

The Life Insurance Exam Process Made Easy

An insurance company is looking for average people, not superpeople, so relax as much as possible during the examination. Life insurance underwriting is done on the basis of your medical history as well as your current examination results. The examination process should not be taken lightly, but it should not be taken so seriously that it makes you nervous. Relax and get a good night's sleep.

- 1. Morning Appointments:** Morning examinations are probably best since people tend to be more relaxed than later in the day.
- 2. Fasting or eating:** It is probably a good idea to fast for 12 hours prior to having your blood drawn. Results of non-fasting bloodwork can produce abnormal results on certain studies. If you must eat prior to examination, sugar, butter, cream, and fatty foods are discouraged.
- 3. Caffeine:** As you already know, caffeine can elevate your blood pressure and increase your pulse rate. Caffeine is best avoided prior to examinations and goes along with #2 above.
- 4. Alcohol:** Alcohol does effect exam results and should be avoided along with the fasting guidelines.
- 5. Salt:** You've heard this one before. Salt causes fluid retention which in turn raises your blood pressure. Watch your salt intake for several days prior to the exam.
- 6. Smoking:** Smoking cigarettes raises your blood pressure. Advising smokers to cut down or quit is usually futile, but trying to reduce or not smoke prior to the exam is recommended.
- 7. Medical History:** To the very best of your knowledge, give your complete medical history. Be certain the examiner correctly lists names, locations and dates of doctors and hospitals. The insurance company will probably write to these people. Do not try to hide any of your medical history since this tends to make it look worse than it probably is.
- 8. Urine Specimen:** A urine specimen will be taken as part of the examination. You may wish to encourage the examiner to allow the urine to be done first before the exam begins. The elimination of fluids tends to lower blood pressure.
- 9. Blood:** Several tubes of blood will be drawn and sent to a clearing house laboratory. These results are available to you and will be sent to your Attending Physician upon written request to do so.
- 10. Timing:** You should allow at least 30 minutes for a full examination. Perhaps a little more if EKG's are involved. If you are driving to an examination location, plan to arrive early as a period of relaxation does wonders for traffic tension.