Chapter filed? Date of discharge?
- Does the client have any special circumstances with his or her dependents?
- Are there any factors in the client's history that may present a problem or even help with underwriting?
- Any underwriting concerns? Lifestyle changes that he/she has made? *(This is especially important when dealing with older-age clients)*
- Is the client physically active or involved in any religious/community organizations?
- Has the client traveled to countries longer than two weeks? Any upcoming travel?
- Has the client participated in avocations such as aviation, rock climbing, etc.?
- Has the client ever been rated or declined in the past?
- Are you in competition with another broker for the case?
- Have CPAs, attorneys, or trustees been involved in the case? What is their role? Do you expect any changes before or after issue based upon recommendations from the client's advisors?
- Is the client a nonworking spouse? If so, make sure to address amount of coverage on working spouse and the annual income for that working spouse as well.

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Sample Cover Letter

NAILBA Life Insurance Cover Letter Sample

The purpose of the cover letter is to provide a "face" to the case that will help give the underwriter a better mental picture of the applicant's situation. Below you will find a sample cover letter for your use.

ABC Life Insurance
1515 State Street
Anywhere, ST 05501

To Whom It May Concern:

The purpose of this letter is to provide a summary of the attached application for **Joe Client** who is applying for **PLAN UL** for **$1,000,000**.

Joe Client is a partner in Company Name, LLC. The LLC is applying for Key Person insurance for $1,000,000. The estate of the insured is the beneficiary, as the death benefit will provide to the client's family the amount relative to the insured's ownership in the LLC. Enclosed is a copy of the pertinent pages of the Partnership Agreement. **(Background/Financial Need)**

Joe had a heart attack about 15 years ago. Although he does not have any current side effects from this heart attack, he does take several medications. The medications prescribed are listed on the application and non-medical attached. Joe also has significant family history, which has precluded him from obtaining the "best" possible offer from other insurance carriers. Beside the heart attack 15 years ago, Joe has stayed in very good health, and because of the family history and the old MI, Joe is very conscientious about his health and takes time to exercise 3 times a week. You should note that his last exam, lab work, and EKG with his primary care doctor were within normal limits. A recent cardiologist work-up was also negative, which I have included as well. We are looking for preferred coverage, and hope that based on his healthy lifestyle you can accommodate this. **(Health Summary)**

Enclosed find application, non-medical, copy of his recent cardiologist work-up, and the Partnership Agreement. I have ordered the exam and new labs for Joe, which are scheduled for next week. **(Attachments)**

If you have any questions about this application for **Joe Client**, please call me at 505-555-5555.

Respectfully,

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The Value of Your Business: Placement Ratios

Is Your Business Profitable?

Using placement ratio, carriers are looking at agents as either profitable or not profitable parts of their field force. Brokerage General Agencies (BGAs) also look at their business to see if it's profitable, as agents do as well. Cases that are not placed are not profitable for anyone, and carriers are now starting to charge BGAs with low placement ratios by dropping commissions, or worse, terminating contracts with brokerage agencies and agents. The industry average of not placed cases is between 25 and 35 percent.

The hardest part of an agent's job is getting the sale. The next major hurdle is getting the formal application completed and mailed to the BGA; after that, most of the work of getting a policy issued will be done by the BGA and carrier.

- How many prospecting calls do you have to make to get just ONE appointment?
- From the appointments you obtain, how many turn to follow-up appointments?
- How much of your time is spent on determining need and adjusting products?
- How many follow-up visits do you make?

A lot goes into getting that **one** application! Finally, when you are done and ready to send this application to your BGA, most of your work is completed.

What if you don't place that case? This is lost time, money, and effort for you, the BGA, and the carrier. Medical records have been paid for, underwriting requirements have been obtained, underwriters and doctors have reviewed the case. Everyone involved has made an investment in the case for no return.

Use this guide, ask the right questions, complete ALL questions on the application, and set realistic expectations up-front for your client.

All of this can make the difference between an expedited paid case and a failed opportunity.

It's not how many cases you submit. It is how many are paid!

"What's all this worth?"

If you can reduce your case cycle time by 8 to 10 days, then you could see a dramatic increase in your placement percentage.

If you spent an extra five minutes per case, you could increase your placement ratio by 5 percent, and your gross income would increase by approximately $12,000 per year! This is based on 100 cases per year with an average gross profit of $2,300. This means spending another 8 hours or so each year and earning an additional $1,500 for each hour spent.

Think of how much better you feel when your time prospecting results in more sales.

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Forms Checklist

Completion of a Forms Checklist will accelerate the underwriting process as much as 10 to 15 days.

Application (Part 1)

- ☐ Signed by Agent, Proposed Insured, and Owner.
- ☐ When applicant is a child, the parent must sign as the Proposed Insured on all forms.
- ☐ When a business is the Owner, an officer other than the client MUST sign the application as Owner. Include his/her title when signing for the business.
- ☐ When the Owner is a Trust, the application MUST be dated after the Trust date. Also, be sure to include tax ID#. All trustees should sign the application.
- ☐ If a corporation is the owner, make sure to include tax ID#.

Non-Medical (Part 2)

- ☐ At most, complete all doctor information and impairments; these two items will shorten the underwriting process.

HIV Consent

- ☐ Your General Agent will have correct form numbers for the resident state of the applicant.

HIPAA Authorization

- ☐ Signed HIPAA Authorization Form

Replacement Form(s)

- ☐ Your General Agent can verify proper forms for the state in which this application is being signed and delivered.

Questionnaires

- ☐ Special questionnaires may be required for some activities. Your General Agent can assist you with the correct form.

1035 Forms

- ☐ Please submit originals.

State-Specific Forms

- ☐ Proper forms for the state in which this application is being signed and delivered can be verified with your General Agent.

Financial Information

- ☐ When a business is the Owner, please include business financial statements to include Balance Sheets, Income Statements, and Cash Flow Statements (if available) for at least the last two years to demonstrate a track record for the company.

Cash with Application

- ☐ Checks need to be made payable to the Insurance Carrier.
- ☐ Ensure your client's coverage is bound by verifying with your General Agent the specific rules for each Carrier.
- ☐ Completed Limited Insurance Agreement when submitting cash with application.

Underwriting Requirements:

- ☐ Schedule the paramed, labs, EKG, and all medical requirements.

Universal Life Cases:

Certification of Non-Illustration or Acknowledgment of Non-Illustration

- ☐ NAIC regulations require the illustration to be dated on or prior to the application signed date.
- ☐ If a signed illustration is not collected at time of application, a Certification of Non-Illustration or Acknowledgment of Non-Illustration must be completed.

Formula and Guideline for Amounts of Insurance (Financial Underwriting)

Each carrier has its own specific guidelines. This information is meant to give you a general guideline to help you in the Financial Underwriting process. See specific carrier guidelines or check with your General Agency to determine if third-party financials are needed

What Is Financial Underwriting?

Financial underwriting is the analysis of an individual's financial situation which takes place every time a life insurance case is underwritten. The purpose of this evaluation is to determine the need for insurance and to make sure the amount of insurance applied for is reasonable and in line with the insured's needs.

Purpose	Formulas and guidelines	Pertinent information in a cover letter to accompany the application
Personal Insurance— Replacement of Income	Age Factor times income 20–35 20 to 30 36–40 15 to 25 41–45 14 to 20 46–50 12 to 20 51–59 10 to 15 60–64 7 to 10 65–70 4 to 10 70+ 4 to 5	A cover letter explaining: —Purpose and need for coverage's —How amount was determined —Details on earned and unearned income
Children's Coverage	Up to 50% of parents' coverage *Some carriers only offer maximum of $250,000. Check with your BGA for details.	- Need for coverage If there is more than one child in the family, they should all be insured for similar amounts. If not, an explanation should be given.
Debt Protection (Personal)	100% of home loan 50% to 75% of loan balance for other types of loans	—Reason for loan —Duration and amount of loan —Identity of lender —Status of loan (pending or approved)
Debt Protection (Business)	50% to 75% of loan balance	Same as personal loan with the addition of: —Business financial statements —Explanation of why the proposed insured is key to the dept repayment

Charitable Contributions	Based on contribution history and personal needs having been met	—Details of association with charity —Details of personal insurance —Details about organization if not well known —Organization's tax-exempt number —Reason for purchase
Key Person	Up to 10 times annual income	—Description of why this is a key person —Details of coverage on other key staff Other details: —Proof of total compensation —Employment contract
Non-Working Spouse	Up to one-half of working spouse coverage with a maximum of $1,000,000 in most cases.	—Working spouses annual income —Working spouse's total line of coverage * If applying for more than $1,000,000, include details as to why, number of children, etc.
Formulas and Guidelines for Amounts of Insurance (Financial Underwriting) Each carrier has its own specific guidelines. This information is meant to give you a general guideline to help you in the Financial Underwriting process		
Buy/Sell	% of ownership times corporate value (fair market value)	—Details of ownership —Market value of business —Details of other owner's insurance —Status of Buy/Sell Agreement Other details: —Business Financial Statements (income statement and balance sheet) —Details of Buy/Sell Agreement
Estate Planning	Estate value appreciation at 6 percent for one-half the greatest life expectancy or 8 to 10 years	—Details of insurance in force and applied for —Financial advisors who have been consulted (names and phone numbers) Other details: —Personal balance sheet —Estate Planning Analysis Each carrier has its own specific guidelines.

HELPFUL HINTS FOR THE BROKER

Through the application process, remember to:

1. Explain the application, set expectations on how long it might take, and explain the "life cycle of an application."
2. Explain to your client the medical exam and inspection process.
3. Complete limited insurance agreement when submitting cash with application.
4. To ensure the best exam results, encourage your client to:
   - *fast for at least 12 hours prior to the exam.*
   - *avoid foods that are high in salt.*
   - *avoid alcohol for at least 8 hours before the exam.*
   - *avoid strenuous exercise for at least 12 hours prior to the exam.*
   - *avoid tobacco for at least one hour prior to the exam.*
   - *bring a list of all current medications, including dosages, name, address, and phone number of the physician prescribing the medications.*
   - *If a stress test is required, advise your client to wear comfortable clothing and athletic shoes.*
5. Fully answer all questions on the application, and use your client's full legal name.
6. Write legibly using black ink. Take your time and write the information so that it can be read.
7. Document Aviation, Avocation, and Foreign Travel. *(Check with specific carrier at time of application for specific forms, and check with state for compliance regulations related to foreign travel)*
8. Explain the insurable interest and financial justification.
9. Make sure the application is signed by you, your client, and the policyowner(s).
10. Foreign citizenship of client—make sure to address country that client is a citizen of, provide copy of visa (type and expiration), provide copy of green card, or supply green card number.
11. Complete the Part 2, medical information section of the application:
    - ✓ *Ask probing questions*—Ask about the frequency of the condition; date of diagnosis, treatment given, and by whom. Also include start and stop dates, if recurrent.
    - ✓ *Use concrete terms*—Be specific about treatment and medications, using accurate spelling, dosage, and reason for medication
    - ✓ *Provide details of all treatment*—Give start and end dates all medical treatment for the past 5 years.
    - ✓ *Provide physician information*—List full names, addresses, and phone numbers for all physicians consulted.

A properly completed application with medical information can help to speed the underwriting process along and will not leave the prospect wondering, "What's going on with my application?"

The Insurance Exam: Setting Client Expectations

Example of form/letter to provide to your client:

An examination will be required when applying for life insurance. The degree of testing is determined by your age and the amount of insurance you have applied for. The exam can consist of any of the following:

- Health history
- Vital signs, to include blood pressure, pulse, height, weight, and chest measurements (for males only)
- Urine sample
- Blood sample
- EKG or treadmill
- Doctor examination (an exam performed by a doctor)
- Chest X-ray (due to certain ages, face amounts, and smoking status)

The exam is performed by an approved paramedical facility. They will contact you to make an appointment that is convenient for you. The examiner will advise you of what the exam will consist of from the list noted above and advise you of any necessary instructions.

Please note the following before taking your exam:

- Try to relax prior to the exam.
- Please fast for at least 8 hours prior to the exam.
- Avoid strenuous exercise for at least 12 hours prior to the exam.
- Try to abstain from the use of stimulants at least 1 hour prior to the examination (smoking, coffee, tea, soft drinks, or anything containing caffeine).
- Alcoholic beverages should not be consumed for at least 12 hours prior to the exam.
- Please prepare a list of doctors' names and addresses that have been seen in the last few years.
- Bring a list of all current medications, including dosages, as well as the name, address, and phone number of the physician prescribing the medications.
- Please bring a photo ID (driver's license).

There is no cost to you for the exam. If you would like a copy of your lab results, please write and sign a short note addressed to the carrier where you are applying for life insurance, indicating you would like a copy of your lab results sent to you. We will forward to the carrier.

Setting Expectations

Example of letter to client after taking application, thus setting the expectations the client should have when applying for life insurance.

WELCOME "ABC" Company

(Date)

(Client Name)
(Address)
(City, State, Zip Code)

Dear (Client Name):

Thank you for placing your confidence in us. We are committed to providing you with the best service in the business.

We have completed our in-house process and have forwarded your application (s) to (Company Name or Names) for medical history review and underwriting approval. Every week, we will communicate with the carrier on your case. Once all requirements are received and the policy is issued, we will be calling you to make arrangements to deliver the new policy. During the underwriting process, we may be in contact with you if the carrier requests additional information or clarification.

Note: Please be advised that the time between when an application is submitted and a policy is issued varies based upon several factors and could take anywhere from 4 to 8 weeks. This all depends on when the exam is completed; if there are medical records that need to be obtained from your doctor, and if any additional forms/questionnaires are being requested by the underwriter.

We will work to expedite the handling of your application, as our primary goal is your satisfaction! In the meantime, please do not hesitate to contact us with any questions or concerns. You may reach us at 505-555-1212.

Thank you again for your business with ABC.

Best Wishes,

Broker Name
Registered Representative
Company Name

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Roles and Responsibilities

Agent:

- Initiating contact with applicant and maintaining that relationship
- Collecting client's financial and medical information
- Field underwriting and initial assessment of need
- Educating client on the case life cycle; setting expectations
- Working with agency to obtain best solution for client
- Beginning formal application process with client
- May order paramed exam

BGA:

- Illustration Software Administrator to Broker
- Promotes carrier products to agents
- Compensation awareness
- Educates and trains agents about the cycle of case; provides expectations
- Field Underwriting—utilizing underwriting guidelines information from carriers to assess products for client; work with Agent to determine best possible solution for client
- Ensure completeness of application package prior to submission to Carrier
- Timely ordering of requirements
- Ensure agent is properly licensed
- Provides clear and timely communication with Broker

Carrier:

- Designs products
- Legal and compliance
- Advanced sales support and concepts
- Policy service
- Policy risk assessment and policy delivery
- Provides consistent, timely responses with the best possible offer the first time
- Promotes new products through various communication tools
- Communication regarding product changes, state changes, legal changes
- Designs/maintains producer and BGA compensation payments and bonus programs

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Fact Finder

All personal information protected by HIPAA regulations (see HIPAA Form attached with supplemental forms)

****Completion of a FACT FINDER will accelerate the underwriting process ****

Agent name: _____

Agent phone number _____ E-Mail Address: _____

Proposed Insured's legal name: _____ Date of Birth/Age: _____

Plan of Insurance requested:

Individual: □ Term □ UL □ VUL □ WL **Survivorship:** □ SUL □ SVUL □ SWL

Rate Class Desired
□Best Rate
□Preferred
□Standard
□Rated: _____
Has this case been discussed or submitted to your BGA on a preliminary, trial, or informal basis? □Yes □ No
Client's budget: $ _____

Present Nicotine Use:
□None □Cigarettes—frequency of use per day: _____
□Cigars □Pipe □Dip □Chew □Nicotine Gum □Other_____
Quantity per month_____

Former Tobacco Use: List each type of tobacco, quantity and frequency used, and date of last use:
_____

Build: Height: ___feet _____ inches Weight: _____ pounds

Family History (*Family history is a consideration for each rate class*):
To your knowledge, is there any family history (parent or siblings) with onset of disease prior to age 60 due to cardiovascular disease, cerebrovascular disease, diabetes, or cancer?
□ Yes □ No

If yes, provide full details with impairment, age at onset and age at death if deceased:
□Father: _____
□Mother: _____
□Siblings: _____

Blood Pressure and Cholesterol:
Latest BP reading: _____/_____ Latest total cholesterol: _____mg Latest cholesterol/HDL ratio: _____
Are you currently taking any medication for blood pressure?□ No
□ Yes, Name of medication: _____
Are you currently taking any medication to lower cholesterol?□ No
□ Yes, Name of medication: _____

Aviation/Avocation:
In the past 5 years have you or do you intend to participate in any of the activities listed?
□ None □ Flying □ Racing □ Sky diving □ Scuba diving □ Other
Details:

_____

Citizenship/Residency/Travel:
US Citizen: □ Yes □ No
If no, provide type and expiration date of visa, green card status, and length of time in USA:

_____

Any future plans to live or travel outside the USA? **check with your Brokerage General Agency regarding state compliance prior to completing any application(s)*
□ No
□ Yes (provide purpose, cities, countries, frequency, and duration):

_____

Driving History:
Have you had any of the following motor-vehicle-related incidents in the past 10 years?
□ Moving violation □ Reckless driving □ DWI or DUI □ License suspension □ License revoked
Provide dates, details:

_____

Medical History:
Have you ever had, been told you had, or been treated for any of the conditions listed? If yes, check all that apply:

□ Alcohol abuse
□ Alzheimer's/dementia/cognitive impairment
□ Asthma
□ Cancer
□ Cirrhosis
□ COPD
□ Coronary artery or cerebrovascular disease
□ Crohn's disease
□ Depression/anxiety
□ Diabetes
□ Drug abuse
□ Epilepsy
□ Heart murmur/valve disease
□ Hepatitis
□ Irregular heartbeat/palpitations
□ Kidney disease
□ Lupus
□ Multiple sclerosis
□ Peripheral vascular disease
□ Rheumatoid arthritis
□ Sleep apnea
□ Stroke
□ Other

List dates, diagnosis, details, treatment, plus names, addresses, and phone numbers of all physicians consulted (*Refer to Common Medical and Non-Medical Impairment sections for critical underwriting factors):*

_____

_____

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GENERIC UNDERWRITING CRITERIA

See Below to Pre-Qualify Your Applicant

Rate classes differ with Carriers; these are general guidelines. Check with your General Agency for specific Carrier guidelines.

	Best Best Rates	Better Preferred Rates	Good Preferred and Standard
No Nicotine Use	5 years	Usually 3 years	Usually 1 year
Family History	No cardiovascular or cancer in parents or siblings before age 60	No cardiovascular or cancer death in parents before the age of 60	No cardiovascular death of more than one parent before the age of 60
Aviation / Avocation *assuming the activity to be excluded is not the primary source of revenue	Usually available with a flat extra or exclusion	Available with a flat extra or exclusion	Available, but may have a flat extra or exclusion
Blood Pressure	Current BP cannot exceed 140/85, may vary over 60 Not available with treatment.	Current BP cannot exceed 140/90, may vary over 60, with or without treatment.	Current BP cannot exceed 155/94, may vary over 60, w/w/o treatment.
Cholesterol or Cholesterol/HDL Ratio	Maximum 220. HDL ratio not to exceed 5.0 (with or without medication)	Maximum 250. HDL ratio not to exceed 6.0 (with or without medication)	Maximum 300. HDL ratio not to exceed 8.0 (with or without medication)
Cancer History	Not available. Possible exception: Basal cell cancer (skin)	Not available. Possible exception: Basal cell cancer (skin)	Usually available after 7 yrs. for most carriers
Heart Disease	Not Available	Not Available	Usually not available
Driving History	No DUI, reckless driving, or suspension for 5 yrs.	No DUI, reckless driving or suspension for 5 yrs.	No DUI, reckless driving or suspension for 2 yrs.

Should you have any questions, please contact your Brokerage General Agency.

Maximum Build Chart'

	Height		
Male/Female	**Preferred Plus**	**Preferred**	**Standard**
5'0"	145	161	189
5'1"	149	165	193
5'2"	153	170	197
5'3"	158	175	204
5'4"	162	180	209
5'5"	166	185	215
5'6"	170	190	220
5'7"	176	195	225
5'8"	182	200	230
5'9"	188	205	235
5'10"	193	210	242
5'11"	199	216	251
6'0"	205	222	256
6'1"	211	229	263
6'2"	216	236	271
6'3"	222	243	279
6'4"	227	250	286
6'5"	233	257	293
6'6"	238	264	300

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Common Medical Impairments

CONDITION:	UNDERWRITING FACTORS:
Alcohol: Alcohol abuse, addiction or dependency leading to social, medical, and legal issues. Alcoholics have an uncontrollable need for alcohol and continue drinking despite adverse social and occupational consequences. If client has received treatment in the past and uses any alcohol currently, do not submit an application.	**History of Condition:** • When did condition begin? • Time since stopped drinking? • Relapses? Date of last drink? • Reason for stopping? • Traffic violations or legal problems caused by alcohol? • Stable job and home life? **Treatment/Therapy:** • Hospitalization required? • In/out-patient therapy? • Member of AA or support group? • Any use of Antabuse? **Current Condition:** • Normal blood studies? (i.e. Liver) Function tests: SGOT, SGPT, GGTP **Related Issues:** • Client treated for drug problem? • Court-appointed treatment?
Alzheimer's Disease: Dementia caused by degeneration of the brain resulting in loss of cognitive function, memory loss of recent or past events, personality and mood changes.	**History of Condition:** • Onset date of symptoms? • Severity? • Impaired judgment? • Rate of progression? • Activities of Daily Living? • Living independently? • Any assistance required? • Medication: type and dosage? • Any other medical conditions?

Anemia: Decrease in the number of red blood cells or hemoglobin in the blood due to blood loss, decreased production in the bone marrow, or increased destruction (hemolysis) of red blood cells.	**History of Condition:** • Date of diagnosis? • Type of anemia? • Cause of anemia? • Treatment—type and dosage? • Recent red blood count (RBC), hemoglobin (Hgb), and mean corpuscular volume (MCV) results? • Any other medical conditions?
Aneurysm: An aneurysm is a dilation or ballooning in the wall of an artery that can be caused by atherosclerosis or uncontrolled blood pressure. Rupture of the aneurysm can be life-threatening. Aneurysms can be found in any artery, but the most common are: • Aortic—abdominal or thoracic • Cerebral • Atrial or ventricular	**History of Condition:** • Date of diagnosis? • Cause of aneurysm? • Size of aneurysm? Any progression? • Resected? • Date and type of treatment? • BP levels under good control? • Any other cardiovascular disease? • Current and prior smoking history?
Angina Pectoris	**See Coronary Artery Disease**
Angioplasty	**See Coronary Artery Disease**
Anorexia Nervosa: A psychiatric disorder characterized by a fear of obesity, low body weight, and a distorted body image.	**History of Condition:** • Date of diagnosis? • Age at diagnosis? • Current and prior height/weight? • Type of treatment? • Hospitalization required? • Medication: type and dosage? • Does client have a normal lifestyle now? • Length of recovery? • Any other mental health disorder/issue?

Anxiety Disorders: Anxiety neurosis, phobias, and obsessive compulsive disorders	**History of Condition:** • Date of diagnosis? • Severity of disorder? • Frequency of any panic attacks? • Type of treatment? • Medication: type and dosage? • Dates of any suicidal thoughts or attempts? • Dates of any hospitalization(s)? • Functional and/or recovered? **Related Issues:** • Driving history?
Arrhythmia: Deviation from the normal rhythm of the heart. Specific arrhythmic impairments include: Sinus bradycardia, sinus tachycardia, paroxysmal tachycardia, paroxysmal atrial tachycardia, paroxysmal ventricular tachycardia, sick sinus syndrome, irregular/ectopic pulse, atrial fibrillation, atrial flutter, ventricular fibrillation, and wandering pacemaker.	**Description of Condition:** • Date of diagnosis? • What is the specific arrhythmia? • Cause of arrhythmia? • Dates of first and last attack? • Frequency of episodes? • Client's symptoms? • Any associated conditions/health problems? **Treatment:** • Dates and type of treatment received? • Medication: type and dosage • Any complications from treatment? • Does client have a pacemaker?
Arteriosclerosis	**See Coronary Artery Disease**
Asthma: Lung disorder characterized by reversible obstruction of the bronchi (bronchospasm) or increased hypersensitivity of the airways to various stimuli (allergens, dust, chemicals, exercise, or cold air). Symptoms include coughing, shortness of breath, and intermittent wheezing.	**History of Condition:** • Date and age at diagnosis? • Type and severity? Any status asthmaticus? • Results of pulmonary function tests (FVC and FEV1)? • Frequency of attacks? Dates of first/most recent attacks? • Any hospitalization or ER visits? • Medication: type and dosage? • Client's occupation? • Current and prior smoking history?
Barrett's Esophagus	**See Esophagitis**

Build: Overweight, underweight, or rapid weight loss	• Client's height and weight? • Weight gain/loss in past year? • How and why did weight change? • Gastric bypass? • How long has current weight been maintained? • Any other impairments or conditions?
Bulimia Nervosa: A psychiatric disorder characterized by self-induced vomiting, use of laxatives or diuretics, binge eating episodes, and a preoccupation with body image.	**History of Condition:** • Date of diagnosis? • Age at diagnosis? • Current and prior height/weight? • Type of treatment? • Hospitalization required? • Medication: type and dosage? • Does client have a normal lifestyle now? • For how long? • Other psychiatric disorders?
Bypass Surgery	**See Coronary Artery Disease**
Cancer: Cancer, neoplasia, and malignancy are interchangeable terms used to describe a pathological condition of cellular growth that is invasive and has a tendency to metastasize (spread to other parts of body). Prognosis varies by tumor type, stage, and grade.	**History of Condition:** • Type and location of cancer? • Date of diagnosis? • Pathology results: tumor size, stage, and grade? • Did cancer spread (metastasize)? Where? **Treatment:** • Describe treatment and start/end dates (including surgery, chemotherapy, and radiation) • Medication: type and dosage; start/end dates? **Current Condition:** • Recurrence? • Results of interim testing? • Date and outcome of last physician visit?

Cerebrovascular Disease:
 	
• **Cerebral vascular accidents (CVA)** or strokes resulting from interruption of blood flow to the central nervous system. Causes include:
  • Thrombosis due to atherosclerosis
  • Embolism
  • Hemorrhage due to aneurysm
  • Hypotension (low BP) due to arrhythmias
  • Vasculitis
 	
• **Transient ischemia attack (TIA)** is a short interruption in blood supply to a portion of the brain, resulting in temporary neurological symptoms usually lasting 24 hours or less. TIAs frequently precede a Stroke.
	History of Condition:
	• Type and dates of episodes?
	• Underlying cause, if known?
	
	Tests and Treatment:
	• Treatment and surgical history?
	• Medication: type and dosage
	• Results of carotid ultrasound, angiography, Stress EKG treadmill testing, coronary angiogram, and echocardiography?
	
	Current Conditions:
	• Current medical status?
	• Residual side effects/ impairments?
	• Any other medical problems or issues with circulation?
	• Current and prior smoking history?

Cirrhosis	**See Liver Disorders**
Congenital Heart Disease: Congenital heart disease is a type of defect or malformation in one or more structures of the heart or blood vessels that occurs before birth. Congenital heart defects may produce symptoms at birth, during childhood, and sometimes not until adulthood. Examples include: • Coarctation of the aorta • Patent ductus arteriosus • Tetralogy of fallot • Atrial and ventricular septal defects	**History of Condition:** • Type of congenital abnormality? • Severity? • Treatment including dates and type of any surgical procedures? • Any heart enlargement? • Any arrhythmias? • Any residual issues post-surgery? • Medication: type and dosage? • Any other medical conditions? • Current and prior smoking history?

COPD (Chronic obstructive pulmonary disease) / Emphysema / Chronic bronchitis / Chronic obstructive lung disease (COLD): Chronic obstructive pulmonary disease (COPD) is a group of lung diseases where airflow through the airways leading to and within the lungs is partially blocked, resulting in difficulty breathing. As the disease progresses, breathing becomes more difficult and complicates normal activities. • Chronic bronchitis: Inflammation occurs in the bronchial tubes. • Emphysema: Permanent lung damage to the air sacs (alveoli) at the end of the airways. COPD is a gradually progressive disease with more rapid progression in individuals who continue to smoke. In many individuals with COPD, the airway obstruction is partially reversible in response to bronchodilators.	**History of Condition:** • Date of diagnosis? • Medication: type and dosage? • Results of pulmonary function tests (FVC and FEV1)? • Shortness of breath at rest or with exercise? • Chest X-ray results? • Any heart condition or arrhythmias? • Oxygen use? • Is client underweight? • Current and prior smoking history?
Coronary Artery Disease: Restriction of oxygen to the heart cause by atherosclerosis (narrowed arteries), thrombosis, or spasm. When blood flow becomes compromised due to stenosis, it leads to symptoms of chest pain (a.k.a. angina or ischemia). Plaques can rupture and release debris that prompts the formation of blood clots, a common cause of heart attacks and strokes. If the plaque blocks the artery completely, the area of the heart that is being supplied by the artery dies, resulting in a myocardial infarction (heart attack).	**History of Condition:** • Date of diagnosis? • Onset age? • Severity of disease—Number and names of vessels affected? • Surgical history—bypass or angioplasty (with or without heart stent)? • Medication: type and dosage? • Dates and results of angiograms, stress tests, and perfusion studies? • Ejection fraction (EF) > 50%? • Any symptoms post-operatively? • Blood pressure and cholesterol levels? • Active lifestyle? • Family history of early death from coronary disease? • Current and prior smoking history?

Crohn's Disease: Crohn's disease may also be called ileitis or enteritis. Crohn's disease usually occurs in the lower part of the small intestine, called the ileum, but it can affect any part of the digestive tract, from the mouth to the anus. Attacks can be chronic or isolated. Complete remission can occur, but surgery is frequently required due to failure of drug therapy or complications. Crohn's can recur post-operatively.	**History of Condition:** • Date of diagnosis? • Frequency and severity of attacks? • Date of last attack? • Type of treatment received? • Hospitalization or surgery? • Medication: type and dosage? • Any ongoing symptoms or complications? • Underweight or anemic?
Depression: • **Manic depression/Bipolar disorder:** cyclical swings between elation and despair. • **Reactive depression:** depression caused by an external situation that is relieved when situation is removed.	**History of Condition:** • Date of diagnosis? • Cause of depression? • Type of treatment? • Dates of any hospitalization? • Medication: type and dosage? • Dates of any suicidal thoughts or attempts? • Functional and/or recovered? **Related Issues:** • Driving history?

Diabetes Mellitus:

A chronic disease occurring when the pancreas does not produce enough insulin. The body's ability to utilize carbohydrates and break down fats is reduced. Sugars build up in the blood and urine, leading to complications affecting the heart, brain, legs, eyes, kidneys, and nerves. Uncontrolled diabetes can result in angina, heart failure, stroke, leg cramps on walking (claudication, peripheral vascular disease), poor vision, renal failure, and damage to nerves (neuropathy).

The diagnosis of diabetes is made when an individual has high blood sugar levels in the blood, increased thirst, urination, hunger, frequent infections, or signs of any of the complications associated with diabetes.

To confirm a diagnosis, physicians will measure the level of a protein in the blood, hemoglobin A1C (a.k.a. glycolated or glycosylated hemoglobin).

Types:

- Type 1, Insulin dependent (IDDM), Juvenile onset diabetes
- Type 2, Non-insulin dependent (NIDDM), Adult onset diabetes mellitus (AODM)]
- Gestational diabetes
- Pancreatic failure

History of Condition:

- Date of diagnosis?
- Type of diabetes?
- Client's age at onset?

Tests and Treatment:

- Medication: type and dosage?
- How often does client test sugar levels at home and visit his/her doctor?
- Date of last visit?

Current Condition:

- Degree of control?
- Latest and average of hemoglobin A1C readings?
- Any complications or other medical impairments?
- Overweight?
- Current and prior smoking history?

Diverticulosis and Diverticulitis:

Diverticula are small pouches that form through the muscular layer of the intestinal wall.

Diverticulitis is the inflammation of one or more of these pockets. Complications include abscess, fistula, or obstruction of the colon that require surgery.

History of Condition:

- Date of diagnosis?
- Frequency and severity of attacks?
- Date of last attack?
- Hospitalization or surgery?
- Medication: type and dosage?
- Any ongoing symptoms or complications?

Drugs:

A chemical substance that alters mental, emotional, or bodily function. Usually applied to narcotics, it also includes prescription drugs, which can be abused when dosages are exceeded.

History of Condition:

- Type of drugs used by client?
- Amount?
- Frequency of use?
- How long client has been clean?
- Any relapses?
- History of drug overdose?

Treatment:

- Rehab program?
- In/out patient?
- Duration of stay?

Related Issues:

- Use or abuse of alcohol?
- Suffer from depression?
- Stable job and home life?
- Any other medical problems?
- Traffic violations or legal problems caused by drug use?

EKG and Stress EKG Abnormalities:

Electrocardiograms measure the electrical activity of the heart through special sensors placed strategically on the chest, arms, and legs. The electrodes are connected to a machine that translates the electrical activity into line tracings on paper. The tracings are analyzed by the machine, the physician, skilled underwriters, or nurses.

A resting EKG may suggest:

- Problems with heart rhythm or rate (arrhythmias)
- Heart enlargement
- Inflammation of the lining of the heart (pericarditis)
- Insufficient blood flow (ischemia)
- Prior injury (myocardial infarction)
- Electrical abnormalities caused by electrolyte imbalance in the body.

Stressing the heart through exercise (treadmill or bike) or using a medication increases the heart rate, blood pressure, and demand on the heart muscle. Ischemia may occur during exercise in areas of the heart supplied by narrowed coronary arteries. Other symptoms (shortness of breath, chest pain, claudication) can be strong predictors of this or other vascular impairments.

History of Condition:

- Onset date of abnormalities?
- Type of abnormality?
- How long have the findings been stable over time?
- Results of any advanced testing: i.e., resting or stress echocardiograms, MUGA, thallium stress tests, angiograms, doppler?
- Any underlying vascular disease?

Emphysema	**See COPD**
Epilepsy/Seizures: Abnormal discharges within the brain characterized by recurring attacks of motor, sensory, or psychic malfunction, with or without loss of consciousness, convulsive movements, and urinary incontinence. Seizures can cause falls, drowning, and accidents. A prolonged seizure condition called status epilepticus can lead to coma or death.	**History of Condition:** • Type: grand mal/petit mal? • Dates of 1st/most recent attacks? • Number of attacks per year? • Type of treatment received? • Medication: type and dosage? • Client's occupation? • Any traffic violations or incidents?
Esophagitis: Inflammation of the esophagus is a complication of gastroesophageal reflux disease (GERD). If GERD is left untreated, esophagitis can cause bleeding, ulcers, and chronic scarring. This scarring can narrow the esophagus, eventually interfering with swallowing. Chronic or longstanding GERD can lead to Barrett's esophagus. Barrett's esophagus results when the normal cells of the esophagus are replaced with cells similar to those of the intestine. It is a precancerous lesion that increases the risk of esophageal cancer.	**History of Condition:** • Date of diagnosis? • Details/type of treatment? • Hospitalization or surgery? • Results of upper GI series and endoscopies? Any Barrett's? • Medication: type and dosage? • Any ongoing symptoms or complications (i.e., hemorrhage or perforation)? • Underweight or anemic? • Current and prior alcohol use—type, quantity, and frequency? • Current and prior smoking history?
Fatty Liver	**See Liver Disorders**
Fibrocystic Breast Disease: Generalized breast lumpiness, also called fibrocystic breast changes or benign (non-cancerous) breast disease.	**History of Condition:** • Date of diagnosis? • Any hyperplasia or dysplasia on biopsy? • Any personal or family history of breast cancer? • Breast exams and mammograms performed regularly?
Gilbert's Disease (Familial Hyperbilirubinemia): Gilbert's Disease is a benign, hereditary condition disorder leading to a defect in the removal of bilirubin from the liver. Blood tests reveal elevated unconjugated/indirect bilirubin. Most people avoid serious health problems for normal life expectancy.	**History of Condition:** • Date of diagnosis? • Results of any liver biopsies or ultrasounds? • Past and recent liver function test results—bilirubin, alkaline phosphatase, SGOT, SGPT, and GGTP

Glomerulonephritis (Bright's disease):

The kidneys' filters (glomeruli) become inflamed and scarred, losing their ability to remove wastes and excess water from the blood to make urine. As the kidney damage progresses, symptoms may develop, such as: blood (hematuria) and protein (proteinuria) in the urine; swelling (edema) in the hands, feet, and ankles; and elevated blood pressure. If left untreated, the condition can lead to kidney failure. Treatment aims to slow the progression and prevent complications.

History of Condition:

- Date of diagnosis?
- Details/type of treatment?
- Dates and results of renal biopsy?
- Results of latest urinalysis?
- Past and recent kidney function test results—BUN, creatinine, 24-hr. urine protein
- Any other medical conditions?

Heart Enlargement/Cardiomegaly:

Enlargement can be diagnosed on examination, by X-ray, suggested on a resting EKG, or through "the Gold Standard," an echocardiogram (ultrasound of the heart). The enlargement can be a concentric or asymmetric thickening (hypertrophy) of the left ventricular wall or dilation of a heart chamber (atria or ventricles)

Some causes of heart enlargement:

- Arrhythmia
- Cardiomyopathy
- Congenital heart disease
- Hypertension
- Obesity
- Pericardial effusion
- Pulmonary hypertension
- Sleep apnea
- Valvular heart disease

Normal Ranges on Echocardiogram:

Left atrial dimension (LA): 1.9–4.0 cm
Left ventricular dimension at end-diastole (LVED): 3.7–5.6 cm
Right ventricular dimension at end-diastole (RVED): 0.7–2.8 cm
Interventricular septum (IVS) thickness at end-diastole: 0.6–1.2 cm
LV posterior wall (LVPW) thickness at end-diastole: 0.6–1.2 cm
IVS/LVPW ratio: < 1.3 cm
Aortic root dimension: 2.0–4.0 cm

History of Condition:

- Date of diagnosis?
- Type and severity?
- Results of any Echocardiograms?
- Any other medical conditions?

Current Condition:

- Current symptoms?
- Restrictions on activities?
- Does the client smoke?

Heart Murmur	**See Valvular Heart Disease**
Hemochromatosis (Bronzed Diabetes) Hemochromatosis is a condition that develops when too much iron builds up in the body, resulting in damage to tissues and eventually organ dysfunction. Diagnosis is made through blood tests of iron, transferrin, and ferritin levels. Excess iron can lead to: • Bronze pigmentation of the skin • Cirrhosis • Cardiomyopathy • Liver failure • Liver cancer Hemochromatosis is treated by getting rid of extra iron in the body through regular blood loss (phlebotomy) or use of chelating agents that gather up excess iron and remove it through the urine. If hemochromatosis is treated early, most people have a normal life expectancy.	**History of Condition:** • Date of diagnosis? • Severity of liver disease? • Results of any liver biopsies or ultrasounds? • Type and dates of treatments? • Past and recent liver function test results—SGOT, SGPT, GGTP • Past and recent serum transferrin saturation, ferritin level, serum iron
Hepatitis	**See Liver Disorders**
Hypertension: Age, gender, genetics, obesity, salt consumption, psychological stress, trauma, pregnancy, kidney disease, endocrine disorders, and tumors can affect blood pressure levels. When BP levels are elevated over time, the risk for developing coronary artery disease, cerebrovascular accidents (CVA, stroke), kidney disorders, and congestive heart failure (CHF) increases. The risk of death from hypertension is further increased when combined with other coronary risk factors such as build, smoking, diabetes, family history, and elevated lipids (cholesterol and triglycerides).	**History of Condition:** • Date of diagnosis? • Medications: type and dosage? • Compliant with treatment and visits to their physician? • Degree of control—Current BP levels and readings for the past 2 years? • Any other medical conditions? • Normal results on EKGs, stress tests, perfusion studies, and echocardiograms?
Kidney Disease: Chronic kidney disease (CKD) is a condition that occurs when the kidneys lose their ability to remove waste or maintain the proper fluid and chemical balances in the body.	**History of Condition:** • Type of kidney disease? • Date of diagnosis? • Results of biopsies/ultrasounds? • Type and dates of treatments? • Kidney function test results: BUN, creatinine, 24-hr. urine protein • Blood pressure levels controlled?

Kidney Transplant: Surgical replacement of diseased kidneys with a healthy (donor) kidney. There are two types of donors. • Living donors—a family member (living related donor [LRD]) or a spouse or close friend (living unrelated donor [LURD]). Transplants using kidney of first-degree relative (father, mother, brother, sister) are most successful. • Cadaver donor: If there are no compatible living related or unrelated kidney donors, transplant patients are placed on a waiting list to receive a kidney from a person who has recently died (cadaver kidney). To reduce the likelihood of rejection and ensure the donor kidney matches the patient's tissue blood type, blood tests are done prior to transplant.	**History of Condition:** • Date of transplant? • What condition led to transplant? • Source of donated kidney? • Signs of rejection or infection with transplanted kidney? • Type of immunosuppressive therapy used? • Results of current kidney function tests? (BUN, creatinine, 24-hr. urine protein)
Liver disorders: Liver disease can include the build-up of fat (fatty liver), inflammation from a variety of causes (hepatitis), viral infection (viral hepatitis), scarring/fibrosis, and cell damage (cirrhosis).	**History of Condition:** • Date of diagnosis? • Type and severity of liver disease? • Liver biopsies/ultrasound results? • Type and dates of treatments? • Recovered? • Past and recent liver function test results—SGOT, SGPT, GGTP • Hepatitis cases: viral load? • Current and prior alcohol use—type, quantity, and frequency?

Lupus: Systemic lupus erythematosus (SLE) is an autoimmune disease, meaning that the immune system turns against the body it is designed to protect. Lupus can affect many parts of the body, including the joints, skin, kidneys, heart, lungs, blood vessels, blood levels, and central nervous system. Some of the most common symptoms are fatigue, swollen or painful joints (arthritis), unexplained fever, and skin rashes.	**History of Condition:** • Date of diagnosis? • Dates of flare-ups and remission? • What are primary symptoms and any complications? • Medication: type and dosage? • Any physical limitations/disability? • Any other medical conditions? Kidney function test results? BUN, creatinine, 24-hr. urine protein
Mitral Valve Prolapse	**See Valvular Heart Disease**
Multiple Sclerosis: Degenerative disease of the central nervous system, in which hardening of tissue occurs throughout the brain and/or spinal cord. Symptoms include visual and sensory disturbances, weakness, lack of coordination, tremor, and spastic paraplegia.	**History of Condition:** • Date of diagnosis? • Suspected or definite diagnosis? • What are primary symptoms? • Dates and frequency of attacks and remission? • Medication: type and dosage? • Is client's condition stable? • Is client ambulatory and independent? • Using braces, walker, or wheelchair? • Any problems with kidneys or bladder? • Currently employed or disabled?
Muscular Dystrophy: Inherited, progressive muscular weakness due to irreversible muscle fiber degeneration.	**History of Condition:** • Date of diagnosis? • Type of muscular dystrophy? • Degree of physical impairment and rate of progression? • Type of treatment? • Medication: type and dosage? • Any other medical conditions?

Osteopenia and Osteoporosis: Osteopenia and osteoporosis refers to lower bone mineral density (BMD—bone mass and strength) that results when the rate of bone destruction exceeds the rate of bone formation. Osteoporosis does not result in death, but hip fractures can lead to pulmonary emboli and impaired mobility. Vertebral fractures can lead to back pain, hunchback, impaired mobility, and restrictive lung disease.	**History of Condition:** • Date of diagnosis? • Results of BMD, X-ray, MRI, and CT scans? • Stable? Rate of progression? • Medication: type and dosage? • Any fractures, mobility problems, spinal curvature, or disability?
Paraplegia, Quadriplegia: Paralysis of legs, or arms and legs.	**History of Condition:** • Date of onset? • Cause of paralysis? • Any respiratory problems? • Any bowel or bladder issues?
Parkinson's Disease: Neurological disorder characterized by tremor, rigidity, and loss of motor control. The cause is unknown, but it can result from toxins, ischemia, infection, or trauma.	**History of Condition:** • Medication: type and dosage? • Onset date of symptoms? • Severity and degree of physical impairment? • Rate of progression? • Living independently? • Any assistance required? • Medication: type and dosage? • Any other medical conditions? • Impaired judgment?
Peptic Ulcer Disease: Sores in the inner lining of the stomach (gastric) or upper small intestine (duodenal) develop when the stomach's digestive juices irritate and damage the tissue. Infection with *Helicobacter pylori* (*H. pylori*) promotes ulceration and inflammation.	**History of Condition:** • Date of diagnosis? • Medication: type and dosage? • Any blood in the stool? • Amount of any weight loss? • Any anemia—hemoglobin level? • Any difficulty swallowing (dysphagia) or jaundice? • Any obstruction? • Dates of any surgeries? • Current and prior smoking history? • Current and prior alcohol use—type, quantity, and frequency?

Peripheral Vascular Disease (PVD): Atherosclerosis of the aorta and peripheral arteries. Peripheral vascular disease is most common in the vessels in the legs but can be present in the abdominal aorta, iliac, and renal arteries. Complications include skin ulcers and renal failure.	**History of Condition:** • Date of diagnosis? • Any surgeries? • Medication: type and dosage? • Any other conditions such as hypertension, elevated lipids? • Claudication (exercise-induced pain in legs)? • Normal kidney function? • Smoking history?
Polycystic Kidney Disease: Enlargement of the kidneys due to the formation of bilateral multiple cysts. Hereditary condition with no known cure, although symptoms can be treated.	**History of Condition:** • Date of diagnosis? • Details/type of treatment? • Results of kidney function tests (BUN, serum creatinine tests, 24-hr. urine)? • BP levels controlled?
Rheumatoid Arthritis: A chronic, inflammatory disease of unknown cause. The characteristic feature is joint deformity and persistent inflammation of the lining of the joints. Severity of the disease ranges from mild to a relentless, progressive polyarthritis with severe functional impairment. Some toxic forms of treatment can result in systemic complications.	**History of Condition:** • Date of diagnosis? • Medication: type and dosage? • Any steroid or immunosuppressant use? • Any complications from medication used? • Rheumatoid factor level and sedimentation rate? • Details re: any physical limitations or disability? • Any other medical conditions? • Any anemia—hemoglobin level?
Schizophrenia/Paranoia: Group of severe mental/emotional disorders, often involving delusions, hallucinations, and bizarre behavior.	**History of Condition:** • Date of diagnosis? • How severe is disorder? • Type of treatment? • Hospitalization required? • Medication: type and dosage? • Client capable of managing own affairs? • Is client employed? • Taking drug therapy? • Type and dosage?

Sleep Apnea: Cessation of breathing for at least ten seconds during sleep. Apnea Index is the number of apnea episodes per hour. Hypopnea is 30 to 50 percent impaired airflow lasting ten seconds or more. Respiratory distress index (RDI) is the total of apneas and hypopneas. The term "sleep apnea" is used to describe a wide spectrum of complaints from loud snoring to periods of respiratory arrest long enough to lead to hypoxemia. Usually caused by upper-airway obstruction (obstructive) or loss of brain center drive (central).	**History of Condition:** • Date of diagnosis? • Type and severity? • Type of treatment received? • Is client compliant with treatment? • Results of pre- and post-treatment sleep studies (polysomnograms): apnea index, hypopnea index, O_2 saturation? • Is client overweight? • Any daytime sleepiness? • Any motor vehicle incidents? • Heart condition or arrhythmias? • Blood abnormalities (hemoglobin) • Use of alcohol or other sedatives? • Current and prior smoking history?
Stroke	**See Cerebrovascular Disease**
Suicide Attempt	**History of Condition:** • Date of attempt? • Reason for attempt? • Multiple attempts? • Has client been hospitalized? • Medication: type and dosage? • Is client leading a normal life?
Transient Ischemic Attack (TIA)	**See Cerebrovascular Disease**
Ulcerative Colitis: An inflammation of the mucosal layer of the wall of the large bowel.	**History of Condition:** • Date of diagnosis? • Frequency and severity of attacks? • Date of last attack? Treatment? • Hospitalization or surgery? • Medication: type and dosage? • Ongoing symptoms? • Underweight or anemic? • Any other medical conditions?

Valvular Heart Disease:

Heart murmurs are classified as **functional** murmurs and **organic** murmurs based on the timing, loudness, duration, and location.

Functional Murmurs (also known as **physiologic** or **innocent** murmurs) are:

- Always systolic
- Soft (Grade 1 or 2)
- Non-radiating
- Present and unchanged for long periods

Organic Murmurs are:

- All diastolic murmurs
- Deformed heart valve caused by congenital heart disease, rheumatic heart disease, or atherosclerotic heart disease.
- Variety of heart murmurs caused by blood flow through a damaged heart or valve:
  - Aortic insufficiency
  - Aortic stenosis
  - Mitral insufficiency
  - Mitral stenosis
  - Mitral valve prolapse
  - Pulmonary insufficiency
  - Pulmonary stenosis
  - Tricuspid insufficiency
  - Tricuspid stenosis

History of Condition:

- Date of diagnosis?
- Type and severity of murmur?
- More than one murmur?

Treatment:

- Results of any echocardiograms?
- Describe treatment
- Dates and type of any surgeries?

Related Issues:

- Any cardiac, arrhythmia, or congestive heart failure history?
- Any heart enlargement?
- History of rheumatic fever?

Current Condition:

- Current symptoms?
- Restrictions on activities?
- Does the client smoke?

NAILBA
National Association of Independent Life Brokerage Agencies

Common Non-Medical Impairments

NON-MEDICAL ISSUE:	UNDERWRITING FACTORS:
Aviation – Flying for pleasure or business • Commercial aviation • Private aviation • Military aviation • Student pilot	**History:** • Type of License? • Total flying experience? • Total hrs flown p/yr x past 3 yrs? • Instrument (IFR), Visual Flight Rating l(VFR), Airline Transport Pilot (ATP)? • Type of aircraft used? • Any specialized flying? • Any flights outside the USA? • Scheduled or non-scheduled? **Related Issues:** • Any motor vehicle violations? • Any citations? • Full coverage or exclusion rider desired?
Driving History	**History:** • Number, dates, and types of infractions (speeding tickets, accidents, reckless driving, etc.)? • Dates of any DUI or DWI? • Suspensions or revocations? • Driver's class after any violation? **Related Issues:** • Current/prior alcohol/drug use? • Treatment for substance abuse? • Any other medical problems?

Foreign Travel/Foreign Residency	**History:**
	• US citizen?
	• Country of origin and citizenship?
	• Green card?
	• Years in USA?
	• Type of visa? Expiration date?
	• Own property in the USA?
	• Travel outside USA in past 24 months and future plans:
	  • Cities and counties?
	  • Purpose of visit?
	  • Frequency and duration?

Motor Vehicle Racing	**History:** • Total experience? • Type of course? • Type of vehicle? • Size of engine, type of fuel? • Average and top speed achieved? • Frequency of races? • Name of organization that sanctions the racing?
Rock/Mountain Climbing	**History:** • Locations and frequency of climbs in the last 2 years? • Type of terrain (i.e., established trails, rock, etc.)? • Any climbs outside the US? • Ice or glacier climbing? • Grade of climbs? • Maximum altitude? • Any specialized climbing equipment used? • Any motor vehicle violations?
Scuba Diving	**History:** • Total experience? • Any certification? • Dive alone or with a group? • Member in any clubs? • Frequency and depths of dives? • Location of dives (ocean, lakes, wrecks, rescue, ice, caves)? **Related Issues:** • Any medical conditions? • Driving history?

SUPPLEMENTAL FORMS SECTION

1. Health Impairment Forms

2. Lab Release Form

3. HIPAA Form

ALCOHOL USAGE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Does client presently consume alcoholic beverages?
   __Yes __No

   If yes, list
   Beer: Quantity _____oz per: Day Week Month (select one)
   Wine: Quantity _____oz per: Day Week Month (select one)
   Liquor: Quantity _____oz per: Day Week Month (select one)

2. What was the date of initial treatment or diagnosis?
   _____/_____/_____

3. Were there any relapses from sobriety/abstinence?
   __no
   __yes; please list dates_____

4. Were there any legal problems (such as DUI) or other?
   __no
   __yes; please give details including dates:

5. Have there been physical complications or additional psychiatric problems?
   __no
   __yes; please give details, including use of other substances such as marijuana or cocaine_____

6. Does client currently participate in a group such as Alcoholics Anonymous?
   __yes __no

7. Please list current medications (accurate name, dosage, and reason):

8. What is client's:
   Martial status: _____
   Occupation: _____
   Length of employment: _____

9. Does client have any other major health problems?
(Additional questionnaires may be required)

ANGIOPLASTY

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date(s) of the angioplasty (PTCA):

2. How many vessels required the procedure? _____

3. Why was an angioplasty done? (give specific details)

4. Does client's family have any history of heart disease?

5. Has client had any of the following?:
   __heart attack _____ (date)
   __bypass surgery _____ (date)

6. Has a follow-up stress (exercise) ECG been completed since procedure?:
   __ yes—normal _____ (date)
   __ yes—abnormal _____ (date)
   __ no

7. Has client had any chest discomfort since the procedure?
   __ yes; give details _____
   __ no

8. Has client had any of the following?:
   __abnormal lipid levels __diabetes
   __overweight __elevated homocysteine
   __high blood pressure __peripheral vascular disease
   __irregular heart beats __cerebrovascular or carotid disease

9. What medication is client on (including aspirin)? (accurate name, dosage, and reason)

10. Are there any other health problems?

ANXIETY DISORDERS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date of diagnosis: _____

2. __generalized anxiety disorder __panic disorder
__obsessive compulsive disorder __post-traumatic stress syndrome
__agoraphobia
__other anxiety disorder _____

3. Indicate the number of episodes and date of last episode/recovery:
_____.

4. Is client on any medications:
__ yes, name and dosage _____
_____.
__no

5. Has client been hospitalized or seen in the emergency room for treatment of anxiety or other psychiatric illness? Give dates and lengths of stay.

6. Does client have a history of any of the following associated conditions? (check all that apply)
__depression __suicidal thought/attempt
__substance abuse (alcohol or drugs)
__other psychiatric disorder _____

7. Is the client currently working? (occupation)

8. Has any time been lost from work as a result of condition? (give full details)

9. Is client taking any medication? (accurate name, dosage, and reason)

10. Does client have any other health issues?

ARTHRITIS

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. What type is it? (Example: rheumatoid, osteo, gouty, etc.)

2. When was it initially diagnosed?

3. Are the joints involved?

4. What is the type of treatment, and does it include cortisone?

5. What medications and how often? (accurate name, dosage, and reason)

ATRIAL FIBRILLATION

CLIENT NAME: _____

Submit the Impaired Risk Questionnaire with this form

1. List date when first diagnosed: _____

2. Is the atrial fibrillation/flutter:
   ___ chronic (permanent)
   ___ proxysmal (intermittent)

3. Are there any symptoms with the irregular heart beat?
   ___ black-out
   ___ dizziness (light-headedness)/faint feeling
   ___ palpitations
   ___ chest discomfort

4. Have any of the following tests been done? If so, please give date and results:
   ___ ECG _____
   ___ stress test _____
   ___ echocardiogram _____
   ___ Holter monitor _____

5. Is your client on any medications? (accurate name, dosage, and reason)

6. The cause of the atrial fibrillation/flutter is due to:
   ___ coronary heart disease ___ alcohol
   ___ thyroid disease ___ unknown
   ___ mitral valve disease ___ cardiomyopathy
   ___ other, give details_____

7. Does client have any other health issues? (additional questionnaires may be required)

BREAST CANCER

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. What was the date of diagnosis? _____

2. How was the cancer treated?
   __ excisional biopsy only
   __ lumpectomy or wide excision
   __ mastectomy
   __ radiation therapy
   __ chemotherapy
   __ hormonal therapy (tamoxifen)

3. List date treatment was completed? _____

4. Is client on any medications?
   If yes, give full details (name, dosage, and reason for meds)

5. What stage was the cancer?
   __ Stage 0 (in-situ)
   __ Stage I
   __ Stage II
   __ Stage III
   __ Stage IV

6. Were lymph nodes involved? _____
   If yes, how many? _____

7. Has there been any evidence of recurrence?
   __ yes; give details _____
   __ no

8. Date and results of last mammogram: _____

9. Does client have any other health issues?
   (Additional questionnaires may be required)

BUILD

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

__ yes: increase _____lbs. decrease _____lbs
__ no

1. Has client ever had any weight reduction surgery?
   __ yes; please give details _____
   __ no

2. Please check if your client has had any of the following:
   (If any of the listed is checked off, request the specific questionnaire)

   __coronary artery disease
   __diabetes
   __high blood pressure
   __elevated cholesterol or triglycerides (lipid Levels)

3. Is client on any medications? (accurate name, dosage, and reason)

4. Has a stress electrocardiogram (treadmill test) been completed within the past year?
   __yes—normal _____ (date)
   __yes—abnormal _____ (date)
   __no

5. Are there any other health problems?

BUNDLE BRANCH BLOCK

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Please check type of BBB present:

___ CLBBB ___ CRBBB
___ LAHB or LPHB ___ IRBBB
___ Bifascicular block

2. How long has this abnormality been present? _____(years)

3. Has there been any recent change in the ECG?

___Yes; please give details _____
___No

4. Please check if your client has had any of the following:
(check all that apply)

___ chest pain or coronary artery disease
___ cardiomyopathy
___ high blood pressure
___ congenital heart disease
___ valvular heart disease

5. Have any cardiac studies been completed?

a. exercise treadmill or thallium:	___no	___yes—normal ___yes—abnormal
b. resting or exercise echocardiogram:	___no	___yes—normal ___yes—abnormal
c. other:	___no	___yes—normal ___yes—abnormal

6. Is your client on any medications? (accurate name, dosage, and reason)

7. Does your client have any other major health problems? (ex: cancer, etc.)

___Yes; please give details _____
___No

CANCER

CLIENT NAME*:* _____

Submit the Client Information Questionnaire with this form

1. What type of cancer was diagnosed?

2. List date of first diagnosis: _____

3. Is there a family history of cancer? If yes, give details:

4. How was the cancer treated?
   __surgery __chemotherapy __radiation therapy
   __hormonal therapy __immunotherapy
   __other (give full details)

5. List date treatment was completed: _____

6. What was the stage and grade of the cancer?

7. Has there been any evidence of reoccurrence?
   If yes, give details: _____

8. What did the pathology report reveal?

9. What medications is client taking? (accurate name, dosage, and reason)

CANCER—BLADDER

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Date of diagnoses: _____

2. How was the cancer treated? (check all that apply)
   __Endoscopic resection only
   __Endoscopic resection and chemotherapy instilled in the bladder
   __Radical cystectomy (removal of the bladder)
   __Radiation therapy
   __Systemic chemotherapy

3. What stage was the cancer?
   __Tis __T3a
   __Ta __T3b
   __T1 __T4
   __T2

4. Has there been any evidence of recurrence?
   __No
   __Yes; please give details:_____

5. Please give the date and result of the most recent cystoscopy and urine cytology:
   _____

6. What medications is client taking? (accurate name, dosage, and reason)

7. Are there any other health problems? (additional questionnaires may be required)

8. Has there been any evidence of recurrence? (if yes, give details)

9. Are there any other health problems?

CANCER—BREAST

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. What was the date of diagnosis? _____

2. How was the cancer treated?
   __ excisional biopsy only
   __ lumpectomy or wide excision
   __ mastectomy
   __ radiation therapy
   __ chemotherapy
   __ hormonal therapy (tamoxifen)

3. List date treatment was completed: _____

4. Is client on any medications?
   If yes, give full details (accurate name, dosage, and reason)

5. What stage was the cancer?
   __ Stage 0 (in-situ)
   __ Stage I
   __ Stage II
   __ Stage III
   __ Stage IV

6. Were lymph nodes involved? _____
   If yes, how many? _____

7. Has there been any evidence of recurrence?
   __ yes; give details _____
   __ no

8. Date and results of last mammogram: _____

9. Does client have any other health issues?
   (Additional questionnaires may be required)

CANCER—CERVICAL

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date of diagnosis: _____

2. What stage was the cancer?
__ Stage 0 (in-situ)
__ Stage Ia
__ Stage Ib
__ Stage II
__ Stage III
__ Stage IV

3. How was the cancer treated? (check all that apply)
__ Cone surgery
__ Total hysterectomy
__ Radiation therapy
__ Chemotherapy

4. Indicate date treatment was completed: _____

5. Has there been any evidence of recurrence?
__ no
__ yes; give details: _____

6. List all medications client is taking. (accurate name, dosage, and reason)

7. Are there any other health issues? (additional questionnaires may be required)

CANCER—OVARIAN

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Date of diagnosis: _____

2. How was the cancer treated?
   __Surgery
   __Radiation
   __Chemotherapy

3. What stage was the cancer?
   __Stage I
   __Stage II
   __Stage III
   __Stage IV

4. Has there been any evidence of recurrence?
   __no
   __yes; please give details_____

5. Please give the date and result of the most recent CA 125 (if available):
   _____

6. What medications is client taking? (accurate name, dosage, and reason)

7. Are there any other health problems? (additional questionnaires may be required)

CANCER—PROSTATE

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Date of diagnosis: _____

2. What was the pretreatment PSA?

3. How was the cancer treated?
   __observation only
   __TURP (transurethral prostatectomy)
   __radical prostatectomy
   __radiation therapy (seed implant or external beam radiation

4. What is date and result of the most current PSA test?

5. What was the Gleason score?

6. What stage was the cancer?

7. Is there a family history of cancer?

8. What medications is client taking? (accurate name, dosage, and reason)

9. Are there any other health problems? (additional questionnaires may be required)

If you have pathology reports available, submit them with this questionnaire.

CANCER—SKIN

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. List date(s) of diagnosis: _____

2. What type of skin cancer was diagnosed?
   __ basal cell carcinoma
   __ squamous cell carcinoma
   __ malignant melanoma

3. Where was the skin cancer located? _____

4. Has the cancer metastasized (spread) beyond the skin?
   __ no
   __ yes; give details:_____

5. Has there been any evidence of recurrence?
   __ no
   __ yes; give details: _____

6. For malignant melanoma only, what stage was the cancer?
   __ Clark I/in situ
   __ Clark II/Breslow ≤ 0.75mm
   __ Clark III/Breslow .75–1.5mm
   __ Clark IV/Breslow 1.51–4.0mm
   __ Clark V/Breslow > 4.0mm

7. Is client on any medications? (accurate name, dosage, and reason)

8. Does client have any other health issues? (additional questionnaires may be required)

CANCER—TESTICULAR

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What was the date of diagnosis?

2. What was the type of testicular cancer?

3. Is there a family history of cancer? If yes, give details

4. How was the cancer treated?

__surgery __ chemotherapy __radiation therapy

5. List date treatment was completed: _____

6. What was the stage of the cancer?

__Stage I __ Stage II __Stage III

7. Has there been any evidence of recurrence? (if yes, give details)

8. Please give the date and result of most recent AFP or HCG test::

9. What medications is client taking? (accurate name, dosage, and reason)

10. Are there any other health problems?
(Another questionnaire may be required)

CEREBRAL PALSY

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. At what age was it first diagnosed?

2. Is client disabled? If yes, describe extent of disability.

3. Is client taking any medication now (Y/N)? (accurate name, dosage, and reason)

4. Does client have any other major health problems? (if yes, give details)

CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD)

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. What is the type of lung disease?
   __ chronic bronchitis
   __ emphysema
   __ restrictive lung disease
   __ asthma

2. Please list date when first diagnosed: _____

3. Has your client ever been hospitalized for this condition?
   __ yes; please give details _____
   _____
   __ no

4. Has your client ever smoked?
   __ yes, and currently smokes _____ (amount/day)
   __ yes, smoked in the past but quit _____ (date)
   __ never smoked

5. Is your client on any medications? (accurate name, dosage, and reason; include inhalers)?

6. Have pulmonary function tests (a breathing test) ever been done?
   __ yes; please give most recent test results _____
   _____.
   __ no

7. Please note client's build:
   Height _____ Weight _____

8. Does your client have any abnormalities on an ECG or X-ray?
   __ yes; please give details _____
   _____.
   __ no

9. Does your client have any other major health problems (heart disease, etc.)?
   __ yes; please give details _____
   _____.
   __ no

CROHN'S DISEASE

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Date diagnosed:
2. Any blood in stools?
3. What type of treatment is client on?
    a. Diet
    b. Medication—if so, what? (accurate name, dosage, and reason)
4. How often does client have attacks?
5. Is condition asymptomatic?
6. Does client have any other health problems?

CONGESTIVE HEART FAILURE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What is the cause of the CHF?

2. When was the diagnosis made? _____

3. Has the client had surgical heart repair?
   __yes; type: _____ date: _____
   __no

4. Does client have a history of any of the following? (provide details)
   __hypertension _____
   __coronary artery disease _____
   __chronic obstructive pulmonary disease _____
   __pacemaker _____

5. Has an angiogram, echocardiogram, stress test, or heart scan been done?
   __yes; give details (provide a copy if available)
   __no

6. Is client on any medications? (accurate name, dosage, and reason)

7. Does client have any other major health problems? (if yes, give details)

CORONARY ARTERY DISEASE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date(s) of diagnosis and type of coronary artery disease:

2. Does client's family have any history of heart disease?
   (list family member and details)

3. Has client had any of the following?:
   __heart attack _____ (date)
   __coronary angioplasty (PTCA) _____ (date)
   __heart failure _____ (date)
   __valve surgery _____ (date)
   __bypass surgery _____ (date)

4. Has client had any of the following?:
   __abnormal lipid levels __diabetes
   __overweight __elevated homocysteine
   __high blood pressure __peripheral vascular disease
   __irregular heart beats __cerebrovascular or carotid disease
   __elevated cholesterol

5. What medication is client on? (accurate name, dosage, and reason)

6. Are there any other health problems? Give details
   (additional questionnaires may be necessary)

CORONARY BYPASS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date(s) procedure was done:

2. Does client's family have any history of heart disease? Give details:

3. Has client had any of the following?:
   __heart attack _____ (date)
   __coronary angioplasty (PTCA) _____ (date)
   __heart failure _____ (date)
   __valve surgery _____ (date)

4. Number of vessels by-passed?

5. How badly were the vessels occluded (percentage)?

6. Has a follow-up stress (exercise) ECG been completed since procedure? :
   __yes—normal _____ (date)
   __yes—abnormal _____ (date)
   __no

7. Has client had any chest discomfort since the procedure?
   __yes; give details _____
   __no

8. Has client had any of the following?:
   __abnormal lipid levels __diabetes
   __overweight __elevated homocysteine
   __high blood pressure __peripheral vascular disease
   __irregular heart beats __cerebrovascular or carotid disease

9. What medication is client on? (accurate name, dosage, and reason)

10. Are there any other health problems?

CUSHING SYNDROME

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please list the date of diagnosis: _____

2. What evaluation was done? Please give date and results.

___ MRI, CT _____

___ Urine Test _____

___ Blood Test _____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Has your client ever been hospitalized for Cushing syndrome?

___ Yes; please give details _____

___ No

5. Has your client been prescribed steroids for any other illness?

___ Yes; please give details _____

___ No

6. Does your client have any other health problems? (additional questionnaires may be required)

DEMENTIA—ALZHEIMER'S

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. List the type of dementia:_____

2. List date of onset of symptoms, _____
   and date of diagnosis: _____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Note functional status:
   __minimal cognitive changes, fully functioning
   __needs supervision outside the home
   __assistance needed on any ADL (Activities of Daily Living)
   __custodial care

5. Is there also a history of depression?
   __no
   __yes; please give details _____

6. Does client have any other major health issues?

DEPRESSION

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the diagnosis: _____

2. Please indicate:
   Number of episodes: _____
   Date of last episode: _____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Has client been hospitalized for psychiatric treatment?
   Give dates and lengths of stay.

5. Does client have a history of any of the following associated conditions?
   (Check all that apply. Additional questionnaires may be required)
   __personality disorder
   __psychotic disorder
   __suicidal thought/attempt
   __substance abuse (alcohol or drugs) (complete questionnaire)
   __other psychiatric disorder _____

6. Is the client currently working? (occupation)

7. Has any time been lost from work as a result of condition?
   (give details)

8. Does client have any other major health issues?

DIABETES

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Date first diagnosed: _____

2. How often does your client visit his/her physician? :_____
   When was the last visit? _____

3. The client's diabetes is controlled by:
   __ diet alone
   __ oral medication (medication and doses) _____
   __ insulin (amount and units/day) _____

4. Is client on any other medications?
   __no
   __yes; please give details: _____
   _____

5. Please give the most recent blood sugar reading: _____

6. Does client monitor his/her own blood sugar? _____

7. If available, please give the most recent glycohemoglobin (BhA1C) or fructosamine level: _____

8. Please check if your client has (had) any of the following:
   __chest pain or coronary artery disease
   __protein in the urine __elevated lipids __overweight
   __neuropathy __kidney disease __retinopathy
   __abnormal ECG __hypertension

9. Does client have any other health issues?
   __no
   __yes; please give details (another questionnaire may be necessary)

DOWN SYNDROME/RETARDATION

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What is applicant's IQ?

2. Is applicant self-supporting? Give details

3. Is client taking any medication? (accurate name, dosage, and reason)

DOWN SYNDROME

1. What is applicant's social and economic situation?

2. Are there any cardiovascular or pulmonary problems?
   If yes, give details:

RETARDATION

1. At what age did applicant become mentally retarded?

2. Is the retardation chromosomal?

PLEASE PROVIDE AS MUCH DETAIL AS POSSIBLE.

DRIVING

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. In the past 5 years, has client's drivers license been suspended or revoked?
   __no
   __yes; give details: _____

2. In the past 5 years, has client been convicted of, or pled guilty or no contest to, reckless driving or driving under the influence of alcohol or drugs?
   __no
   __yes, give details: _____

3. What is applicant's occupation?

4. Is applicant married?

DRUGS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What was the date of the initial treatment or diagnosis? _____

2. What is client's:
   Martial status: _____
   Occupation: _____
   Length of employment: _____

3. Is client an active member of a drug use recovery group?
   __no
   __yes; how long? _____

4. Has client ever joined and then left a drug use recovery group?
   __no
   __yes; give reason _____

5. What drug(s) were used or abused? (name of drug and dates of usage)

6. Were there any relapses from sobriety/abstinence?
   __no
   __yes; please list dates _____

7. Has client ever been convicted of any drug-related activity?
   __no
   __yes; please give details _____

8. Have there been physical complications or additional psychiatric problems?
   __no
   __yes; please give details _____

9. What is client's current level of alcohol consumption? _____

10. Is client taking any medications? (accurate name, dosage, and reason)

11. Does client have any other health issues?
    (Additional questionnaires may be required)

EMPHYSEMA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What is the cause? Asthma, occupation, smoking?

2. What is the degree of severity?

3. Does client use oxygen?

4. Has client ever been hospitalized? If yes, give details.

5. Have pulmonary function tests been done?
   If so, what were the results?

6. Is client on medication? (accurate name, dosage, and reason)

7. Are there any restrictions of activities?

8. Are there any other health issues?

EPILEPSY

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. List date of first diagnosis/type of seizure:

2. Please indicate the type of seizure:
   __Complex/partial seizure
   __Tonic-clonic seizure
   __Absense seizure
   __Myoclonic seizure

3. Indicate the number or frequency of episodes and date of last episode:

4. Has client been hospitalized for treatment of epilepsy? (give details)

5. Is client on any medication? (if yes, give details)

6. What is client's occupation?

7. Does the client have any other major health problems?

ENLARGED HEART

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. When was the condition first diagnosed? _____

2. Have any of the following symptoms occurred?

Chest discomfort	___ yes	___ no
Fainting spells or dizziness	___ yes	___ no
Shortness of breath	___ yes	___ no
Palpitations (irregular heart beat)	___ yes	___ no

3. Please check if your client has had any of the following:

Chest X-ray	___yes—normal ___yes—abnormal	___no
Exercise treadmill or thallium	___yes—normal ___yes—abnormal	___no
Resting or exercise echocardiogram	___yes—normal ___yes—abnormal	___no
MUGA	___yes—normal ___yes—abnormal	___no
Cardiac catheterization	___yes—normal ___yes—abnormal	___no

4. Is there a history of any heart disease (problems with valves, coronary artery disease, cardiomyopathy, etc.)?

___ Yes; please give details _____
___ No

5. Is client on any medications? (accurate name, dosage, and reason)

6. Does your client have any other health problems? (additional questionnaires may be required)

GENERAL USE QUESTIONNAIRE

(If there is not a specific impairment questionnaire, then please complete this form)

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List impairment:
   (Give as much detail as possible, include when the condition was diagnosed, how it was contracted, and current prognosis)

2. Has there been any treatment?
   (start and end dates, name of treatment)

3. Is client taking any medication? (accurate name, dosage, and reason)

4. Are there any other health issues?

EATING DISORDERS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please give the diagnosis: ___ anorexia nervosa ___ bulimia nervosa

2. Please indicate the number of episodes and date of last episode/recovery:
_____

3. Please note current height _____ and weight _____

4. Has weight remained stable for at least 1 year?
___ yes ___ no; please give details _____

5. Is client on any medications? (accurate name, dosage, and reason)

6. Has client been hospitalized for treatment of an eating disorder?
___ yes; please give dates _____
___ no

7. Does client have a history of any of the following associated conditions? (check all that apply)

___ Substance abuse (alcohol or drugs)
___ Personality disorder
___ Psychotic disorder
___ Suicidal thought/attempt
___ Depression
___ Anxiety disorder

8. Does your client have any other health problems? (additional questionnaires may be required)

GLOMERULONEPHRITIS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please note type of Glomerulonephritis: _____

2. Please list date of first diagnosis: _____

3. Was a kidney biopsy done?

___ Yes; please give date and diagnosis _____

___ No

4. Is client on any medications? (accurate name, dosage, and reason)

5. Please provide the client's most recent readings for:

Blood pressure _____

BUN _____

Creatinine _____

Urinalysis _____

6. Does your client have any other major health problems? (if yes, please describe)

HEART ATTACK—MYOCARDIAL INFARCTION

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date(s) of the heart attack(s):

2. Has the client had any of the following:
__echocardiogram _____date
__coronary catheterization _____date
__coronary angioplasty _____date
__bypass surgery _____date
__heart failure _____date
__arrhythmias _____date

3. Is client taking any medication now (Y/N)? (accurate name, dosage, and reason)

4. Has a follow-up stress (exercise) ECG been completed since the heart attack?
__yes, give details _____
__no

5. Please check if your client has had any of the following:
__abnormal lipid levels __diabetes; age of onset: _____
__overweight __elevated homocysteine
__high blood pressure __peripheral vascular disease*
__irregular heartbeats* __cerebrovascular or carotid disease

**these conditions require an additional questionnaire to be completed, please request*.

6. Does client have any other major health problems? (if yes, give details)

HEART FAILURE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What was the cause of heart failure? _____

2. When was the diagnosis made? _____

3. Has client had surgical heart repair?

___Yes; type: _____ date: _____
___No

4. Does client have a history of any of the following (please provide details or complete the questionnaire for the condition):

___Hypertension _____
___Coronary artery disease _____
___Chronic obstructive pulmonary disease _____
___Pacemaker _____

5. Has an angiogram, echocardiogram, stress test, or heart scan been done?

___Yes; please provide details _____
___No

6. Is client on any medications? (accurate name, dosage, and reason)

7. Does your client have any other major health problems? (additional questionnaires may be required

HEART MURMUR

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What type of murmur does client have?
   __Aortic stenosis __Aortic regurgitation __Aortic insufficiency
   __Mitral stenosis __Mitral regurgitation __Mitral insufficiency
   __Pulmonic stenosis __Flow murmur __Innocent murmur

2. When was the heart murmur first discovered?

3. Does client have a history of rheumatic fever?

4. When was the client last seen by a physician for the heart murmur?

5. When was the last echocardiogram done? Results?

6. Was a cardiac catheterization ever done (Y/N)?
   When?

7. Is client taking any medications? (accurate name, dosage, and reason)

8. Does client have any symptoms or any limitation of activities?

9. Has client had any heart surgery or has surgery been discussed? (give details)

10. Does client have any other major health problems? (additional questionnaires may be required)

HEMOCHROMATOSIS

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Please list date of first diagnosis:_____

2. What organs are involved? (check all that apply)

___Liver
___Pancreas (diabetes)
___Joints
___Heart
___Pituitary

3. When was the last phlebotomy treatment? _____

4. Was a liver biopsy done? _____ Please provide a copy.

5. If available, please provide the most recent serum ferritin result: _____

6. Is client on any medications? (accurate name, dosage, and reason)

7. Does client have any other major health problems? (additional questionnaires may be required)

HEPATITIS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Give date of diagnosis: _____

2. What type of hepatitis: __A __B __C

3. Was the hepatitis due to:
   __hepatitis A __hepatitis C (non-A/non-B)
   __hepatitis B, resolved __hepatitis B, carrier or chronic infection
   __other, please specify _____

4. Please give the date and results of the most recent liver enzyme tests:
   AST/SGOT _____
   ALT/SGPT _____
   GGTP _____

5. Does the client drink alcohol?
   __yes; amount and frequency _____
   __no

6. Please check if any of the following studies have been completed:
   __liver ultrasound or CT scan __normal __abnormal
   __liver biopsy __normal __abnormal
   __no further evaluation

7. Has client been diagnosed with any of the following:
   __chronic hepatitis
   __cirrhosis

8. Was there any treatment done? If yes, what type?

9. When did treatment start and terminate?

10. Was treatment successful in eliminating the virus?

11. Is client taking any medication? (accurate name, dosage, and reason)

12. Does client have any other major health problems?
(additional questionnaires may be required)

HYPERCOAGULABLE DISORDER

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please give the diagnosis: _____

2. Please note type of treatment:

___ Coumadin ___ Hospitalization (date) _____
___ Aspirin ___ Heparin

3. Was there a thromboembolic event?

___MI ___DVT ___Other
___CVA ___PE ___None

4. Has there been any evidence of recurrence?

___ Yes; please give details _____
___ No

5. Is your client on any medications? (accurate name, dosage, and reason)

6. Does your client have any other health problems? (additional questionnaires may be required)

HYPERGLYCEMIA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date diagnosed:

2. What were the last 4 levels for:
   Glycohemoglobin: _____
   Glucose: _____
   Microalbumin: _____

3. Is condition controlled?

4. Is client taking any medication? (accurate name, dosage, and reason)

5. Does client have any other health issues?

HYPERTENSION

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Date of first diagnosis: _____

2. What was the most recent blood pressure reading?

3. Is client on any medications? (accurate name, dosage, and reason)

4. Please check any of the below that client has had:
   __chest pain or coronary artery disease
   __diabetes
   __family history of: heart disease, high blood pressure, stroke
   __abnormal lipid levels
   __TIA or stroke
   __enlarged heart
   __aneurysm
   __peripheral vascular disease
   __kidney disease
   __overweight

5. Has a stress electrocardiogram (treadmill test) been completed within the past year?
   __yes; normal _____(date)
   __yes; abnormal _____(date)
   __no

6. Has client ever had an echocardiogram?
   __yes
   __no

7. Does client have any other health issues? (additional questionnaires may be required)

IRREGULAR HEARTBEAT

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date when first diagnosed: _____

2. Is the irregular heatbeat due to (check all that apply):
   __premature supraventricular atrial beats (PACs)
   __premature ventricular beats (PVCs)
   __multifocal
   __bigeminy or trigeminy
   __ventricular tachycardia

3. Are there any symptoms with the irregular heartbeat?
   __black-out __dizziness (lightheadedness)/faint feeling
   __palpitations __chest discomfort

4. Have any of the following tests been done?
   (If so, please give date and results)
   __ECG _____
   __stress test _____
   __echocardiogram _____
   __Holter monitor _____

5. The cause of the irregular heart beat is due to:
   __heart disease __alcohol
   __thyroid disease __unknown or other _____

6. Is client on any medications? (accurate name, dosage, and reason)

7. Are there are any other health issues? (additional questionnaires may be required)

KIDNEY FUNCTION TESTS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please list diagnosis: _____

2. Please check if any of these conditions are present (complete questionnaire for each condition checked):

___Diabetes
___Glomerulonephritis
___Systemic lupus erythematosus
___Polycystic kidney disease
___Nephrosclerosis
___Other _____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Give most recent results of kidney function tests:

___BUN _____
___Serum creatinine _____
___Urinalysis _____

5. Have any of the following occurred (check all that apply):

___ Frequent infection

___ High blood pressure

___ Cardiovascular disease (complete questionnaire for this condition)

6. Does your client have any other major health problems? (additional questionnaires may be required)

KIDNEY TRANSPLANT

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Date of the transplant(s): _____

2. Single or multiple transplant: _____

3. What was the cause of the end stage renal disease which led to the transplant? (cause for the transplant)

   __Diabetes ___Glomerulonephritis __Nephrosclerosis
   __Systemic lupus erythematosus __Polycystic kidney disease
   __Other: _____

4. What was the source of the donor kidney?
   __ cadaver __living related donor __identical twin
   __ other _____

5. Is client on any medications? (accurate name, dosage, and reason)

6. Please give most recent results of kidney function tests:
   BUN _____
   Serum creatinine _____
   Urinalysis _____

7. Note if any of the following have occurred:
   __frequent infection __rejection episodes __toxicity from treatment
   __high blood pressure __cardiovascular disease __cancer
   __disease recurrence

8. How often are checkups? _____

9. Are there any disabilities since the transplant? (give details)

10. Are there any other health problems? (additional questionnaires may be required)
    __no
    __yes, give details _____

LEUKEMIA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date of first diagnosis: _____

2. What is the current stage of the leukemia?
   __ Stage 0 __Stage I __Stage II __Stage III __Stage IV

3. Is client on any medications? (accurate name, dosage, and reason, if unrelated to this condition)

4. Please provide results of the most recent CBC (complete blood count):
   Date _____
   Hemoglobin _____
   White blood cell count _____
   Platelet count _____

5. Does client have any other health issues? (additional questionnaires may be required)

LIVER TESTS

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. How long has this abnormality (elevated liver enzymes) been present?

2. Please give the date and results of the most recent liver enzyme tests.
   a) AST/SGOT _____
   b) ALT/SGPT _____
   c) GGTP _____
   d) ALP _____
   e) Billirubin _____

3. Have these results been
   __increasing
   __decreasing
   __fluctuating up and down
   __stable
   __unknown

4. Does client drink alcohol? (answer all that apply)
   __yes; please note amount and frequency _____
   __no
   __drinking pattern changed recently _____

5. Is client on any medications (prescription/non-prescription)?
   (accurate name, dosage, and reason)

LUNG DISEASE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Type of lung disease:
   __ Interstitial lung disease; type _____
   __ Chronic bronchitis
   __ Emphysema
   __ Asthma

2. List date when first diagnosed: _____

3. Was a biopsy done? ____ yes ____ no

4. Has client improved since diagnosis? ____ yes ____ no

5. Has client ever been hospitalized for this condition?
   ___ yes; please give details _____
   ___ no

6. Has client ever smoked?
   __ yes; currently smokes _____ (amount/day)
   __ yes; smoked in the past but quit _____ (date)
   __ never smoked

7. Have pulmonary function tests (breathing test) ever been done?
   __ yes; give most recent test results _____
   __ no

8. Does client have any abnormalities on an ECG or X-ray?
   __ yes; give details _____
   __ no

9. Is client on any medications (include inhalers, steroids)? (accurate name, dosage, and reason)

10. Does client have any other health issues? (additional questionnaires may be required)

LUPUS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What is the type of lupus diagnosed?
   __systemic lupus erythematosus (SLE)
   __discord lupus
   __drug-induced SLE

2. List date of diagnosis: _____

3. Please note if the lupus is:
   __ in remission (list date of last exacerbation) _____
   __ currently present

4. Check if client has had any of the following:
   __low blood counts
   __neurologic disorder
   __lung involvement (pleuritis)
   __heart involvement (pericarditis)
   __proteinuria
   __renal insufficiency or failure
   __high blood pressure

5. Is client presently on medication? (accurate name, dosage, and reason))
   __no
   __yes, give details:

6. What type of treatment has client had?

7. When was treatment terminated?

8. Have steroids ever been prescribed?

9. Are there any other major health problems? (additional questionnaires may be required)

LYMPHOMA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date of diagnosis: _____

2. Indicate the type of lymphoma:
__Hodgkin's Lymphoma
__Non-Hodgkin's Lymphoma—low grade
__Non-Hodgkin's Lymphoma—intermediate-grade
__Non-Hodgkin's Lymphoma—high grade

3. What was the staging at the time of diagnosis?
__Stage I __Stage II __Stage III __Stage IV

4. Please note if any of the following were present at time of diagnosis (check all that apply):
__ Type B symptoms (fever, weight loss, and/or night sweats)
__ Large mediastinal (chest) disease (tumor > 7.5 cm)
__ Elevated LDH (blood test)
__ More than 1 extranodal site involved

5. What treatment did client receive? (check all that apply)
__ chemotherapy __radiation __surgery

What was the date of the last treatment? _____

6. List all medications client is taking. (accurate name, dosage, and reason)

7. Does client have any other health issues?
(additional questionnaires may be requested)

MENTAL DISORDERS

(bipolar disorder, schizophrenia, eating disorders, panic attacks, paranoia, suicide attempts)

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Describe client's condition. Give the diagnosis.

2. Date of first symptoms?

3. When did client last see doctor for this condition?

4. Has client been hospitalized (Y/N)? When? (list all)

5. Is client taking any medication? (accurate name, dosage, and reason)

6. Is client currently employed?

7. Condition interfered with work (Y/N)?
   If so, how long?

   Is client disabled?

8. Does client have any other major health issues? (additional questionnaires may be required)

MITRAL VALVE DISORDER

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. How long has this abnormality been present? _____

2. Please check the type(s) of valve disorder present:
   __mitral stenosis
   __mitral regurgitation
   __mitral valve prolapse

3. Have any of the following occurred?

Chest pain	__yes __no
Trouble breathing	__yes __no
Heart failure	__yes __no
Palpitations	__yes __no
Atrial fibrillation/flutter	__yes __no

4. Is there a history of any other heart disease in addition to the mitral valve disorder (problems with other valves, coronary artery disease, etc.)?
   __yes; give details: _____
   __no

5. Have additional studies been completed? (check all that apply)
   __echocardiogram _____(date)
   __cardiac catheterization _____(date)
   __none

6. Is client on any medication? (accurate name, dosage, and reason)

7. Are there any other health problems? (additional questionnaires may be required)

MITRAL VALVE PROLAPSE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. How long has this abnormality been present?

2. Have any of the following symptoms occurred? (check all that apply)

fainting or dizziness	____yes	_____no
palpitations	____yes	_____no
shortness of breath	____yes	_____no
chest pain	____yes	_____no

3. Is there a history of any other heart disease in addition to the mitral valve prolapse (problems with other valves, coronary artery disease, etc.)?

____yes (please submit a copy of the report)

____no

4. Has an echocardiogram (ultrasound of the heart) been done?

____yes (please submit a copy of the report)

____no

5. Is client on any medications? (accurate name, dosage, and reason)

6. Does your client have any other major health problems? (additional questionnaires may be required)

MULTIPLE SCLEROSIS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date of first diagnosis:_____

2. Indicate:
   Number of episodes: _____
   Date of last episode: _____

3. List all medications client is taking. (accurate name, dosage, and reason)

4. Please note current neurological status and/or symptoms.
   __ Normal
   __ Minimal residual impairment (please specify) _____
   __ Moderate residual impairment (please specify) _____
   __ Severe residual impairment (please specify) _____

5. What are client's current symptoms?

6. What therapy is client on?

7. Does client have any problems with extremities, kidneys, or bladder? If yes, give details.

8. Does client have any other health problems? (additional questionnaires may be required)

NEUROMUSCULAR DISORDER

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. List the date of the first diagnosis: _____
2. Name of neuromuscular disorder:
3. Describe condition with diagnosis.
4. What is your condition?
5. Is client disabled? (Y/N)

   Does client use a cane or a wheelchair?

   Does client have a caregiver?
6. Is client receiving any treatment (Y/N)?

   What type?
7. Is client on any medications? (accurate name, dosage, and reason)
8. When did client last see doctor for this condition?
9. Are there any other health issues? (additional questionnaires may be required)

PACEMAKER

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Date the pacemaker was implanted: _____

2. The pacemaker was implanted for:
   __heart block associated with coronary artery disease
   __complete heart block or sick sinus syndrome
   __chronic underlying atrial flutter/fibrillation
   __other; give details _____
   _____

3. Does client have another heart disease? Give details:

4. Have any of the following pacemaker complications occurred?
   __infection __blood clots
   __pacemaker malfunction __perforation
   __other; please give detail _____

3. Are there any continuing symptoms since the pacemaker was implanted?
   __yes; give details _____
   __no

4. When was client's last checkup?

5. Is client on any medications? (accurate name, dosage, and reason)

6. Does client have any other health problems? (additional questionnaires may be required)

PANCREATITIS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date when first diagnosed: _____

2. What type of pancreatic disorder was diagnosed?
   __Cyst, Pseudocyst __Abscess __Pancreatitis __Stone
   __Other

3. Was client incapacitated from work due to the pancreatic disorder?
   __no
   __yes: when and for how long? _____

4. Was client hospitalized? __ no __ yes (give dates and how long below)
   Date _____ Duration _____
   Date _____ Duration _____
   Date _____ Duration _____

5. Was any surgery performed?
   __no
   __yes; give details _____

6. If pancreatitis, describe frequency of attacks and date of most recent attack:
   _____
   _____
   _____

7. Is client on any medications? (accurate name, dosage, and reason)

PANHYPOPITUITARISM

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. When was client diagnosed with pituitary dysfunction? _____

2. What was the cause of the pituitary dysfunction? _____

_____

3. What kind of hormone replacement therapy is required? _____

_____

4. What other medications is client taking? (accurate name, dosage, and reason)

5. Please list dates of any hospitalizations, radiation treatments, or surgeries. If there was a tumor, please provide a pathology report and the results of any scans.

6. Does client have any other health issues? (additional questionnaires may be required)

PARALYSIS—SIMILAR PHYSICAL DISABILITY

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What was the cause (e.g., congenital, injury, polio)? When did it happen?

2. What parts of the body are affected?

3. Does client have limitations in walking, driving, speech or other activities?

4. Has surgery been performed or planned?

5. Has client's bowel or bladder function been affected?

6. Does the client have any other health problems? (additional questionnaires may be requested)

PERSONALITY DISORDERS

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Please note which type of personality disorder has been diagnosed:

___Antisocial
___Borderline
___Paranoid
___Schizoid
___Schizotypical
___Narcissistic
___Histrionic
___Dependent
___Obsessive/Compulsive
___Avoidant

2. Give date of diagnosis:

3. Is client on any medications? (accurate name, dosage, and reason)

4. If client has been hospitalized for a psychiatric illness, give dates.

5. Does your client have any of the following associated conditions?

	Yes (please give details)	No
___Substance abuse (alcohol or drugs)	_____	____
___Mood disorder (e.g., depression)	_____	____
___Suicidal thought/attempt	_____	____
___Other psychiatric disorder	_____	____

6. Does your client have any other major health problems? (additional questionnaires may be request)

PARKINSON'S DISEASE

CLIENT NAME: _____
Submit the Client Information Sheet with this form

1. List date of first diagnoses.

2. Please note the functional stage of the client currently:
   __Stage I unilateral involvement
   __Stage II bilateral involvement but normal stance
   __Stage II bilateral involvement with mild postural imbalance, but able to lead an independent life
   __Stage IV bilateral involvement with postural instability; requires substantial help
   __Stage V severe disease; restricted to bed or wheelchair

3. Has there been any evidence of progression?
   __ no
   __ yes; give details: _____

4. Is client on medication? (accurate name, dosage, and reason)

5. Please note if any of the following have occurred (check all that apply):
   __dementia __recurrent infections
   __memory problems __falls
   __aspiration __recurrent injuries
   __pneumonia __depression

6. Does client have any other major health issues?
   (additional questionnaires may be required)

PHEOCHROMOCYTOMA

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Please list the date of diagnosis: _____

___ Benign vs. ___ Malignant
___ Single vs. ___ Multiple

2. What evaluation was done? Please give date and results.

___ MRI, CT _____
___ Urine Test _____
___ Blood Test _____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Has your client had surgery to remove a pheochromocytoma?

___Yes; please give details _____

___No

5. Does your client have any other major health problems? (additional questionnaires may be required)

POLYCYSTIC KIDNEY DISEASE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Do any other family members have ADPKD?

___Yes; please give details _____

___No

2. Was ADPKD diagnosed by ultrasound? _____Yes _____No

3. What are your current blood pressure readings?

4. Please provide the results and date of your most recent urinalysis.

Protein _____

Red blood cell (RBC) _____

White blood cell (WBC) _____

Protein/creatinine ratio _____

5. Please provide the date and results of the most recent kidney function tests.

BUN _____

Serum Creatinine _____

6. Is client on any current medication? (accurate name, dosage, and reason)

7. Does your client have any other major health problems? (additional questionnaires may be required)

POLYP, CYST, TUMOR, OR GROWTH

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. What type of growth did client have?

2. When was it discovered? (date)

3. What is the specific location in or on the body where it is located?

4. How many were present or removed?

5. What type of treatment has client had?

6. Is client taking any medication? (accurate name, dosage, and reason)

7. If removed surgically, what was the pathological diagnosis (benign or malignant)? If you have pathology report available, please provide it.

8. Does the client have any other health problems? (additional questionnaires may be required)

PROSTATE BENIGN
(BENIGN PROSTATIC HYPERTROPHY and PROSTATITIS)

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please list date when first diagnosed: _____

2. If any of the following have been done, please give details and result(s):

__Bladder catheterization _____
__Prostate biopsy _____
__Prostate ultrasound _____
__TURP (transurethral prostatectomy) _____

3. Please give result and date of most recent PSA test: _____

4. Is your client on any medications? (accurate name, dosage, and reason)

5. Does your client have any other major health problems? (additional questionnaires may be required)

PSA—ELEVATED

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. How long has the PSA been elevated? _____

2. What is the diagnosis?

3. Please give the date and result(s) of all recorded PSA value(s):

4. Have these results been
__ increasing
__ decreasing
__ stable
__ fluctuating up and down
__ unknown

5. If any of the following have been done, please give the details and result(s):

__ TRUS _____
__ PSAD _____
__ free PSA _____
__ prostate biopsy _____

6. Is client on any medications? (accurate name, dosage, and reason)

7. Does client have any other major health problems? (additional questionnaires may be required)

PROTEINURIA (PROTEIN IN URINE)

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. How long has this abnormality been present? _____ years

2. Has a specific cause for the proteinuria been found?
   __ no
   __ yes, give details _____

3. Give the date and results of the most recent urinalysis:
   a. protein _____
   b. Red blood cells (RBCs) _____
   c. White blood cells (WBCs) _____
   d. Protein/creatinine ratio _____

4. Give the dates and results of the most recent kidney function tests:
   a. BUN _____
   b. Serum creatinine _____

5. If any of the following urinary tests have been completed, give the date and result:
   a. Microalbumin _____
   b. 24-hr. protein _____
   c. 24-hr. creatinine clearance _____
   d. Other: _____

5. Is client taking any medication? (accurate name, dosage, and reason)

6. Does client have any other health issues? (additional questionnaires may be required)

SARCOIDOSIS

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date of first diagnosis: _____

2. Was a biopsy done? _____

3. Stage: _____

4. How was the sarcoid treated? __ no treatment __ prednisone

5. Date treatment was completed: _____

6. List any medications client is taking, including inhalers:
(accurate name, dosage, and reason)

7. What organs were involved? (check all that apply)
__ lung
__ heart
__ liver or spleen
__ eyes
__ kidney
__ central nervous system
__ skin
__ lymph nodes

8. Give results of the most recent pulmonary function tests:
FVC _____ FEV1 _____

9. Has there been any evidence of recurrence/progression?
__ no
__ yes; give details _____

10. Does client have any other health issues? (other questionnaires may be required)

SCLERODERMA/CREST

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Please note type of scleroderma:

___ localized scleroderma-morphea or linea

___ limited scleroderma/CREST

___ progressive systemic sclerosis-diffuse scleroderma

2. Please list date of first diagnosis:_____

3. Is client on any medications? (accurate name, dosage, and reason)

4. Please check if client has had any of the following:

___ weight loss
___ heart disease
___ lung disease
___ Reyaud's disease
___ biliary cirrhosis
___ liver enzyme abnormality
___ kidney disease
___ trouble swallowing

5. Please list functional ability:

___ fully active
___ sedentary
___ uses walker, cane, etc.
___ uses wheelchair

6. Does your client have any other health problems? (additional questionnaires may be required)

SEIZURE DISORDER (EPILEPSY)

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. When did client have the first and last attack?

2. Are the attacks “grand mal” or “petit mal” in character?

3. What is the frequency of the attacks?

4. What type of treatment is indicated?

5. Is client on medication? (accurate name, dosage, and reason)

6. When did client last see his/her physician for this condition?

7. What is client’s occupation?

8. Does client have any other health problems? (additional questionnaires may be required)

SICKLE CELL ANEMIA

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. Date of diagnosis: _____

2. What type of sickle cell anemia does client have?
   __Sickle cell (SS)
   __Sickle cell (SC)
   __Sickle cell trait (SA)
   __Hemoglobin C

3. Is there a history of complications?
   __No
   __Yes; if yes, check those that apply and give the date of the last episode.
   - __painful crisis _____
   - __aseptic necrosis of bones _____
   - __leg ulcers _____
   - __lung scarring _____
   - __thrombosis _____
   - __enlarged heart _____
   - __other _____

4. What is the current hemoglobin? _____

5. What medications is client taking? (accurate name, dosage, and reason)

6. Are there any other health problems? (additional questionnaires may be required)

SLEEP APNEA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List date of diagnosis: _____

2. Was the sleep apnea diagnosed as:
   __obstructive
   __central
   __mixed
   __unknown

3. How is the sleep apnea being treated?
   __observation alone __weight loss
   __CPAP mask; if CPAP given, date use was terminated _____
   __surgery; give date _____
   __other; please give details _____

4. If surgery was done, was sleep apnea corrected? (give full details)

5. Has client had any of the following?
   __lung disease
   __overweight
   __chest pain or coronary artery disease
   __depression
   __stroke
   __arrhythmia

6. Is client on any medications? (accurate name, dosage, and reason)

7. Does client have any other health issues? (additional questionnaires may be required)

SPINAL CORD INJURY (PLEGIC)

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. List date of injury: _____

2. At what spinal cord level was the injury? (list specific vertebrae, if available)
   __ Cervical spine _____
   __ Thoracic spine _____
   __ Lumbrosacral spine _____

3. Note current level of function:
   __ Incomplete paraplegia
   __ Complete paraplegia
   __ Incomplete quadriplegia
   __ Complete quadriplegia

4. Have any of the following occurred? (check all that apply)
   ___ Pneumonia
   ___ Skin ulcers
   ___ Urinary tract infection
   ___ Kidney impairment
   ___ Depression

5. Is client on any medications? (accurate name, dosage, and reason)

6. Does client have any other health issues? (Additional questionnaires may be required)

STENT

CLIENT NAME: _____

Submit the Client Information Questionnaire with this form

1. When and where was the stent put in?

2. What type of stent was put in?

3. Why was the stent put in?

4. How many vessels were involved?

5. Has the applicant had an imaged stress test done?

   If yes, when and what were the results?

   What type of follow-up testing has been done? Results?

6. Was there a heart attack prior to the stent being put in?

7. Is there family history of heart disease? Give details

8. Is applicant taking any medications? (accurate name, dosage, and reason)

9. Give any other details regarding client's medical history that were not asked above: (additional questionnaires may be required)

STROKE, TIA

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. What is the date(s) of the episode?

2. Were any of the following studies completed?
   __ carotid ultrasound _____(date)
   __ head CT scan or MRI scan _____(date)
   __echocardiogram _____(date)

3. Is client on any medications? (accurate name, dosage, and reason)

4. Was client hospitalized (Y/N)? (if yes give details)

5. When did client last see their doctor for evaluation?

6. Please check any of the of the following that your client has had:

   __elevated cholesterol __stroke
   __diabetes __heart attack
   __high blood pressure __peripheral vascular disease
   __coronary artery disease

7. Has surgery ever been done on any carotid artery(ies)?
   __no
   __yes; please give details _____
   _____.

8. Give the date and result of the most recent blood pressure readings:

9. Are there any residuals (limitation of movement, speech, or vision)? Give full details.

10. Does client have any other major health issues? (please give details)

T WAVE CHANGES

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. How long has this abnormality been present?

2. Has there been any recent change in the ECG (last 12 month)?
___ Yes; please give details _____
___ No

3. Please check if your client has had any of the following:
(check all that apply)

a) chest pain, coronary artery disease,
or other cardiovascular impairment ____ yes ____ no
If yes, please give details _____

b) diabetes ____ yes ____ no

c) elevated cholesterol ____ yes ____ no

d) high blood pressure ____ yes ____ no

4. Have any other studies been completed?

a. exercise treadmill or thallium: ___no ___yes—normal ___yes—abnormal

b. resting or exercise echocardiogram: ___no ___yes—normal ___yes—abnormal

5. Is client on any medications? (accurate name, dosage, and reason)

6. Does your client have any other major health problems? (additional questionnaires may be required)

THROMBUS
HYPERCOAGULABLE CLOTTING DISORDER

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. Date of diagnosis: _____

2. Note the type of treatment:
__ Coumadin
__ Aspirin
__ Heparin
__ Hospitalization/date(s) _____

3. Was there a Thromboembolic event?
__ MI
__ DVT
__ CVA
__ PE
__ Other _____
__ None

4. Has there been any evidence of recurrence?
___ No
___ Yes; give details _____

5. Is client on any medications? (accurate name, dosage, and reason)

THYROID DISEASE

CLIENT NAME: _____
Submit the Client Information Questionnaire with this form

1. List the date of diagnosis: _____

2. Was the thyroid disease diagnosed as (more than one is possible)?
   Goiter __Yes __No
   Thyroid nodule __Yes __No
   Hyperthyroidism __Yes __No
   Hypothyroidism __Yes __No

3. How is the thyroid disease being treated?
   Surgery __Yes __No
   Radioactive iodine __Yes __No
   Medication __Yes __No

   Please give details: _____
   _____

4. Has a biopsy or fine needle aspiration (FNA) been done? If yes, provide a copy of the report.
   __ Yes __No

5. Has client had an ultrasound or radioactive scan of the thyroid? If yes, provide a copy of the report.
   __Yes __No

6. Is client taking any medication? (accurate name, dosage, and reason)

7. Does client have any other health problems? (additional questionnaires may be required)

VALVULAR HEART SURGERY

CLIENT NAME: _____--
Submit the Client Information Questionnaire with this form

1. When was the surgery completed?_____(date)

2. Please note type of valve surgery:

_____Valve replacement _____Valvuloplasty

_____Commissurotomy _____Other

3. Please check the type (s) of valve disorder:

_____ Aortic stenosis _____ Mitral stenosis
_____ Aortic insufficiency _____ Mitral insufficiency
_____ Mitral valve prolapse

4. Please note type of valve used if replaced:

_____ Prosthetic (mechanical) _____ Tissue (porcine or pig)

5. Have any of the following occurred?

Chest pain _____yes _____no Heart failure _____yes _____ no

Palpitations _____yes _____no Dizziness/fainting _____yes _____no

Trouble breathing _____yes _____no

6. Is there a history of any other disease in addition to the valve disorder? (coronary artery disease, etc.)

_____ Yes; please give details _____
_____ No

7. Is your client on any medications? (accurate name, dosage, and reason)

8. Does your client have any other major health problems? (additional questionnaires may be required)

AUTHORIZATION TO RELEASE RESULTS

June 23, 2006

To: (Carrier Name and Address)

From: (Client Name and Address)

RE: File Number:
Date of Birth:
Social Security # : - -

Please fax my insurance exam, lab results (blood and urinalysis), and resting EKG to me at:

Fax:

Phone:

Thank you for your prompt attention to my request.

Sincerely,

Authorization for Release of Information – SAMPLE ONLY

Note: CONTACT YOUR AGENCY FOR AGENCY APPROVED HIPAA FORM

For the purpose of obtaining the insurance coverage that I have requested, I hereby authorize **YOUR AGENCY HERE** and its affiliated agencies, to disclose my personal financial and health information to the insurance companies listed below.

I authorize any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, Pharmacy Benefit Manager or other health care provider that has provided treatment or services to me or on my behalf within the past 10 years ("my Providers") to disclose my entire medical record and any other information that may be considered protected health information under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") concerning me to my Representative and its staff, affiliated companies and/or entities, insurance companies and their re-insurers. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made with my Providers that restrict disclosure of my medical records and any associated HIPAA protected health information do not apply for purposes of this authorization and I instruct my Providers to release and disclose my entire medical record without restriction to **YOUR AGENCY HERE** . I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by certain federal rules governing privacy and confidentiality of health information.

The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or the evaluation or underwriting for the possible procurement, of life, health, long term care, or other insurance products. The contents therein may be reviewed and assessed by a qualified staff consisting of medical directors, underwriters, underwriting assistants, or other related employees involved in the submission, receipt or evaluation of insurance applications or prospective applications of the insurance companies listed below and their re-insurers as well as **YOUR AGENCY HERE** and its staff, employees and affiliated companies.

This authorization shall be valid for twelve (12) months from the date below. A copy of this authorization shall be as valid as the original. I understand that I am entitled to receive a copy of this authorization.

I understand that I may write to my Representative to revoke this authorization and that the revocation will take effect when my Representative receives my written request. I understand that any action already taken in reliance on this authorization cannot be reversed, and my revocation will not affect those actions. I understand that the medical provider to whom this authorization is furnished may not condition its treatment of me on whether or not I sign the authorization.

I understand that if I refuse to sign this authorization, **YOUR AGENCY HERE** may not be able to provide full and complete information about the insurance coverage and its cost that may be available to me. I also understand and acknowledge that each of the insurers listed on this form or to which I may formally apply, may require me to sign a similar authorization used exclusively by such insurer before they will process my application or offer insurance coverage. I understand that my Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization.

Proposed Insured's Name: _____

Proposed Insured's Signature: _____

Signed and Dated On _____ At (City, State, Zip Code) _____

Agent/ Witness _____

NAILBA
NATIONAL ASSOCIATION OF INDEPENDENT LIFE BROKERAGE AGENCIES

Acknowledgments

NAILBA offers our sincerest gratitude to the members of the Field Underwriting Subcommittee which was formed as a component of the NAILBA Application Pipeline Committee. Without their volunteer time and resources, this Guide would have not been able to be produced.

Name	Organization
Grant Andrew	Prudential
Pam Anson	ING
Kim Boyer	The National Benefit Corporation
Barry Cook	New York Life
Stacey Gabaldon (chairperson)	Brokerage Resources of America
Cindy Gentry	Brown and Brown Associates, P.C.
Bill Hunter	iPipeline
Jeff Lingenfelter	Lincoln Benefit Life
Meg Rose	NAILBA
Yvette Saenz	Capital Aspects
Beth Zervas	Zenith Marketing Group

Special thanks go to Beth Zervas and Kim Boyer for their efforts in developing the comprehensive Medical Impairments section of this Guide. We would also like to thank the following members of the NAILBA Community for their contributions and permission to their forms and content in this piece:

Name	Organization
Michael Tessler	Brokerage Unlimited
Tory Van Dusen-Roos	Diversified Brokerage Services
Becky Wingate	LifeMark Partners