

## > DI Success Tips

IT ALL ADDS UP!

LESSON **4**

**COMMON MEDICAL CONDITIONS.** When your client has a medical condition, keep in mind they may still qualify for disability income protection. Here are three common conditions that when well-controlled with treatment may allow clients to be considered for coverage.

### HYPERTENSION

1

A health issue you'll encounter frequently, this condition will always require a medical records review. Your underwriter initially will consider hypertension in two ways:

- No rate up or exclusion will be required if the condition is well-controlled with treatment and your client is compliant with medical follow-ups
- If the condition is not stable or other health conditions exist, the underwriting outcome will be based on all risk factors combined

### DIABETES

2

This condition will always require a medical records review. Your client can be considered for coverage under the following circumstances.

- Well-controlled with an A1c of 7.0 or less
- One oral medication
- No high blood pressure or renal concerns
- Weight is within normal limits

Coverage would require a 50 percent increase in premium and exclusion for Diabetes Mellitus and/or complications.

### BACK CONDITIONS

3

These generally are the number one reason for claims across the insurance industry. An offer of coverage can be considered depending on the type and severity of your client's back condition.

- **History of back surgery:** Coverage will always have a permanent exclusion for injury, disease, disorder or complications of the spine, its muscles, ligaments, discs or nerve roots except for burn, laceration or fracture
- **Chiropractic treatment:** Most likely an exclusion will apply depending on your client's job, elimination period requested and the reason for their chiropractic adjustments
- **Back pain:** Subject to a medical records review, your client can be considered as long as they do not have chronic narcotic use. The exclusion can be considered for removal once your client is symptom free, treatment free, no other medical attention is needed and a specific period of time has passed. Please discuss the period of time required with your underwriter