

Claims & Underwriting



Field Underwriting- *The Road to the Final Four*

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ILTCI

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- Objective
- Field Underwriting: Assist or Ball Hog?
 - Did you ask follow-up questions to uncover details that are often found in interviews and medical records or did you ask only the questions on the application?
- Gathering Details: Fast Break or Time out?
 - Did you rush to finish the application or take the time to develop the medical history?
- Comorbidity: Layup or Air Ball?
 - Did you run into a condition that is low risk by itself but high risk when combined with other factors? (Sometimes leading to the end of the sale)

East



Team A

- 54 y/o married female, spouse applying
- Agent has known client for 1 year
- Works full time, non-smoker, 5'8", 195lbs
- Meds per app: Zocor, Neurontin, Ambien, Xanax
- Denied all Health History on Application

Team A - Medical records reveal:

- Headaches since a teenager, worse since age 45
- 2008 neuro eval for headaches controlled with Neurontin but impacting memory, mental cloudiness due to Neurontin, word finding problems, normal MRI of brain
- Stopped neurontin for 6 months in 2009 and side effects resolved, headaches became unbearable and medication restarted, no recurrence of memory issues
- Neurontin dosage is 100 mg tid, stable since 2009
- mild anxiety controlled on 0.5 mg Xanax per day, ambien used as needed for sleep
- **F2F: Passed cognitive assessment**
 - **What other questions could have been asked at time of application to develop history?**

Team B

- 45 Year old Female, spouse applying
- Applicant responded to mail solicitation, unable to meet face to face with Agent for application process, spouse completed his with Agent
- Application taken through the husband, never met her face to face due to schedule conflicts
- Admitted to Viral hepatitis, resolved 2011, and anxiety
- Meds: Xanax as needed for anxiety

Team B - Medical records reveal:

- Viral hepatitis successfully treated, normal liver function tests, non-drinker
- Severe depression and anxiety on Lamictal, Seroquel, Wellbutrin & Xanax
- Recently admitted to in patient care for emotional stress within 3 months of application
- Unable to work or leave the house due to severity of symptoms

What other questions could have been asked at time of application to develop history?

Are there any “red” flags on this case based on the application?



Which team made it to **The Final Four?**

- 1. Team A*
- 2. Team B*



Final Four Team from East Region:

Team A



West





Team C

- 55 yo male, single
- Build: 5'10", 250lbs (BMI 35.9)
- Admits to HTN on Micardis® and metoprolol; non-smoker
- Has a PCP and a cardiologist
- Works as a civil engineer
- Father deceased age 70 – CVA
- Some arthritis in knees

Team C - Medical records from PCP & Cardiologist reveal:

- HTN, hyperlipidemia, moderate OSA on CPAP for 2 years
- Cholesterol 141mg/dl; triglycerides 192 mg/dl; HDL 39 mg/dl; cholesterol/HDL ratio 3.6
- 12 month average blood pressure 140/84
- Nuclear stress test 4/12 - negative
- Carotid doppler 4/12 - mild plaque right Internal Carotid Artery; no stenosis
- Echocardiogram 3/12 – mild LVH, mild dilation aortic root
- CT chest 3/12 – stable 3 cm ascending aortic aneurysm unchanged from 11/07; minimal calcification left coronary artery

What other questions could have been asked at time of application to develop history?



Team D

- 59 year old female, spouse applying
- Admits to Diabetes but states blood sugars are under control, trying to lose a little weight
- Meds: Metformin
- App wt: 5'7" 201 lbs
- Healthy, plays golf 2 times per week

Team D - Medical records reveal:

- 5' 7" 226 lbs
- Sleep apnea, treated with a CPAP
- Osteoarthritis; bilateral knee replacements done 2 years ago
- Uncontrolled Hypertension BP avg 165/99- refusing meds wants to try diet
- Recent hemoglobin A1c 7.6
- Blurry vision – outstanding appointment to rule out retinopathy

What other questions could have been asked at time of application to develop history?



Which team made it to The Final Four?

- 1. Team C*
- 2. Team D*



Final Four Team from West Region:

Team C



South



Team E

- 60 year old Single Male
- Admitted to Hyperlipidemia, osteoarthritis in knees
- History of injections in knees
- Meds: Lipitor
- 6'0" 175 (BMI 23)
- Active works out 5 days per week – states runs 5 miles at a time

Team E - Medical records reveal:

- Cholesterol Readings 250/Triglycerides 190
- Saw Cardiologist for Carotid Bruit in 2012, carotid ultrasound showed $\leq 49\%$ stenosis bilaterally, no symptoms
- Orthopedic MD seen 6 months ago for follow-up on knees, xrays show bone on bone arthritis in right knee, left not as bad. Advised will eventually need TKR on right
- Treated with series of Synvisc injections in both knees, completed in 2011 and successful, able to run on a regular basis

What other questions could have been asked at time of application to develop history?

Team F

- 60 y/o married female, spouse didn't apply
- Works full time, non-smoker, 5'5", 98lbs
- Admits to depression and osteoporosis
- Meds per app: Boniva, Protonix, Enalapril, Flexeril, Prozac
- Exercises daily at gym – aerobics and yoga

Team F - Medical records reveal:

- Stable depression on same dose of Prozac for 5 years
- Osteoporosis: no history of falls or fractures, BMD stable for 2 years
- Controlled hypertension 12 month average 138/72, history of migraines and benign positional vertigo (2008), chronic insomnia, low BMI, IBS
- 2009 – abnormal brain MRI showing mild small vessel disease, no follow up MRI
- **Weight history:**

4/2012	12/2012	4/2013	5/2013	7/2013	1/2013
118	115	102	93	92	98

What other questions could have been asked at time of application to develop history?

Are there any “red flags” based on the application?



Which team made it to The Final Four?

- 1. Team E*
- 2. Team F*



Final Four Team from South Region:

Team E



Midwest



Team G

- 57 year old female, applying alone, spouse not interested
- 5' 6" 168#, nonsmoker
- Uterine cancer 7 yrs ago, stage 3 had a complete hysterectomy, chemo and radiation. No recurrence.
- Secondary lymphedema in legs wears compression garments, states symptoms are "periodic"

Team G - Medical records reveal:

- Endometrial/uterine cancer, dx 2003 with chemo and radiation, but Stage IIIC, grade 2.
- Chronic lymphedema in legs since end of treatment
- Compression stockings during day, Reid sleeve or bandage at night.
- 5x/wk uses a lymph pump for 2 hrs for compression.
- Professional lymph drainage 1x/wk for 2 hours.

What other questions could have been asked at time of application to develop history?

Team H

- 65 year old male, spouse applying, working FT, NS
- Related to Agent – Applicant is Agent's father
- 5'8" 225 lbs
- Meds: verapamil, lisinopril, Synthroid
- Thyroid Cancer 1993, routine follow-up all ok and stable; did check "yes" to history of metastatic cancer
- Hypertension for 5 years, controlled on 2 meds

Team H - Medical records reveal:

- Ht. 5'9" wt. 234 lbs
- Meds: lisinopril, verapamil, Synthroid
- HTN: Taking meds as above, BP's over past 24 all within normal range
- Thyroid cancer initially diagnosed in 1993 papillary thyroid CA treated with I-131 and surgery
- 1997 had recurrence treated with I-131 and surgery
- 2003 recurrence treated with extensive surgery
- April 2007 recurrence w/ revision surgery & radioactive iodine, path-recurrent metastatic papillary thyroid CA with 2+ nodes
- November 2007- ENT noted no recurrence of thyroid CA, no active dz. Taking Synthroid.
- Has regular follow up with PCP and thyroid function tests all within normal limits

What other questions could have been asked at time of application to develop history?



Which team made it to The Final Four?

- 1. Team G*
- 2. Team H*



Final Four Team from Midwest Region:

Team H



The Final Four:

Team A



Team E



Team C



Team H

Of the Final Four which Team presents the lowest risk?

And Why?

1. ***Team A (East)***
2. ***Team C (South)***
3. ***Team E (West)***
4. ***Team H (Midwest)***





Team C (South)



- **Why Team C?**
- Several co-morbid conditions but all well controlled and monitored
- Lower morbidity risk than others.
- Some concerns with the aneurysm but it has been monitored and stable for years

Questions ?



Thank You for Playing the Final Four
Tournament!

